

DERBYSHIRE COUNTY COUNCIL

PENSIONS AND INVESTMENTS COMMITTEE

28 April 2021

Report of the Director of Finance and ICT

DERBYSHIRE PENSION FUND COMMUNICATIONS POLICY

1 Purpose of the Report

To seek approval for the draft Communications Policy (the Policy) attached as Appendix 1.

2 Background

Regulation 61 of the Local Government Pension Scheme Regulations 2013 requires each Local Government Pension Scheme (LGPS) administering authority to produce and publish a policy statement describing how it communicates with its stakeholders.

Derbyshire Pension Fund's (the Fund/Pension Fund) previous policy statement was published in 2019 and has been reviewed to reflect the developments since then in the Fund's approach to communicating with its stakeholders.

A separate document, the Fund's Communications Strategy (the Strategy), which was last prepared in 2018, set out plans for developing the Pension Fund's communications. The Strategy set out the objectives of developing: a member self-service portal; a distinct branding and livery for the Fund; and a bespoke Pension Fund website.

The development of the member self-service portal started following the transfer to a new pensions administration system in 2019; a phased roll out of 'My Pension Online' will begin in May 2021.

The Fund's own branding, logo and website have now become firmly established, providing a distinct identity for the Pension Fund.

The Fund's plans for the further improvement and development of communications over the period 2021 to 2024 have been incorporated in the draft Communications Policy.

It is intended that the Policy will be reviewed annually and revised if communications arrangements merit reconsideration, including if there are any changes to the LGPS or other relevant regulations or guidance which need to be taken into account. Progress against the communications-related objectives will be reported to Committee.

3 Financial Considerations

All costs related to the operation and implementation of this Policy will be met directly by Derbyshire Pension Fund.

4 Other Considerations

In preparing this report the relevance of the following further factors has been considered: legal, human rights, human resources, equality and diversity, health, environmental, transport, property, and prevention of crime and disorder.

5 Background Papers

Background papers are held by the Head of Pension Fund.

6 Officer's Recommendation

That the Committee approves the attached draft Communications Policy attached as Appendix 1.

Peter Handford

Director of Finance and ICT



Derbyshire
Pension
Fund

Appendix 1

Tel. 01629 538900
derbyshirepensionfund.org.uk

Communications Policy

April 2021

Contents

Background	3
1. The Fund’s stakeholders and audience	4
2. Accessibility.....	6
3. Communication methods.....	6
Derbyshire Pension Fund website.....	6
My Pension Online.....	7
Email communications	8
Telephone enquiries	8
Annual report	8
Funding and Investment Strategy Statements.....	8
Communications to members.....	9
Communications with scheme employers	11
Communications with Pension Fund team	11
Communications with other key stakeholders	12
Pensions and Investments Committee	12
Derbyshire Pension Board	12
4. Plan for the development of communications 2021 – 2024.....	13
Review of communications development since 2018	13
Implementation of My Pension Online.....	14
Other Member Engagement.....	14
Continued development of the Fund’s website	14
Fund style guide.....	14
Letters Project.....	15
Subjects to cover in improved member engagement.....	15
Continued implementation of i-Connect	15
Employer engagement.....	15
5. Communications Policy review	16

Background

Local Government Pension Scheme (LGPS) administering authorities are required to prepare, maintain and publish a statement of policy concerning communications with members, and scheme employers, under Regulation 61 of the LGPS Regulations 2013.

Derbyshire County Council (the Council) is the LGPS administering authority for Derbyshire Pension Fund (the Fund).

A communications policy is a written statement setting out how the Fund delivers the LGPS in relation to its communications with scheme members (and their representatives), prospective scheme members and scheme employers.

Regulation 61 requires that the policy covers:

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

Previously the Fund prepared a Communications Strategy as a separate document, which set out its aims to develop and improve its methods of communications with a view to encourage target audiences to engage with and understand their membership of (scheme members) or responsibilities in respect of (employers) the LGPS.

Rather than a separate document, this revised version of the Communications Policy incorporates the Fund's latest plans for developing its communications over the 3-year period 2021 to 2024.

This Communications Policy will be reviewed annually and revised when there is a material change to the Fund's methods of communication or engagement with its stakeholders.

The Pensions Regulator oversees pension schemes and provides guidance on how they should best be governed and administered. This includes guidance on communicating with scheme members in a way that, as well as being accurate, is clear and simple to understand and avoids jargon. Much of what the Fund is required to communicate to scheme members, and time limits on these communications are set out in regulation. To ensure compliance with these regulations, the Fund has internal controls in place. Failure to comply with the regulations could result in the need for the Fund to report a statutory breach to The Pensions Regulator.

1. The Fund's stakeholders and audience

Derbyshire Pension Fund currently has over 89,000 individual scheme members with approximately 106,000 separate pension records which are split by active and deferred membership, and pensioner membership where benefits are being paid.

The active membership (currently approximately 38,000) incorporates employees from over 330 participating employers. These employers range from Councils, Academies and Colleges to private companies who have been contracted to deliver public services.

The Fund's stakeholders and other organisations with which it regularly communicates include:

- Active members - who are paying into the LGPS
- Deferred members - whose LGPS benefits are 'on hold'
- Pensioner members - whose LGPS benefits are being paid
- Representatives of scheme members
- Prospective scheme members - employees who can join the LGPS, but who are not currently paying in
- Scheme employers
- Pension Fund team
- Elected Councillors on the administering authority's Pensions and Investments Committee
- Representatives on the Local Pension Board
- Other external bodies, including;
 - Ministry of Housing, Communities and Local Government (MHCLG)
 - Her Majesty's Revenue & Customs (HMRC)
 - Department of Work and Pensions (DWP)
 - Pension Fund's Actuary, Hymans Robertson LLP
 - Other LGPS Funds
 - Public service pension schemes (for example the Teachers' Pension Scheme and NHS Pension Scheme)
 - Other pension schemes
 - Trades Unions
 - Pension Fund Investment Managers, Advisers and Actuaries
 - The Pensions Regulator (tPR)
 - The Pensions Ombudsman
 - The Scheme Advisory Board (SAB)
 - The Local Government Association (LGA)
 - Pension Officers Groups
 - AVC providers

Each of these stakeholder groups requires the Fund to recognise their communications demands to encourage engagement and interaction. The Fund's overriding objective is to ensure that it delivers clear, timely and accessible communications to its stakeholders.

The Fund's policy aims to ensure that it delivers communications to its stakeholders which are:

- **Targeted** for the aim of delivering clear, accurate and effective communications to each different audience group in terms of the style of content and the method of delivery

- **Easy to understand** content where a technical explanation or summary of pension related issues is required, to promote understanding of, and engagement with, the subject in hand, particularly where pension related decisions are being made.
- **Accessible** to ensure that scheme members and other stakeholders with wide ranging disabilities (including visual, auditory, physical, speech, cognitive, language, learning, and neurological), will be able to access online content and communications, and enable devices such as screen readers to work for electronic communications.

Some examples of the Fund's communication-based objectives are to achieve the following:

- Communicate information about the Scheme's rules and regulations in an effective, jargon-free and timely manner to the different groups of customers and stakeholders to enable them to make fully informed pensions decisions
- Keep customers and stakeholders informed 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
- Seek to continually improve the Fund's communication methods by requesting and analysing feedback
- Promote the LGPS as an attractive benefit to Scheme members and an important tool in recruitment to employers
- Work with employers to enable them to fulfil their responsibility to communicate and share information with members in relation to the Scheme
- Communicate with stakeholders in a cost effective manner, utilising technology to its fullest potential
- Maintain the Fund's commitment to regional and national initiatives, taking advantage of partnership working and innovative communication methods developed and tested elsewhere, and sharing the Fund's own experience in return
- Enable equality of access to Pension Fund communications
- Manage information securely to the standards required by the Data Protection Act 2018

2. Accessibility

The Fund aims to ensure that all members can access its services, whatever their needs, and is committed to increasing digital access and delivery of services; making the best use of technology.

The Fund's website is designed to ensure that new content meets the World Wide Web Consortium Accessibility Guidelines (version 2.1 AA standard), which is currently the recommended minimum standard for all council hosted websites. Alternative methods of communications will continue to be offered as required.

All print and electronic communications are designed with consideration for those with additional needs. The Fund offers a Pensions Helpline (phone contact number 01629 538704), which is available for anyone having trouble understanding any of the Fund's documents.

A distinct identity has been developed for Derbyshire Pension Fund to provide Fund members and other stakeholders with additional clarity on the role of the County Council as the administering authority.

3. Communication methods

The Fund has developed a variety of communication methods to ensure that all stakeholders are informed and up to date. A number of these communication methods are targeted at specific stakeholder groups and are set out later in this policy. The following methods are used to communicate with stakeholders:

Derbyshire Pension Fund website

The Fund's website derbyshirepensionfund.org.uk is its primary source of generic LGPS material with sections providing an extensive information resource for all existing and prospective members and Fund employers. Resources include:

- easy to understand content
- videos on specific LGPS matters
- forms and guides
- links to other official websites
- an online pension calculator

The website also has sections dedicated to the Fund's governance arrangements including its policies, strategies and other statements.

The website has been designed to be easily browsed, accessible and user friendly from desktop, laptop, tablet and smartphone devices.

As well as an information resource on the LGPS, the website contains downloadable forms and factsheets for members on a range of topics, including the Scheme guide, Additional Voluntary Contributions (AVCs), transfers etc.

It also includes several online forms available at derbyshirepensionfund.org.uk/contact-us which enable members to engage quickly and easily with the Fund.

These include forms for:

- member enquiries
- member feedback in respect of their experience in engaging with the Fund
- complaints from members in respect of their LGPS membership and / or the Fund's service delivery
- representatives of recently deceased members to notify the Fund of the member's death

Online forms have also been developed to enable employers to:

- inform the Fund of outsourcing arrangements which impact on individual's LGPS eligibility and membership (derbyshirepensionfund.org.uk/admissionbodies)
- Microsoft Office 365 forms to respond to consultations
- Microsoft Office 365 forms to provide feedback on training delivered by the Fund

All forms embedded on the website are securely transferred to the appropriate Fund email inbox.

The website will also allow members to easily access the Fund's online member self-service portal "My Pension Online", which is planned to go live from May 2021.

The Fund will continue to maintain and develop its website and ensure it remains its primary source of Fund and LGPS information for members and employers.

Google Analytics is used to collect information about how visitors use the Fund's website. This information is not used to identify visitors to the website but is used to analyse traffic and engagement with a view to improving the user experience.

My Pension Online

When the Fund's member self-service portal is live, scheme members will be able to access their pension account by registering for "My Pension Online":

derbyshirepensionfund.org.uk/mypensiononline

The online portal will be a secure area, allowing members to view and update some of their personal details held by the Fund. Active and deferred members will also be able to view their latest, and previous, Annual Benefit Statements.

As part of the initial registration process, members will be required to provide their personal email address to the Fund by completing a secure online form on the Fund's website.

The portal will continue to be developed after its opening to members. It is expected that member uptake will take time to build, however, the Fund will be working extensively with employers towards encouraging active members to register.

The Fund's "My Pension Online" platform will be hosted by Aquila Heywood, who provide the Fund's pension administration system.

Email communications

The Fund maintains several secure email inboxes used by members and employers for the submission of general and individual enquiries, the provision of information and other directed information. The details of each inbox and their purpose is explained in the following table:

Email inbox address	Purpose
pensions@derbyshire.gov.uk	A general inbox for enquiries from members, including those submitted online via the Fund's website on the enquiry form and death notification form.
dpfemployers@derbyshire.gov.uk	For employers to submit notification forms and other information relating to individual members.
pensions.tech@derbyshire.gov.uk	For employers to submit multi-member data returns, contribution payment reports and other payment and data based enquiries
pensions.regs@derbyshire.gov.uk	For queries relating to LGPS regulations, communications, employer training, all Fund events, appeals, and enquiries submitted online via the Fund's website on the feedback form and the complaints form
pensions.iconnect@derbyshire.gov.uk	For employer queries about the Fund's secure data transmission service, i-Connect
pensions.mss@derbyshire.gov.uk	For enquiries about the "My Pension Online" service

Telephone enquiries

The fund has a dedicated Pensions Helpline number (01629 538900) for members to contact the Fund.

The Helpline is currently available Monday to Friday 10.00am to 3.00pm.

Annual report

Administering authorities must prepare and publish an annual report each year.

The report sets out the governance, operational, financial and investment management arrangements of the Fund during the financial year. It also includes a copy of the most up to date actuarial valuation of the Fund, together with the Fund's main policy statements and the Fund's Statement of Accounts for the financial year.

The annual report can be accessed on the Fund's website. A printed copy is available upon request. All participating employers are notified when the annual report has been published.

Funding and Investment Strategy Statements

The Funding Strategy Statement focuses on how employer liabilities are measured, the pace at which the liabilities are funded and how employers, or pools of employers, pay for their own liabilities. It is prepared by the County Council as the administering authority of the Pension Fund in collaboration with the Fund's actuary and following consultation with the Fund's employers and other stakeholders.

The Investment Strategy Statement sets out long term investment strategy of the Pension Fund. It is prepared by the County Council, as the administering authority of the Pension Fund in collaboration with the Fund's independent investment adviser and following consultation with the Fund's stakeholders.

A core objective of the Fund is to ensure enough assets are available to meet members' benefit payments. These payments are guaranteed by regulations and will be met by contributions resulting from the funding strategy or asset returns and income resulting from the investment strategy. As important strategic documents both are made available to all stakeholders via the Fund's website and are reviewed regularly.

Interest from members, employers and the general Derbyshire public in the Fund's responsible investment strategy and its approach to Environmental, Social and Governance (ESG) issues has increased substantially, therefore, the public availability of documents such as the Investment Strategy Statement is vital.

Communications to members

There are 3 categories of Scheme member:

- **Active members** who are contributing to the Scheme
- **Deferred members** who have left the Scheme, but have not yet accessed their pension benefits
- **Pensioner members** who are in receipt of their pension.

It is recognised that communication with each category requires a different, specific approach.

Communication with active members

On joining the scheme, new active members are provided with:

- confirmation of their LGPS membership
- a link to the Scheme information on the website
- forms and information to enable them to request a transfer-in of any previous pensionable service

Each year the Fund provides annual benefit statements to active members. These statements summarise a member's pension account balance to the previous 31 March. These statements are currently posted to members' home addresses. The provision of these statements is subject to scheme employers providing timely year end information to the Fund.

Following the implementation of the "My Pension Online" portal, annual benefit statements will be available to view on individual member accounts as standard practice. The exception to this will be if a member has notified the Fund that they wish to continue to receive paper copies.

The Fund also produces an active member newsletter each year in collaboration with a regional Joint Communications Group, which is published on the Fund website. Active members are directed to the newsletter by a link provided in their annual benefit statement. The content comprises current pension topics within the LGPS and the pensions industry in general, plus important repeated messages.

Prior to the Coronavirus pandemic, face-to-face meetings with active members were arranged. These were delivered by the Fund's Regulations and Communications Team in the form of "Understanding your LGPS pension" presentations and drop-in sessions at various venues around the County hosted by scheme employers. The presentations were delivered to help explain the significant changes in the LGPS regulations over time, and to assist where an employer is going through a restructuring or outsourcing exercise that will have pension-related implications. The drop-in sessions were targeted to coincide with events, such as the issue of the annual benefit statements. The nature of the drop-in sessions meant that members could visit the team informally with any questions they may have about their pension at a convenient time for them.

Until it is deemed safe to resume face-to-face meetings with members, the Fund will provide opportunities for members to meet with members of the Fund's team or join virtual group sessions on Microsoft Teams.

Communication with deferred members

Each year the Fund provides annual benefit statements to deferred members. These statements summarise a member's pension account balance to the previous 31 March. These statements are currently posted to members' home addresses.

Following the implementation of the "My Pension Online" portal, annual benefit statements will be available to view on the individual member's account, however, will continue to be printed and posted to members who notify the Fund that they wish to continue to receive a paper copy.

The Fund also produces a deferred member newsletter each year in collaboration with a regional Joint Communications Group and publishes it on the Fund website. Deferred members are directed to the newsletter by a link provided in their annual benefit statement. The content comprises current pension topics within the LGPS and the pensions industry in general, plus important repeated messages.

Communication with pensioner members

The Fund issues pay advice slips to pensioners each March, April and May notifying them of the percentage rate of annual pension increase and explaining how it is applied. Pensioners will also be sent further payslips to alert them to any further variations in their net monthly amount of 1% or more. The Fund issues P60s annually in respect of the pension received in the previous financial year.

Regarding domestic pensioners, the Fund participates in the National Fraud Initiative and may share information with other bodies responsible for auditing or administering public funds for the purpose of preventing and detecting fraud. The Fund includes brief details about the National Fraud Initiative on payslips for pensioner members at least once per year. The details provided include a link to the Derbyshire County Council website for more information:

derbyshire.gov.uk/nationalfraudinitiativeprivacynotice

Life certificates are issued each year to pensioners living abroad to ensure that they maintain eligibility for benefit (derbyshirepensionfund.org.uk/lifecertificate). The Fund has engaged a specialist tracing service, Target Professional Services, to aim to reduce the liabilities which result from pension overpayments following the death of pensioner members living overseas, via the use of secure electronic solutions. The arrangement with Target Professional Services commenced for

an initial one year period in 2020. This is being monitored and reviewed before an extension to the arrangement is agreed.

Communication with prospective members

Communication with prospective scheme members is initially achieved by the Fund through their employers. Employers are supported in promoting the scheme to all their employees and information is provided by employers within contracts of employment directing employees to the Fund website and the benefits of LGPS membership.

Communications with scheme employers

The Fund's latest Pension Administration Strategy became operational on 1 April 2021. It sets out the standards of performance and best practice that the Fund and its employers should aim to meet when carrying out their LGPS related functions and responsibilities.

The Strategy also sets out the approach the Fund will take to underperformance by employers, including a structure for the charging of avoidable administration costs.

Before the Coronavirus pandemic, regular, large-scale employer events were provided at various venues, some aimed at all employers and others targeted at groups, such as academies. Site visits and workshops were also undertaken to assist individual employers with specific issues and / or provide direct training to their staff. The visits were often requested by employers, but the Fund was also proactive where it identified that an employer would benefit from assistance.

When it is deemed safe to do so, employer visits and events will resume, however, direct contact with employers has continued virtually through Microsoft Teams where requested by employers, or where the Fund considered it to be beneficial to the employer.

Employers are kept up to date with developments which impact on their application of the LGPS regulations by employer newsletters, which are emailed to nominated employer contacts through gov delivery. At least one employer newsletter is produced each quarter, however, at times when several important messages need to be delivered to employers, more frequent newsletters will be issued.

The Fund monitors engagement with the employer newsletters by interpreting the delivery data (delivered, pending and bounced percentages) and performance data (opened and unsubscribes percentages) provided on gov delivery reports. A further in-depth report can also be run to assist the Fund in maintaining an up to date circulation list of employer contacts where emails have bounced or failed.

Communications with Pension Fund team

It is important to ensure that all members of the pension fund team have access to the relevant information and technical knowledge to enable them to perform their duties. This is achieved via use of email, internal meetings, team briefings as well as internal and external training events on specific topics.

Communications with other key stakeholders

The Fund engages and communicates with several external bodies.

These include:

- LGPS Central – in respect of pooled investments
- Pension Fund Investment Managers and Advisers – in respect of investment activity and strategy on behalf of the Fund
- Actuaries – in respect of Funding levels, employers' contributions and valuation of the liabilities of the Fund
- various joint Pension Fund groups – in respect of administration, communications and investments

Pensions and Investments Committee

The Pensions and Investments Committee meets six times a year. It is responsible for the management and administration of the Fund on behalf of the County Council. Members of the Fund's team work closely with the Chair, Deputy Chair and Members of the Committee to ensure that they are fully informed about Fund matters and that they are fully supported in fulfilling their duties and responsibilities.

Members of the Committee receive reports from Fund officers on matters to be determined or reviewed. These reports include:

- quarterly investments reports
- other investment related updates
- half-year administration reports
- reviews of new LGPS related legislation
- determination of local policies
- reviews of the Fund's Risk Register
- Annual Report and Annual Service Plan
- the adjudication of appeals and disagreements at Stage 2 of the adjudication process.

Two trade union representatives are entitled to attend meetings of the Committee as non-voting members and to receive all the Committee papers.

Minutes of meetings (except for restricted items) are available from the Derbyshire County Council website:

democracy.derbyshire.gov.uk/mgCommitteeDetails.aspx?ID=145

Derbyshire Pension Board

The Derbyshire Pension Board was set up in 2015 (in accordance with the Public Services Pensions Act 2013) to assist Derbyshire County Council in its role as the administering authority in complying with Scheme governance and administration responsibilities and complying with the requirements of the Pensions Regulator's code of practice for the governance and administration of public service pension schemes. The Board comprises a Chair, two Employer Representatives and two Fund Member Representatives. Members of the Pension Fund team work closely with the Pension Board,

attending meetings which are held at least twice per year, and ensuring that Board members can fulfil their duties and responsibilities.

Information about the Pension Board and summaries of Pension Board meetings are published on the Fund's website: derbyshirepensionfund.org.uk/pensionboard

4. Plan for the development of communications 2021 – 2024

Communications is a fundamental feature of all Pension Fund activity.

The Fund's core objectives include aims specifically targeting effective communication with members, employers and other stakeholders.

- To ensure sound governance for the pension fund
- To ensure that sufficient assets are available to meet benefit payments
- To deliver a high quality service to scheme members and employers
- To enable employer contribution rates to be kept as constant as possible and at reasonable cost to the taxpayer
- To deliver clear, timely and relevant communication to all stakeholders

Meeting these objectives when LGPS legislation continues to become more complex, scrutiny against compliance with increasing governance related obligations increases and expectations of electronic solutions is high requires the Fund to continually improve and develop its communications.

Developing the delivery of improved clear, concise and effective communications will enable the Fund to meet its core objectives.

It is therefore critical that the Fund's plans for developing its communications identifies areas which will achieve the necessary improvements.

With assistance and support from Derbyshire Pension Board, the following have been identified as key targets:

- The member self-service portal "My Pension Online" becoming operational
- Improved member feedback, including a Member Forum
- Continued development of the Fund's website
- Development of a Fund Style Guide
- Consistency of communications
- Further development of employer engagement

Review of communications development since 2018

The Fund's previous Communications Strategy covering the period 2018 – 2020 identified the development of a member self-service portal, a distinct branding and livery for the Fund and its own bespoke website as the significant and important targets to achieve.

The development of the member self-service portal was delayed by the transfer to a new pensions administration system in 2019, however, following the completion of development work, the Fund's "My Pension Online" portal is due to open for registration in May 2021.

The Fund's own branding, logo and website have become established enabling fund members and employers to identify with it and understand its role as an LGPS administrator.

Implementation of My Pension Online

This is the member self-service portal to enable scheme members to see their annual benefit statement securely online at any time, along with the ability to submit changes to personal details via the portal.

Management and development of the portal is undertaken by the Fund in liaison with Aquila Heywood, the supplier of the Fund's pension administration system, who will host the portal.

Members will be encouraged to register for "My Pension Online" through communications from the Fund and from employers.

Initially, the Fund will concentrate on the registration of active and deferred members.

Other Funds and public service pension schemes report low initial take up numbers, therefore, the Fund is aiming for a 15% registration of active and deferred members in year 1, however, planning will encourage and cater for the possibility of a higher take up.

The Fund will continually review and re-evaluate registrations targets.

Other Member Engagement

The Fund will set up a Member Forum once the member self-service system has been established. Ensuring that this forum has a broad range of fund member representation will be vital to its success.

Continued development of the Fund's website

Members will access "My Pension Online" via the Fund's website, so there will be a natural increase in the awareness of, and visitors to the website.

This provides an opportunity for the website to reach the notice of a higher proportion of the member population. Ensuring the site remains live and up to date as well as further developing easy to understand user-friendly content and interactivity will be vital. This will be aided by digital technology such as Google analytics, which will help the Fund to further analyse traffic and engagement and help to improve the user experience.

Additionally, as a public service website, the Fund will be required to ensure that it reaches and maintains full compliance with accessibility law and guidance (WCAG 2.1 – Web Content Accessibility Guidelines).

This will include ensuring that content is accessible, including the publication of future Fund documents in accessible formats or as webpages.

Fund style guide

As the Fund writes to different audiences, and produces different types of media, a bespoke style guide will help multiple authors to write in a clear and unified way that reflects the corporate style.

Writing simple, readable and understandable text tackling complex and difficult topics across a range of communications from letters and emails to forms, guides and website content is a significant challenge for the Fund's team.

Preparing a style guide will provide benefits including:

- Consistency
- Clear messages
- Time saving
- Improves communications between teams
- More efficient
- Prevent complaints
- Defines consistent voice
- Sets the tone for the fund
- Professional look and feel
- Builds confidence
- Easily accessible information
- Brand recognition
- Helps to identify redundant work

Letters Project

Aided by a style guide, a project to review approximately 500 standard letters and provide accurate and easy to understand content will provide a significant benefit for the Fund's members.

Subjects to cover in improved member engagement

- Information which will reduce queries received through the Helpline, the online enquiry form, emails and written correspondence
- The benefits of the scheme (to prospective and existing members)
- Increased information on how the Fund's assets are invested
- Increased information about the governance of the scheme
- The need to keep contact details up to date
- Pension scams
- Annual allowance

Continued implementation of i-Connect

i-Connect is the Fund's secure data transmission service which is enabling employers to provide efficient and timely data submissions to the Fund. By April 2021, approximately 50% of the Fund's employers had implemented i-Connect covering approximately 60% of the total of active members.

The Fund's target is for all employers to be working towards implementing i-Connect by the end of 2021.

Employer engagement

The Fund will continue to develop its engagement with employers:

- during the admissions process
- during onboarding to i-Connect
- via its regular communications to fund employers throughout an employer's participation in the Fund
- in the run up to employer exits from the Fund.

Communications will support:

- Employers to understand their responsibilities
- The continued development of employer covenant reviews
- Employers to improve their engagement with their outsourced providers and to improve understanding of risk-sharing arrangements
- Closer Fund relationships with resolution bodies (Town and Parish Councils)
- Engagement with employers on new employer flexibilities following the development of an employer flexibilities policy

5. Communications Policy review

The Derbyshire Pension Fund Communications Policy Statement will be reviewed annually and revised if communications arrangements are required to be amended.