Communications strategy 2025

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# 1. Introduction

1.1 This is the communications strategy of Cambridgeshire Pension Fund managed by Cambridgeshire County Council (the administering authority).

1.2 The Fund has around 361 employers and over 99,000 member records. These members records are split into the following categories:

| **Category**  | **Cambridgeshire Pension Fund****number of member records** |
| --- | --- |
| **Active scheme members**  | 29,036 |
| **Deferred scheme members**  | 47,379 |
| **Pensioner members**  | 23,424 |

1.3 This document outlines our strategic approach to communications. It’s effective from 1 April 2025. It gives detail of how we’re:

* moving towards more electronic based communications
* plan to use technology to enhance our service
* reducing costs where appropriate.

1.4 We want as many people as possible to be able to access our communications. We aim to meet everyone’s needs and welcome feedback to improve accessibility.

# 2. Objectives

 2.1 We'll deliver this communications strategy in line with the following objectives. To:

* promote the scheme as a valuable benefit
* deliver consistent accessible communications to stakeholders
* give members up to date information so they can make informed decisions about their benefits.

2.2 You can see how we measure these objectives in the ‘Implementation of Communication Key Objectives’ section.

2.3 It also helps us to deliver these further objectives. To:

* manage the Fund in a fair and equitable manner, having regard to what is in the best interest of the Fund’s stakeholders, particularly the scheme members and employers
* administer the Fund professionally and efficiently, using technology and collaboration.

# 3. Purpose

 3.1 The purpose of this strategy is to show how we plan to:

* educate members
* keep stakeholders updated
* promote engagement
* stay compliant with the regulations.

# 4. Scope

4.1 The strategy applies to:

* active scheme members
* scheme employers
* prospective scheme members and opt-outs
* deferred scheme members
* retired/dependant scheme members
* staff
* Pension Fund Committee
* Pension Fund Board
* External authorities:
	+ Trade Unions
	+ Her Majesty’s Revenue & Customs (HMRC)
	+ Ministry of Housing, Communities and Local Government (MHCLG)
	+ The Pensions Regulator (TPR)
	+ National Fraud Initiative (NFI)
	+ Auditors
	+ HM Treasury
	+ Department of Work and Pensions (DWP)
	+ Scheme Advisory Board (SAB)

# 5. Effective date

5.1 This policy was first approved by the Pension Fund Committee on 23 October 2014.

# 6. Review

6.1 This policy will be reviewed by Fund Officers annually and by the Pension Fund Committee every three years, and if necessary, more frequently to ensure it remains accurate and relevant.

6.2 The policy has been subject to the following reviews:

|  |  |  |
| --- | --- | --- |
| **Date of review** | **Effective date** | **Type of review** |
| 23 March 2017 | 24 March 2017 | Full review |
| 31 January 2020 | 1 February 2020 | Full review |
| 30 March 2023 | 31 March 2023 | Full review |
| 20 March 2025 | 21 March 2025 | Full review |

# 7. Communication strategy

## 7.1 Regulatory framework and governance

### 7.1.1 Local Government Pension Scheme (LGPS) regulations 2013

This document sets out our communication strategy as required by paragraph 61 of the LGPS regulations:

* Prepare, maintain, and publish a written statement. It says we need to set out our policy concerning communications with:
	+ scheme members (active, deferred, retired and dependant)
	+ representatives of scheme members
	+ prospective scheme members
	+ scheme employers.
* In particular the statement must set out our policy on:
	+ the provision of information and publicity about the scheme
	+ the format, frequency, and method of distributing such information or publicity
	+ the promotion of the scheme to prospective scheme members and their employers.
* Review and update the statement if the policy changes significantly. If revisions are made, a revised statement must be published.

Members also need to be given the choice to opt out of electronic communications.

### 7.1.2 The Pensions Regulator – General code of practice

We also adhere to TPR’s ‘General principles for member communications.’ For example:

* making sure that all communications sent to members are:
	+ accurate
	+ clear
	+ concise
	+ relevant
	+ in plain English
* regularly reviewing member communications, taking account of:
	+ member feedback
	+ any changes to scheme design
	+ developments in law
	+ TPR’s code of practice
* considering any technology that may be appropriate for member communications
* using various communication methods, including:
	+ accessible online content
	+ audio
	+ Braille
	+ large font
	+ languages other than English
* include any extra information members need to make decisions about their benefits.

## 7.2 Brand identity

Our visual identity is a key asset that shapes how people see and remember us. It boosts our reputation and unifies our look. When branding our communications, we make sure:

* our Fund has a unique identity separate from Cambridgeshire County Council (CCC)
* our communications show both the Pension Fund and West Northamptonshire Council and CCC administered in partnership branding
* we follow our brand guidelines to maintain a professional and consistent appearance.

## 7.3 Confidentiality

The Fund is registered under the Data Protection Act 2018 as part of Cambridgeshire County Council. Information is shared between Cambridgeshire County Council and West Northamptonshire Council for pensions administration. Information about scheme members and organisations is treated with respect by all our staff.

## 7.4 Disclosure

We may, if we choose, pass certain details to a third party, for example, our notification providers. When exchanging data with third parties we use secure portals. We publish our full privacy notice on the [key documents page](https://pensions.cambridgeshire.gov.uk/information/about-us/key-documents-cambridgeshire/data-privacy/#main) of our website.

## 7.5 Cyber security

Cyber security concerns the protection for computers and communications networks. We take the security of personal information very seriously. Most pension records are held electronically, and members can access their records online. The Data Protection Act 2018, and guidance from TPR, sets out rules we must follow to make sure we’ve good cyber security.

We:

* ensure our suppliers protect systems holding personal information
* have procedures in place to check that processes and people are kept up to date
* regularly test systems to keep them secure and reduce the risk of security incidents
* ensure our suppliers have up-to-date cyber-security certificates.

## 7.6 Equality and accessibility

We’re committed to making sure our communications are accessible to everyone. We assess the impact of our communications on vulnerable people protected by the Equality Act 2010 where appropriate. This is called an Equality impact assessment (EqIA).

We give all members the option to opt out of electronic communications or to get them in the best format for them. For example:

* Braille
* audio CD
* alternative languages
* large font
* other reasonable adjustments.

We also make sure that our communications are easy to understand. For example, through:

* Plain English accreditation
* readability scores
* accessibility tools.

**A scheme member can opt out of electronic communications by writing to us or by email.**

 For web communications, we use tools to ensure we meet accessibility standards. For example:

* Our website navigation works in a consistent way throughout our website.
* We use a standard web font to make it easy to read.
* Any images we use include a text description to explain what they are unless they're only decorative.
* We write our links so that they make sense when screen readers analyse them.

## 7.7 Freedom of information

This communications strategy identifies the classes of information that we publish or intend to publish in compliance with the Freedom of Information Act. Anyone has a right under this Act to request any information held by us which is not already made available. Requests should be made in writing to the head of pensions at the address at the end of this document.

 A fee may be charged, and we reserve the right to refuse a request if:

* the cost of providing the information is disproportionately high
* following prompting the request is unclear
* when the requests are vexatious or repeated.

## 7.8 Statutory communications

### To make sure our communications are compliant, we follow these pension rules:

### Material changes to basis scheme information

The occupational and personal pension schemes rules - when there’s a significant change to the scheme. We must tell members and beneficiaries within three months of the change being made. If we send any communications after three months, we must be report them as a breach to TPR.

### Annual benefit statements

The Local Government Pension Committee (LGPC) have published a guide of what must be included in an annual benefit statement. We’ve listed some of the key criteria below:

* include a description of the benefits earned by members during their pensionable service
* issue the statement by no later than 31 August of the year following the period to which it relates
* follow any HM Treasury directions. For example, any other information that must be included and how it must be given to members.

## 7.9 Electronic communications

It’s important for us to use the latest technology to adopt new ways of communicating with our stakeholders and make sure:

* stakeholders have a better experience when interacting with us
* our staff have the skills, knowledge, and tools to communicate with stakeholders in the most secure and efficient ways
* we can deliver our objectives by using the communication channels most likely to get through to stakeholders
* the cost and time spent communicating with stakeholders is reduced
* communications are secure by default.

This strategy states how we’ll use technologies to meet our communication objectives.

Electronic communications offer many benefits over paper:

* environmentally friendly by being paper-free with no printing or physical distribution needed
* quicker, more reliable, more secure, and less costly than postal communication
* information is easily available to stakeholders whenever they need it
* documents are stored digitally in one place and available at all times eliminating the need to print and store documents
* easier to engage in bulk communications with stakeholders
* increases engagement by mirroring the way that people communicate at home.

## 7.10 Lifestyle communications

We aim to make pensions more engaging by tuning into other events that happen in members lives. We then explain what actions they may need to take with their pension at these different stages. For example, for someone that’s getting married or moving in with their partner, we’d suggest they should:

* check their death grant nomination
* update us if there’s a change of name
* update us if there’s a change of address.

Or for someone starting a family or buying their first home and looking to save money, we may suggest they think about the 50:50 scheme. Or for someone that’s recently been promoted they may want to think about paying more into their pension.

# 8. Delivery and monitoring

## 8.1 Implementation of communication objectives

This table sets out the implementation of our key communication objectives.

The agreed objectives with measures for success that form the communication strategy are:

| **Objective**  | **Electronic implementation** | **Measures of success**  | **Review process**  |
| --- | --- | --- | --- |
| Promote the scheme as a valuable benefit  | * Emails (through 3rd party bulk notification systems)
* Texts (through 3rd party bulk notification systems)
* Electronic newsletters
* Self-service portals
* Digital materials provided to employers for publication via:
	+ Intranet communications
	+ Website content
	+ Video walls (where available)
	+ Blogs
 | * Reduction in number of members opting out of the scheme
* Positive feedback from stakeholders
* Communications promote the scheme as a valuable benefit in a way that it understood by the audience
 | * Monitor opt out rates annually
* Surveys and polls on websites
* Review scheme communications for effectiveness
* Online rating of document usefulness
* Obtain Plain English Accreditation
* Bulk email engagement ratings (% opened & clicked links)
 |
| Provide scheme members with up to date information about the scheme so they can make informed decisions about their benefits. | * Emails (through 3rd party bulk notification systems)
* Texts (through 3rd party bulk notification systems)
* Electronic newsletters
* Website content
* Self-service portals
 | * Communication includes information and changes to the scheme that supports all stakeholder understanding
* Communication is delivered via the most appropriate media to the audience with a focus on electronic communication where possible
* Effective promotion of new media or change of processes to all stakeholders
 | * Surveys and polls (on websites and by email/post). Focus groups
* Surveys and polls on websites. Focus groups. Monitor hits on website. Record and review method of communication used. Use appropriate media to convey relevant messages
* Bulk email engagement ratings (% opened & clicked links)
* Surveys and polls on websites. Focus groups. Monitor incoming telephone call and email volumes
* Bulk email engagement ratings (% opened & clicked links)
 |
| Deliver consistent accessible communications to stakeholders  | * Emails (through 3rd party bulk notification systems)
* Texts (through 3rd party bulk notification systems)
* Electronic newsletters
* Self-service portals
* Digital materials provided to employers for publication via:
	+ Intranet communications
	+ Website content
	+ Video walls (where available)
	+ Meeting room pads (where available)
	+ Blogs
 | * Effective and timely communications to be sent to all stakeholders in clear language
* that is understood and relevant
* Feedback from all audiences on the quality and language used in the communication sent
* Feedback on the simplicity, relevance and impact of the communication sent
 | * Monitor enquiries from stakeholders following key events and communications. (Reduced enquiries mean effective delivery)
* Bulk email engagement ratings (% opened & clicked links)
* Surveys and polls on websites.
* Focus groups.
* Surveys and polls on websites. Focus groups.
* Submit all standard communications for Plain English assessment with the aim of achieving Plain English accreditation.
 |

## 8.2 Performance indicators

In March 2024, the LGA conducted a digital engagement survey. They recorded the sign up rate for each member type per administering authority. The table below shows that our online pension account sign-up rates were higher than the LGPS average.

|  |  |  |  |
| --- | --- | --- | --- |
| **Member type** | **Proportion signed up for online pension account**  | **Median sign up rate of other LGPS administering authorities** | **Difference** |
| **All members** | 52% | 33% | 19% |
| **Actives** | 56% | 45% | 11% |
| **Deferreds** | 46% | 33% | 13% |
| **Pensioners** | 62% | 33% | 29% |

The new SAB guidance for annual reports requires reporting member portal registration rates. Going forwards the SAB annual report will include an average of these figures for England and Wales. We’ll compare how we’re performing against other administering authorities each year.

## 8.3 Methods of communication and key messages/objectives for stakeholders

We aim to use the most appropriate method of communication with our stakeholders. This may involve more than one communication method.

We hope that our website will be the first port of call for most stakeholders where appropriate. We’re committed to using technology to enhance our service and reduce costs, where appropriate. Electronic communication is our primary means of contact for most stakeholders. We’ll continue to explore and develop further use of electronic communications through our:

* website
* emails
* webinars
* self-service.

### Self-service

All members of the Fund have been offered access to a personal online pension account. This gives members controlled access to their own details. It allows them to:

* review and update their personal information
* view information about their pension benefits
* carry out benefit projection calculations.

We aim to move to a position where most communications are sent to members through their online pension account. Electronic notifications are used to let them know when they're ready to view online. This replaces postal communications for these members.

Active and deferred members get their annual pension statements through their online account. Pensioners can also see their payslips and P60s via their online account.

We’re also looking to upgrade our member self service portal.

### Electronic notifications

We use bulk notification systems to deliver bulk communication to members and employers. We use these systems to provide important information and increase stakeholder engagement.

We use emails for:

* promotional campaigns
* important scheme updates to both members and employers
* to notify members that documents are available through their online pension account.

We also use texts to let members know documents are available on their online account.

These communication methods help:

* provide a better, more secure experience for both members and employers
* reduce the cost and time of communicating with these stakeholders.

We’ll measure the success of these communications using reporting tools on how many:

* emails were delivered
* emails were opened
* links were clicked on.

This helps us decide:

* how engaging a communication is
* whether we need to make any changes
* whether we need to send a follow-up communication.

**A scheme member can opt out of electronic communications, at any time, by writing to us or sending us an email.**

### Videos

We use videos in a variety of ways. For example, with bite size employer training videos and LGPS member pensions made simple videos.

### MS Teams

MS Teams allows users to:

* have virtual meetings
* make calls
* video calls
* engage in chat over the Internet.

We use this application to:

communicate with team members working remotely

* deliver training webinars to employers
* have conference calls with employers, other pension Funds and other third parties.

MS Teams helps us to work smarter by:

* eliminating travel time
* reducing costs
* increasing capacity.

### Secure web portals

We accept and share data with employers and other third parties securely through the use of web based data portals. These include:

* **i-connect -** employers upload their data monthly either through an extract to the portal, or input via a web-form in the portal. This has streamlined the approach to providing data for employers. It's also improved the experience for members who've access to more up to date information through their online account.
* **Tell Us Once** – this site shares death information by local authorities on behalf of the Department for Work and Pensions (DWP). We receive and provide data for the use of Tell Us Once.
* **National Insurance database** – this enables us to check whether members are entitled to refunds. We receive and provide data for use of the database.
* **The National Fraud Initiative (NFI)** - this portal helps us to match electronic data within and between public and private sector bodies to prevent and detect fraud.

### AI

We’re keen to harness the benefits of artificial intelligence (AI) in our communications. AI systems use algorithms to solve complex problems and automate simple or repetitive tasks. AI tools can help us to:

* research a topic
* generate ideas
* work on drafts
* improve our work and make it more efficient by speeding up manual tasks.

We won’t publish anything that’s been completely written by AI tools or text generators. Human interaction is necessary to check for:

* bias
* mistakes
* tone
* appropriate content for our audience.

Another way AI can help is to streamline our communication processes. For example, a chatbot on a website to answer questions and resolve common issues. This helps to free up time for customer service reps to tackle bigger and/or more complex tasks.

The table shows our main methods of communicating with the different stakeholder groups. It also states the key messages and objectives we hope to achieve:

| **Stakeholder**  | **Communication**  | **Key message/objective**  |
| --- | --- | --- |
| **Active scheme members**  | * Annual newsletter (electronic)
* Annual benefit statements (electronic)
* Calculations and costings (e.g. estimates)
* Short guide to LGPS
* Website (in particular ‘Latest
* news’ page)
* Member self service
* External training sessions as requested by employer
* Roadshows
* Direct mailings
* Videos
 | Key messages: * Your pension is a valuable benefit
* You need to make sure you’re saving enough for retirement

Objectives: * To improve understanding of how the LGPS works
* To inform scheme members of their rights and benefits
* For queries and complaints to be reduced
* To make pensions information more readily available
 |
| **Scheme employers**  | * Quarterly newsletters
* Pension bulletins
* Ad hoc email alerts
* Biannual forums
* Website (in particular ‘Latest
* news’ page)
* Webinars/workshops
* Bespoke/targeted ad hoc training sessions
* Induction packs
* Fact sheets
* Videos
 | Key messages: * You need to be aware of your responsibilities regarding the LGPS
* The Fund is a valuable benefit for scheme members and is a good tool for retention of staff

Objectives: * To increase understanding of how the Fund works and the effects on scheme members of any legislation changes
* To improve relationships
* Continue to improve the accuracy of data being provided to us
* To make pensions information more readily available
 |
| **Prospective** **scheme members and opt-outs**  | * Information on website
* Scheme information leaflets
* Promotional material distributed through employers
* Videos
 | Key messages: * The pension benefits are a valuable part of your reward package
* The LGPS is still one of the best pension arrangements available

Objectives: * To improve take up of the LGPS
* To decrease opt out rate and increase understanding of contribution flexibility i.e. 50/50 option
* To increase understanding of how the scheme works and what benefits are provided
* To make pensions information more readily available
 |
| **Deferred scheme members**  | * Annual benefit statements (electronic)
* Annual newsletter (electronic)
* Calculations and costings (e.g. estimates)
* Scheme information leaflets
* Videos
 | Key messages: * It is important to keep in touch

e.g. provide us with address changes * The LGPS is still a valuable part of your retirement package

Objective: * To improve understanding of how the LGPS works
* To make pensions information more readily available
 |
| **Retired/dependant** **scheme members** | * Retirement packs
* Website
* Annual newsletter
* Payslips (when criteria is met)
* P60
* Lifetime allowance
* Calculations and costings (e.g. estimates)
* Videos
 |  Key messages: * It is important to keep in touch

e.g. provide us with address changes * The LGPS is still a valuable part of your retirement package

Objectives: * To improve understanding of how the LGPS works

To make pensions information more readily available |
| **Staff**  | * Monthly service meetings
* Team meetings
* Ad hoc meetings
* Consultations
* 1:1 / Appraisals
* Training & development
* Quarterly newsletters
 | Objectives: * To ensure staff are kept up to date with:
	+ important information about the service
	+ the employing authority
	+ the wider world of pensions.
* For staff to feel a fully integrated member of the team
* For management to feedback to staff about their progress.
* To give staff a chance to feedback their views and suggestions.
 |
| **Pension Fund** **Committee**  | * Committee papers
* Presentations
* Consultations
* Agendas
* Minutes
 | Objectives: * To update on the implementation of a policy
* To monitor success against the agreed measures
 |
| **Pension Fund** **Investment Committee**  | * Committee papers
* Presentations
* Consultations
* Agendas
* Minutes
 | Objectives: * To update on the implementation of a policy
* To monitor success against the agreed measures
 |
| **Pension Fund** **Board** | * Committee papers
* Presentations
* Consultations
* Agendas
* Minutes
 | Objectives: * To update on the implementation of a policy
* To monitor success against the agreed measures
 |
| **External authorities** * **Trade Unions**
* **Her Majesty’s**

**Revenue & Customs (HMRC)** * **Ministry of Housing,**

**Communities and Local Government (MHCLG)** * **The Pensions Regulator (TPR)**
* **National Fraud Initiative (NFI)**
* **Auditors**
* **HM Treasury**
* **Department of Work and Pensions (DWP)**
* **Scheme Advisory Board (SAB)**
 | * Response to enquiries and consultations.
* Response to changes in legislation.
 | Objectives: * To respond to enquiries/statutory requirements.
 |

# 9. Contact

If you have any queries about this communications strategy, please get in touch:

Pensions Service

West Northamptonshire Council

One Angel Square

Angel Street

Northampton

NN1 1ED

01604 526463

pensions@westnorthants.gov.uk

[pensions.cambridgeshire.gov.uk](http://pensions.cambridgeshire.gov.uk/)