



# **SCOTTISH BORDERS COUNCIL PENSION FUND COMMUNICATION POLICY**

**HR Shared Services  
People Performance & Change  
Version 2024 1.4 [DRAFT]**

**Approved: Joint Pension Fund Committee and Pension Board 23 September 2024**

## 1. Introduction

Scottish Borders Council administers the Local Government Pension Scheme (LGPS) on behalf of Employers participating in the Scheme through Scottish Borders Council Pension Fund for local government employers and associated bodies within the Scottish Borders.

**Regulation 59 of the Local Government Pension Scheme (Scotland) Regulations 2018** requires the following information to be published: -

- (1) An administering authority must prepare, maintain and publish a written statement setting out its policy concerning communications with –
  - a) Members;
  - b) Representatives of members;
  - c) Prospective members; and
  - d) Scheme employers.
- (2) In particular the statement must set out its policy on –
  - a) The provision of information and publicity about the Scheme to members, representative of members and Scheme employers;
  - b) The format, frequency and method of distributing such information or publicity; and
  - c) The promotion of the Scheme to prospective members and their employers.
- (3) The statement must be revised and published by the administering authority following a material change in their policy on any of the matters referred to in paragraph 2.

### Other Legislation

The Fund must also satisfy the requirements of the Occupation Pension Schemes (Disclosure of Information) Regulations and other legislation such as the Public Sector Pensions Act 2013 which introduced a framework for the governance and administration of public sector pension schemes and regulatory oversight provided by The Pensions Regulator.

The General Code of Practice has been issued by the Pensions Regulator that covers the type of information that pension schemes are required to disclose. The Pension Regulator's objectives are to protect the benefits of members, promote and improve understanding of good pension administration and maximise compliance. The Regulator's Code of Practice on Communications and Disclosure covers the type of information that pension schemes are required to disclose about the scheme and the benefits provided to members.

## 2. Vision

Our vision is to provide access to all information required for anyone who has an interest in the Scottish Borders Council Pension Fund, we endeavour to make pension issues understandable to all and promote membership of the Fund.

### 3. Aims and Objectives

The overall aim of the communications policy is to provide communication in an efficient manner to all stakeholders, ensuring that it is: -

- Delivered in a timely, efficient and effective manner
- Provides relevant content to the audience, with a clear purpose and message
- Well written, avoiding being of a technical nature wherever possible based on the differing needs of the stakeholders
- Becoming increasingly digital

The objective of this policy is to ensure that: -

- Pension regulations and the policies of the Fund are communicated in a clear and informative manner
- Benefits of the scheme are promoted to ensure this is recognised as an integral part of the employee reward package
- Information is provided in the most appropriate manner to allow scheme members to make more informed decisions relating to their pensions
- Communication methods are continually evaluated, assessed and redesigned where necessary to ensure continuing effectiveness

### 4. Stakeholders

Our stakeholders are: -

- Scheme members – Active, Deferred and Pensioners
- Scheme employers
- Scottish Borders Council, the scheme manager
- The Pensions Committee of Scottish Borders Council
- The Pensions Board
- Pensions administration and investment teams
- LGPS (Scotland) Scheme Advisory Board
- Scottish Public Pensions Agency
- The Pensions Regulator
- Scheme Actuary
- Scheme Auditors
- Trade Unions
- HMRC
- AVC Provider
- Other stakeholders and bodies

## 5. Communication Methods

### Fund Website

In order to provide information to as many stakeholders as possible at a time that suits them we provide access to the following: -

- Scheme policies
- Scheme benefits
- Contact details
- Links to other useful sites

The scheme website can be found at [www.scottishborderscouncilpensionfund.org](http://www.scottishborderscouncilpensionfund.org)

### Scottish Borders Council Website

The Pension Committee and Local Pension Board agendas and minutes can be found on the main Council website, [www.scotborders.gov.uk](http://www.scotborders.gov.uk)

### Member Self Service

The Fund has deployed a secure portal for all active and deferred members of the LGPS, which provides direct access for scheme members to view personalised pension data. The portal allows members to carry out the following: -

- View all the details they need about their LGPS Pension in real time
- Carry out pension quotes on demand without needing to contact The Pensions Team
- Annual Benefit Statements available to view
- Check and update nominations of beneficiary
- Upload any documents that the Pensions Team request
- Use the contact facility to raise any questions in an electronic manner
- Provide feedback on the MSS application

Web address for the MSS portal – <https://scotborders.hostingssf.aquilaheywood.com>

### General Communications

The fund uses both surface and e-mail to send and receive general correspondence. Our standard business hours are Monday to Thursday 8:45am to 5:00pm and Friday 8:45am to 3:45pm.

E-mail enquiries should be addressed to [pensions@scotborders.gov.uk](mailto:pensions@scotborders.gov.uk)

Postal enquiries should be addressed to

The Pensions Team  
Scottish Borders Council  
Council Headquarters  
Newtown St. Boswells  
Melrose  
Roxburghshire  
TD6 0SA

Telephone enquiries should be made to the HR Shared Services helpline 01835 825052 during standard business hours.

### Scheme Newsletter

The Fund will issue a newsletter on one occasions throughout the year, March, this will provide all members with information on what has been agreed at Pension Committee meetings and plans for the Fund for the coming period. This will include information on upcoming legislative changes affecting members and information on investments.

**Intranet and Yammer**

This is available to all Fund members who are employees of Scottish Borders Council and will be used as an additional means of communicating key messages about the Local Government Pension Scheme.

**Roadshows/Presentations**

We are happy to visit employer workplaces and attend roadshows, seminars, induction and pre-retirement presentations on request, a minimum period of 4 weeks' notice will be required to allow for appropriate preparations.

**Visit to our Offices**

Scheme members can arrange to visit our offices to speak to a member of The Pensions Team, please pre-book appointments by e-mail or telephone with a minimum of two weeks notice. We are also able to offer virtual meetings through the use of Microsoft Teams where we can share documents with scheme members and answer any questions in the same way as a traditional face to face meeting, these can be booked with less notice dependant on the availability of the appropriate officer within the Team.

## 6. Specific Communications

### **Pensioners**

Pensioners are encouraged to sign up to access Business World Self Service and view online copies of monthly payslips. On an annual basis P60's are issued and details in relation to the Pensions Increase and how this will apply to them.

### **Active Members**

On joining the scheme new members are issued with a certificate of membership and a copy of the current scheme booklet. All scheme members are issued with an Annual Benefit Statement via the Member Self Service portal, personalised to the scheme member, these are issued by 31 August in accordance with the scheme regulations. Included with the statement are explanatory notes and forms regarding Nominated Beneficiaries to ensure these remain up to date.

In the event of changes to scheme regulations these will be brought to the attention of the scheme members either through direct mail, publication on the Fund Website and/or via the employers normal communication channels, intranet for Scottish Borders Council the Funds main employer.

### **Deferred Members**

All deferred members are issued an Annual Benefit statement via the Member Self Service portal with the same information provided to the Active Members by 31 August each year.

### **Prospective Members**

We work with employers to promote the benefits of membership of the scheme through promotional material, including scheme booklets, and access to the Fund website.

### **Scheme Employers**

We provide an annual Pension Fund Employer Forum where all employers are invited to attend and are provided with information regarding scheme regulations in the past year and requirements for the year end, as such the events are usually held in March to ensure information pertaining to the year end is as up to date as possible. All employers are issued with the Pensions Administration Strategy outlining service standards and performance measurements against these standards.

All scheme employers have access to the Fund Website where they can obtain access to the scheme policies, additionally, there is a publicly accessible section of the Scottish Borders Council website where information relating to the joint Pension Fund Committee and Board can be accessed allowing all employers to see what is being discussed.

### **Pension Fund Committee and Board**

In addition to papers for decisions the Pensions Investment and Administration teams present a quarterly paper bringing the Committee and Board members up to date with specific matters and updating on progress of previously agreed actions. This can be found on the Scottish Borders Council website as part of the Agenda pack for each meeting.

## VERSION CONTROL TABLE

Version	Nature of Amendment	Date of Change	Author
2018 1.0	Creation of Pension Communication Policy	9 November 2018	Ian Angus
2020.1.1	Update on other legislation and code of practice, payslip on line and virtual meetings availability	4 September 2020	Ian Angus
2021 1.2	Update on Member Self Service, Intranet and Yammer	30 August 2021	Ian Angus
2022 1.3	Update to include the issue of Scheme Newsletter on a six monthly basis along with other general updates	22 August 2022	Ian Angus
2024 1.4	Amended Logo Reference to the TPR General Code Change to scheme news letter once a year to reflect decision at last years joint meeting Change regarding the issue of payslips to be solely online	19 August 2024	Ian Angus

You can get this document on tape, in Braille, large print and various computer formats by contacting the address below. Ian Angus can also give information on other language translations as well as providing additional copies.

Contact us at Ian Angus, HR Shared Services Manager, Old School Building, Newtown St Boswells, TD6 0SA  
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