

Communications Policy Statement 2025/26



Contents

Introduction

Regulatory Framework

Key Objective

Stakeholders of the Fund

Accessibility

Periodical Documents

Communication Channels

Communication Within Surrey Pension Team

External Bodies

Data Protection

Freedom of Information

Review

Further Information

Appendix - Communications Plan

Introduction

This is the Communications Policy for the Surrey Pension Team (SPT), who administer the Surrey Pension Fund (the Fund).

Communication is at the heart of everything the SPT does and there is a dedicated communication team working to ensure the Fund meets its current and future communication challenges.

The Fund has circa 500 employers with contributing members and total membership of around 130,000 scheme members, which are split into the categories below and with the approximate numbers of members in each category:

Type of Membership	Total Member Numbers as of 31 March 2024
Active members	36,376
Deferred members	63,015
Pensioner members	30,944

The policy outlines the strategic approach to communications and should be read in conjunction with the Communication Plan which is detailed in Appendix A of this document.

In line with our wider strategic plan, we have also developed a Strategic Stakeholder plan to Amplify our Presence and provide greater focus on elements of this communication policy.

Regulatory Framework

The policy has been produced in accordance with [Regulation 61 of the Local Government Pension Scheme \(Administration\) Regulations 2013](#).

The Regulation requires that an administering authority must prepare, maintain, and publish a written statement setting out its policy concerning communications with:

- Members
- Representatives of members
- Prospective members
- Scheme employers

In particular, the statement must set out its policy on:

- The provision of information and publicity about the scheme to members, representatives of members, and Scheme employers
- The format, frequency, and method of distributing such information or publicity
- The promotion of the Scheme to prospective members and their employers.

The policy must be revised and published by the administering authority following a material change in their policy on any matters referred to in paragraph 7 of the regulations mentioned above.

For the purposes of this policy published means being accessible on the publicly available [Surrey Pension Fund](#) website.

Key Objective

The key objective is to ensure that the SPT delivers clear, timely and accessible communications with a broad range of stakeholders.

To achieve this, the SPT will:

- Communicate information about the scheme's rules and regulations in an effective, straightforward, and timely manner to the different groups of stakeholders
- Recognise the requirement for different methods of communication for different members
- Promote the Local Government Pension Scheme (LGPS) as an attractive benefit to scheme members and potential scheme members
- Communicate information about the investment decisions made by the SPT
- Inform customers and stakeholders to enable them to make decisions regarding pension matters
- Inform customers and stakeholders about the management and administration of the Fund
- Consult with key stakeholders on changes to policies and procedures that affect the Fund and its stakeholders
- Support employers to enable them to fulfil their statutory duties in the LGPS by providing regular relevant information and access to various types of resources
- Seek to continuously improve in the way the SPT communicates with all stakeholders
- Amplify the presence of the SPT with identified stakeholders.

Stakeholders of the Fund

The Fund has a varied audience of stakeholders with whom it communicates, including:

Internal bodies:

- Scheme members
- Prospective scheme members
- Representatives of scheme members
- Scheme employers
- SPT officers
- Pension Fund Committee
- Local Pension Board
- Border to Coast Joint Committee

Identified Partners:

- Pensions and Lifetime Savings Association (PLSA)
- The Scheme Advisory Board (SAB)
- The Local Government Association (LGA)
- Pensions Officers Groups
- The Local Authority Pension Fund Forum (LAPFF)
- Border to Coast Company and Border to Coast partner funds
- AVC Providers
- Trades Unions
- Surrey County Council - other departments, Council Members and Chief Officers
- Internal Audit

External bodies:

- General Public
- Prospective Employees
- Surrey Residents (Council Taxpayers)
- His Majesty's Revenue & Customs (HMRC)
- Ministry of Housing, Communities and Local Government (MHCLG)
- Pension Fund Investment Managers, Advisers, Actuaries and Pension Fund Custodian
- The Pensions Regulator (tPR) and Pensions Ombudsman
- Department of Work and Pensions (DWP)
- Chartered Institute of Public Finance and Accountancy (CIPFA)
- External Auditors
- Wider Pensions Industry

Accessibility

The SPT is committed to ensuring its communications are accessible to all stakeholders.

To achieve this, the SPT will aim to ensure that all communications use plain English and where possible, are available in electronic, print, large print, braille, and audio when requested.

The SPT is committed to developing its use of electronic means of communicating through email, websites and the 'My Pension' portal.

Where possible, responses will be sent to stakeholders by electronic means unless requested otherwise.

Digital Accessibility

The SPT is committed to ensuring that the [Surrey Pension Fund](#) website and the [Surrey Pension Fund for Employers](#) website, together with the documents available on the websites, meet the AA level of the [Web Content Accessibility Guidelines \(WCAG\)](#). This is the international standard for accessible websites and content.

The SPT are committed to providing an accessible website that is easy to use by anyone, whatever their age, background, access device or level of ability/disability.

This means that:

- Website pages are written to be clear and easy to understand
- The website is organised with search facilities to aid access.

The websites enable users to:

- Change colours, contrast levels and fonts
- Zoom in up to 300% without the text spilling off the screen
- Navigate most of the website using just a keyboard
- Navigate most of the website using speech recognition software
- Listen to most of the website using a screen reader (including the most recent versions of JAWS, NVDA and VoiceOver)

The full [accessibility statement](#) is available on the websites.

Periodical Documents

Periodical documents are issued to members, including:

- Annual Benefit Statements by 31 August to active members
- Annual Statements by 31 August to deferred members
- Pay advices, pensions increase letters, and P60s to pensioner members between March and May each year
- Annual Allowance statements to relevant members by 6 October.

The Communications Plan at Appendix A of this document details the SPT's method of communication, intended audience, publication media, frequency, and method of distribution.

Communication Channels

LGPS support is available nationally through websites and guidance for both employers and scheme members. The SPT communications will continue to reference these national resources, together with material provided by pension industry experts.

Communications Working Group (CWG)

The SPT will continue to support collaboration and development of communication media with other LGPS administering authorities through membership of the Communications Working Group (the [CWG minutes and annual work plans](#) can be found online).

The CWG is a meeting of communication professionals from the Local Government Pension Scheme (LGPS) administering authorities across England and Wales, Scotland and Northern Ireland. It is a collaborative forum that meets quarterly to develop items of communication for LGPS members. The group was created and is run by the Local Government Pensions Committee (LGPC) Secretariat as part of the Local Government Association. The CWG priorities are to identify best practice within pension communications generally and the LGPS specifically, and to explore the areas where centrally produced communications could save individual LGPS administering authorities time and money.

Online Channels

Websites

The SPT maintains the [Surrey Pension Fund](#) website which provides access to member guides, forms, policies, reports, investment information, newsletters, videos, and other information.

The SPT maintains the [Surrey Pension Fund for Employers](#) website which provides access to employer procedures, guides, investment information, forms, spreadsheets, newsletters, and other information.

News items and blogs are produced on the websites regularly and as the need arises, to highlight current issues, upcoming changes or to provide articles of interest.

Online Portals

The member self-service portal ([‘My Pension’ portal](#)) is a secure online web portal hosted by the SPT pensions administration system provider, Heywood. Registered members can:

- View their scheme membership information held and keep their personal details up to date
- View personal correspondence such as letters and general scheme documents
- View and print annual benefit statements (active members) or annual statements (deferred members)
- Create, view and update expression of wish details for any death grant that may be payable
- Access benefit projection calculators (deferred and active members)
- View P60s and pay advice information (pensioner members).

To encourage members to understand and actively engage with their pension entitlement, the SPT have integrated the ‘My Pension’ portal with standard work processes, to increase take up across all membership groups.

Monthly website and ‘My Pension’ portal access statistics are monitored to measure the success of stakeholder online activity.

The SPT provides access to i-Connect for employers (or delegated payroll providers). This allows monthly uploads of payroll information directly and securely to the SPT pension administration system. It also provides the facility to request estimated benefits, including costs and other information. The SPT is working towards all employers submitting payroll data via i-Connect before the end of 2025.

Social Media

In line with its Social Media plan, the SPT recognises the growing importance for organisations to have an online presence and has a [corporate LinkedIn profile](#). The LinkedIn account is used to amplify its presence, raise the SPT online profile in business, promoting the SPT’s innovations and achievements, advertise job opportunities, and help build relationships with other LGPS funds and professional

bodies within the pensions industry.

The SPT also utilises youtube.com as a hosting platform for its video guides and interviews.

Intranet

For Surrey County Council scheme members, the SPT provides a SharePoint site and regular posts to advertise events and provide information.

Other Channels

All members and employers can contact the Customer Relationship Team for information or requests. The team has two telephone numbers: one for general enquiries and one for assistance with the 'My Pension' portal, together with a general use email address and an email address for forms, certificates, etc.

Members can visit the SPT offices if face to face contact is preferred. However, this should be by prior appointment, to ensure that the correct member of staff is available to discuss the enquiry.

The SPT arranges a programme of online and face-to-face events each year to meet with groups of members. The SPT arranges these events in conjunction with employers, via Olive for Surrey County Council members, and these events are advertised to members of the scheme.

Customer Insights

The SPT obtains feedback periodically for different member groups and employers and publishes all relevant results on the websites.

In 2024 a Customer Insight Project was carried out. The overarching research objectives were to:

- Understand needs and expectations – what do customers expect from their pension provider?
- Explore how to improve and deliver excellence – what would customers do differently or in addition to what is already on offer?
- Set parameters for on-going monitoring – what does success look like to customers?

The stakeholder feedback received has contributed to an improved customer experience project as well as process improvements and Communication activity for 2025.

Board and Committee Communication Channels

The SPT communicates with the Pension Fund Committee and Local Pension Board in various ways including:

- Weekly email from the LGPS Senior Officer on Border to Coast and administration updates, and other useful information
- A regularly updated SharePoint site specifically for the use of the Committee and Board
- Committee and Board meetings
- Fund officer reports
- Investment manager reports
- Training (refer to the SPT Training Policy)
- Quarterly Surrey Pension Team dashboard.

Communication within the Surrey Pension Team

The SPT recognises that its staff are its greatest resource and that staff are kept informed about the Fund's aims to deliver a quality and accurate service – in line with the [SPT values](#). Communicating with staff is achieved using: email, internal and online meetings, quarterly performance meetings, internal and external training events on specific topics, together with the opportunity to study for professional qualifications.

External Bodies

The SPT communicates with several external bodies, including:

- Border to Coast Pensions Partnership (BCPP)
- Pension Fund Investment Managers, Advisers and Actuaries
- Pension Fund Custodian
- Pensions and Lifetime Savings Association (PLSA)
- Local Authority Pension Fund Forum (LAPFF)
- Minerva Analytics

Data Protection

The SPT has a duty to protect personal information and will process personal data as specified within the SPT [Personal Data Retention Policy](#). SPT may, if it chooses, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund, for example the Fund's Actuary or Additional Voluntary Contribution (AVC) provider.

The [Privacy Notice](#) can be found on the Surrey Pension Fund website.

Freedom of Information

Anyone has a right under the Freedom of Information (FOI) Act 2000 to request any information held by the Fund which is not already made available.

FOI requests will be dealt with openly and swiftly. Requests should be made in writing to the Freedom of Information Officer at the address at the end of this document. A fee may be charged, in line with SCC published FOI guidance.

Review

The policy will be reviewed annually and updated sooner if the communications arrangements, stakeholder feedback, or other matters included within it merit reconsideration.

Further Information

Our contact details are:

Surrey Pension Team

PO Box 465

Reigate

RH2 2HA

Telephone: 0300 200 1031 – general enquiries

Email: crt pensions@surreycc.gov.uk

Telephone: 0300 200 1034 – 'My Pension' portal registration/logon enquiries

Email: crt pensions@surreycc.gov.uk

If you have any Freedom of Information requests, please send them to:

Freedom of Information Officer

Corporate Information Governance Team

Surrey County Council

Woodhatch Place

11 Cockshot Hill

Reigate

Surrey

RH2 8EF

Email: corp.infogov@surreycc.gov.uk

Effective date of policy	March 2025
Approved date	21 March 2025
Next review	March 2026

Version	Nature of Change	Implemented
1	Initial creation	January 2025

Appendix - Communications Plan

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Send a notification of joining the LGPS to a Scheme Member – Contractual Enrolment	Electronic or Paper Based	2 months from date of joining the scheme	E-mail, 'My Pension' portal or Letter to Home Address	New Members
Send a notification of joining the LGPS to a scheme member – Automatic Enrolment/Re-Enrolment	Various	Within 1 month of receiving jobholder information where the individual is being automatically enrolled or re-enrolled	Employer	New Members
Inform a member who left the Scheme of their leaver rights and options	Electronic or Paper Based	As soon as practicable and no more than 2 months from date of notification (from employer or from scheme member)	E-mail, 'My Pension' portal or Letter to Home Address	Members leaving the scheme
Obtain transfer details for transfer in, and calculate and provide quotation to member	Electronic or Paper Based	2 months from date of request	E-mail, 'My Pension' portal or Letter to Home Address	Active Member
Provide details of transfer value for transfer out, on request	Electronic or Paper Based	3 months from date of request (CETV estimate)	E-mail, 'My Pension' portal or Letter to Home Address	Deferred Member

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Provide a retirement quotation on request	Electronic or Paper Based	As soon as practicable, but no more than 2 months from date of request unless there has already been a request in the last 12 months	E-mail, 'My Pension' portal or Letter to Home Address	Active and Deferred Member
Notify the amount of retirement benefits	Electronic or Paper Based	1 month from date of retirement if on or after Normal Pension Age (NPA), or 2 months from date of retirement if before NPA	E-mail, 'My Pension' portal or Letter to Home Address	Active and Deferred Member
Calculate and notify dependant(s) of amount of death benefits	Paper Based	As soon as possible but in any event no more than 2 months from date of becoming aware of death, or from date of request by a third party (e.g., Personal representative)	Letter to Dependants Home Address	Dependant Member
Provide all Active and Deferred members with an Annual Benefit Statement (ABS)	Electronic or Paper Based / Other format on request	By 31 August each year	'My Pension' portal or Statement to Home Address / Other format	Active and Deferred Member
Provide Pension Saving Statement to eligible members	Electronic or Paper Based	By 6 October each year	E-mail, 'My Pension' portal or Letter to Home Address	Active Member

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
General Member Enquiries	Electronic or Paper Based by Request	-	Email or Letter to Home Address	All Members
Pensions Increase Letters	Paper Based	By 30 April each year	Letter to Home Address	Pensioner Member
Pensioner P60s (HMRC requirement)	Paper Based	By 31 May each year	Letter to Home Address	Pensioner Member
Member Scheme Guide	Electronic or Paper Based by Request	Within 2 months of request	Member Self Service, Surrey Pension Fund website or Home Address on request	All Members
Active Member Media	Electronic or Paper Based by Request	-	Member Self Service, Surrey Pension Fund website or Home Address on request	Active Member
Deferred Member Media	Electronic or Paper Based by Request	-	Member Self Service, Surrey Pension Fund website or Home Address on request	Deferred Member

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Pensioner Member Newsletters	Paper Based	-	Sent with PI letters and P60s to Home Address	Pensioner Member
Presentations/Roadshows	Online and Face to Face	-	Via scheme employer	Active Member
Drop-In Sessions	Face to Face	-	Via scheme employer	Active Member
Customer Satisfaction Feedback – Member	Electronic, Face to Face or paper based	-	E-mail, in person or via post	All Members
Customer Satisfaction Feedback – Retired Members	Electronic, Face to Face or paper based	-	E-mail, in person or via post	Pensioner member
Changes in Legislation	Electronic	-	E-mail to scheme employers	Scheme Employer
Material Alterations to Basic Scheme Information	Electronic	As soon as possible and within 3 months after the change takes effect.	E-mail or Letter to Home Address	All Members

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Employer Valuation & Funding Consultations	On-line or Face to Face	Triennially	Via scheme employer	Scheme Employer
Employer Training	On-line or Face to Face	-	Via scheme employer	Scheme Employer
Employer Guides	Electronic	-	LGPS Regs Website	Scheme Employer
Employer Newsletters	Electronic or Paper Based on Request	Quarterly	E-mail to Scheme Employer Contacts	Scheme Employer
Customer Satisfaction Feedback – Employer	Electronic	-	E-mail	Scheme Employer
Member, employer or third- party enquiries	Incoming to Customer Relationship Team via telephone	-	Telephone and Email	All Groups

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Member, employer or third- party enquiries	Incoming via post	-	Various	All Groups
Member Self Service	Electronic	-	Always available on-line	All Member Groups
Employers Pension Fund Annual Engagement	On-line or Face to Face	-	Via Fund	Scheme Employers
Surrey Pension Fund Website	Electronic	-	Always available on-line	All Groups
Surrey Pension Fund for Employers Website	Electronic	-	Always available on-line	Scheme Employers