

Royal Borough of Greenwich Pension Fund Communications Policy

The following statement covers the policy of the Royal Borough of Greenwich in its role as the administering authority for the Royal Borough of Greenwich Pension Fund as required under Regulation 61 of the Local Government Pension Scheme Regulations 2013.

Purpose of a communications policy statement

The Regulations on scheme communications require an administering authority to prepare, maintain and publish a policy statement taking account of relevant stakeholders. These include:

- Scheme Members
 - Active members
 - Deferred members
 - Pensioners / Dependants
- Prospective Members
- Scheme Employers
- Prospective Employers
- Trade Union and other scheme member representatives

The Policy must take into account:

- The format of communication
- The frequency of communication
- The method of distribution
- The promotion of the scheme to prospective members and their employers

This statement must be revised and published following a material change in policy on any of the matters referred to above.

When deciding how to communicate we take into consideration our audience and the cost to the Fund. We aim to use the most appropriate means of communication for the audiences receiving the information.

A range of scheme literature, fund documents and policies are available on our website <http://www.royalgreenwich.gov.uk/pensions> . These are also supplied to employing bodies and Scheme members directly when appropriate.

Information on the pension board can also be found on our website.

We provide a generic email address, pensions@royalgreenwich.gov.uk. This enables members to email their queries which are picked up and passed to the relevant member of staff. Alternatively, the Pension team can be contacted by telephone, in writing or in person.

Since the COVID pandemic there has been a push to move to mainly email communication.

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Member self-service at <https://mypension.royalgreenwich.gov.uk> allows members to access their whole record, review their annual benefit statements, undertake estimates of their pension benefits and make amendments to their personal details where allowed. Members can also contact the pension team via member self-service, upload and download various documents and forms. Links are also available to other useful pension sites for example the national members website, the pension regulator and the state pension scheme.

As soon as resources allow, the fund will issue a regular, at least annual, newsletter to all staff – members and non-members of the scheme. This should be in simple accessible language outlining costs, benefits, contact details and any recent updates or changes affecting scheme members. In addition, it should contain for instance case studies of individuals receiving their pensions, members' experience of additional contributions etc. The purpose is to encourage non-members to join and remind current members of the benefits.

Data Protection

The Royal Borough of Greenwich has a duty to protect personal information and will process personal data in accordance with GDPR and the Data Protection Act 2018. The Fund may, if it chooses, from time to time share personal data with third parties, including our contractors, advisors, government bodies and dispute resolution and law enforcement agencies and insurers in order to comply with our obligations under law, and in connection with the provision of services that help us carry out our duties, rights and discretions in relation to the Fund. These organisations are listed in the full Privacy Notice.

This authority is under a duty to protect the public fund it administers, and to this end may use information for the prevention and detection of fraud. It may also share this information with other bodies administering public funds solely for these purposes.

In some cases, recipients of your personal data may be outside the UK. If this occurs, we will make sure that appropriate safeguards are in place to protect your data in accordance with applicable laws.

Further information can be found in the Full Privacy Notice at the following link www.royalgreenwich.gov.uk/pensionprivacynotice .

Our future Plans

We recognise the importance of accurate, timely and appropriate communications and continually review how we communicate with our stakeholders. In the future we plan to:

- Promote the use of our website
- Continue promoting the use of member self-service which now permits on line pension forecasts and statements.
- Continue to review scheme literature

Contact details

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Email: pensions@royalgreenwich.gov.uk

Website: www.royalgreenwich.gov.uk/pensions

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Communications with Scheme Members

Active Members Communication Material	Format				Frequency	Distribution
	Paper	Email	Web	In Person		
New Starter Information	✓	✓			On joining and when enrolled under Automatic enrolment duties	Direct to home address
Changes to membership	✓	✓			When there is a material change to pension details	Direct to home address or email or via self service
Annual Benefit Statement	✓		✓		Annually	Direct to home address or via self service
Annual Allowance Statements and information	✓	✓	✓	✓	Annually to affected members or requested by member	Direct to home address/face to face meeting, if requested via email and made available on self service
AVC contribution statements	✓				Annually	Direct to home address
Ceasing scheme membership	✓	✓			When membership of the scheme ceases	Direct to home
Scheme guides	✓	✓	✓		On joining and where the member opts out.	Direct to home address, website
Changes to Scheme Regulations	✓		✓		As required but within regulatory guidelines	Direct to home address/website

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Information and guides on the pension scheme		✓	✓		Updated as required	Via website available to all members
Presentations (such as pre-retirement)				✓	As required	As appropriate
Full administration service	✓	✓	✓	✓	Daily	As appropriate
Self Service facilities: Personal Details			✓		As required by member	Via Secure Website
Pension Fund Policies			✓			
Annual Report and Accounts			✓		Annually	
Pension Board Information			✓			
Deferred Members	Format				Frequency	Distribution
Communication Material	Paper	Email	Web	In Person		
Deferred Benefit Statement	✓		✓		Annually	Direct to home address or via self service
Retirement Option on reaching age 55 and Normal Pension age (NPA)	✓		✓		Automatically at NPA or as requested by member	Direct to home address or via self service
Changes to Scheme Regulations that have an affect	✓		✓		As required but within Regulatory guidelines	Direct to home address/website
Information and guides on the pension scheme			✓		Updated as required	Via website available to all members
Full administration service	✓	✓	✓	✓	Daily	As appropriate
Self Service facilities: Personal Details			✓		As required by member	Via Secure Website
Pension Fund Policies			✓			
Annual Report and Accounts			✓		Annually	
Pension Board Information			✓			

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Pensioners & Dependants Communication Material	Format				Frequency	Distribution
	Paper	Email	Web	In Person		
Payslip	✓		✓		Upon commencement of pension. Then issued twice a year (April and May). Further payslips issued if there is a change of £5 or more in Gross Pay	Direct to home address or via self service
P60	✓		✓		Annually	Direct to home address or via self service
Notification of Pensions Increase	✓				Annually included with April payslip	Direct to home address
Changes to Scheme regulations that have an affect	✓		✓		As required but within Regulatory guidelines	Direct to home address/website
Information and guides on the pension scheme			✓		Updated as required	Via website available to all members
Full administration service	✓	✓	✓	✓	Daily	As appropriate
Self Service facilities: Personal Details and view payslips			✓		As required by member	Via Secure Website
Pension Fund Policies			✓			
Annual Report and Accounts			✓		Annually	
Pension Board Information			✓			

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Prospective Members Communication Material	Format				Frequency	Distribution
	Paper	Email	Web	In Person		
Scheme Guide	✓	✓	✓		As requested	Direct to home address, website
Scheme Presentations				✓	As required	As appropriate
Information and guides on the pension scheme			✓		Updated as required	Via website available to all members
Full administration service	✓	✓	✓	✓	Daily	As appropriate
Pension Fund Policies			✓			
Annual Report and Accounts			✓		Annually	
Pension Board Information			✓			

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Scheme Employers & Prospective Employers

Scheme Employers	Format				Frequency	Distribution
	Paper	Email	Web	In Person		
Communication Material						
Dedicated liaison officer - Visits, training and contact point for all employers	✓	✓	✓	✓	As required	Deputy Pension Operations Manager
Changes to the Scheme Regulations	✓		✓	✓	As required but within Regulatory guidelines	Direct to employer
Actuarial information		✓			Annually / Triennially/ as required by employers	Direct to employer
Training		✓		✓	As required	As appropriate
Presentations				✓	As required	As appropriate
Information, forms, statements and guides on the pension scheme		✓	✓		Issued and updated as required	Via website available to all employers
Full administration service	✓	✓	✓	✓	Daily	As appropriate
RBG Pension Fund Investment and Administration Panel			✓		Quarterly as a minimum	Via website available to all employers
Pension Fund Policies			✓			
Annual Report and Accounts			✓		Annually	
Pension Board Information			✓			

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Prospective Employers Communication Material	Format				Frequency	Distribution
	Paper	Email	Web	In Person		
Dedicated liaison officer	✓	✓	✓	✓	As required	Head of the Pension Service
Information on Scheme Regulations	✓	✓	✓	✓	As required within Regulatory guidelines	Direct to employer
Actuarial information	✓	✓		✓	Before becoming a new employing authority	Direct to new employer
Training				✓	As required	As appropriate
Presentations				✓	As required	As appropriate
Information, forms, statements and guides on the pension scheme		✓	✓		Issued and updated as required	Via website available to all employers
Full administration service	✓	✓	✓	✓	Daily	As appropriate
Pension Fund Policies			✓			
Annual Report and Accounts			✓		Annually	
Pension Board Information			✓			

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Trade Unions/Other Scheme Member Representatives

Trade Unions/Other Scheme Member Representatives	Format				Frequency	Distribution
	Paper	Email	Web	In Person		
Training				✓	As required	As appropriate
Presentations				✓	As required	As appropriate
Information, guides on the pension scheme			✓		Updated as required	Via Website available to all members
RBG Pension Fund Investment and Administration Panel			✓		Panel Meetings, quarterly as a minimum	Employee Representative
Full administration service	✓	✓	✓	✓	Daily	As appropriate
Pension Fund Policies			✓			
Annual Report and Accounts			✓		Annually	
Pension Board Information			✓			

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