

Communication Policy Statement

Our communication aims

Avon Pension Fund is committed to effective communication with its members, employers and other stakeholders.

Our communication aims are to

- provide relevant, accurate, accessible information for all stakeholders.
- use plain language and avoid unnecessary jargon.
- use communication channels which best fit individual needs while encouraging digital use to improve service experience.
- support members to make informed decisions about their pension.

This document outlines our guidelines and principles for communication. It's designed to provide a framework for consistent, effective, and transparent communication.

Communication Approaches and Principles

Public Websites: The Fund will develop and maintain two websites – one for employers, and one for members and wider stakeholders. The websites will be the Fund's primary information resource and the basis for content of the Fund's other communication channels.

Online portals requiring passwords: The Fund's online portals support and communicate with members and employers. We actively encourage members to sign-up to our self-serve member portal. It allows members to choose how they would like to be communicated with and to change their preferences at any time. We require all employers to use the i-Connect online platform to securely transfer employee information to Avon Pension Fund.

Digitalisation: The Fund will primarily use digital mediums such as email, online portals, websites, webforms and webinars for its communications. Communication via post is an option for members. Fund officers will remain accessible by phone, through video meetings and in person where necessary. Calls may be recorded for training, processing and monitoring purposes. The Fund will use software to assist with mass emails and Microsoft Teams (or equivalent software) for webinars.

Accessibility and range of mediums: All communications are designed to be accessible, with alternative formats (e.g., accessible PDF, large print, easy read, audio recording, Braille) available on request. While digital communication is encouraged, paper copies and traditional methods like telephone and face-to-face contact remain available. Both our websites and member portal are accessible and compatible with mobile devices such as tablets and smartphones.

Appropriate communications and member segmentation: We take into consideration our audience's requirements, regulatory factors, as well as cost implications for the Fund. We aim to use the most appropriate means of communication for the audiences receiving the information. The Fund will identify if there are opportunities to segment membership (e.g. by age, gender, membership status) and design communications relevant to that segment with the goal of improving engagement.

Data-driven decision making: The Fund will analyse the impact of each mass communication, assessing details such as email open rates, click through rates, feedback from surveys and attendance at events etc. and use this data to inform future communications.

Satisfaction monitoring: Feedback is collected via the website, surveys, and correspondence, and is used to improve services.

Social media: The Fund has a LinkedIn channel which aims to publish Fund news and pension-related stories. The Fund does not participate in other social media such as Facebook and Instagram, owing to costs managing rapid responses across multiple conversations. We can more effectively help individual members through other communication routes.

Communication Methods

Our methods to communicate with the Fund's stakeholders are described in respect of each stakeholder group below.

Scheme members

Communication type	Description
Website	www.avonpensionfund.org.uk is the Fund's public website. It is the primary information hub providing up-to-date details on all aspects of the LGPS.
Online Portal requiring a password	Through the Fund's public website, members can access our member portal to update personal information, review annual pension statements, and submit queries to the Fund. Pensioner members can also notify the Fund of any changes to their bank details and view their pension payment and P60 history.
E-communications	The Fund will produce member emails and bulletins.
Annual Report	The Fund's Annual report will be published on the public website: www.avonpensionfund.org.uk
Newsletter	Members receive at least one newsletter a year. For Active and Deferred members, a newsletter will be issued with their

	Annual Pension Statement. Pensioner members receive a newsletter alongside their P60.
Annual Pension Statement	An Annual Pension Statement is produced for all active and deferred members of the Fund showing their accrued benefits up to the end of the previous financial year. Our default approach is to upload statements to the online portal each year and email when it is available. For members who don't opt for digital communication, we will send a paper copy by post.
Scheme Information	Information on the scheme and any changes will be posted on the Fund's website. Where material changes occur, the Fund will also communicate such changes with members using other channels.
Payslips and P60 (routine)	The Fund sends annual payslips and P60s to pensioners before the end of May each year via post. In future, we are planning to provide these documents via the member portal.
Payslips (ad hoc)	A payslip is also sent where the difference in the net payment is £5 or more from the previous month.
Satisfaction monitoring	The Fund will seek feedback, where practical to do so, from members, measuring the success of communications events and overall communications strategy.

Scheme employers

Communication type	Description
Website	www.apfemployers.org.uk is our website for employers. It provides comprehensive guidance in areas such as employer responsibilities, contributions and payments, managing employee membership. The site also features online forms and a knowledge hub.
Online Portal requiring a password	Employers use the i-Connect portal to securely upload data submissions. This is continually being developed to improve employer experience.
E-communications	The Fund will regularly issue communications to employers digitally. They will be structured to ensure maximum impact and to be easily understood.
Employers' Guide	An online employers' guide is available via the Fund's website.
Satisfaction monitoring	The Fund will seek feedback where practical to do so from our employers, measuring the success of communications events and overall communications strategy.
Consultations	Employers will be consulted on key revisions to the Fund's strategy and policy across areas such as Investment Strategy, Administration Strategy, Communication Policy, and Funding Strategy.
Employer Meetings	We will set up an employer meeting plan for regular engagement. In the event of urgent meetings these will be arranged ad hoc and documented where appropriate.
Employer Training	We will establish a structured employer training programme with links to resources and videos to be stored on our website.
Central Communications	Any key regulatory changes from government or regulatory agencies will be circulated to employers to ensure they are kept informed.
Triennial Valuation	Every three years when the triennial valuation takes place, employer meetings are arranged with the actuary to discuss the valuation, contribution rates, and options around phasing deficit / surplus payments.
Annual Report	The Fund's Annual Report will be published on the public website and a link emailed to Employers.

Prospective scheme members

Communication type	Description
Website and Welcome Pack	The public website (under the 'Thinking of joining' section) contains information on joining the LGPS and the benefits of the scheme. New members can download a welcome pack containing all the information they require when joining.
Employer Communication channels	We actively work with employers to use their internal communication channels to promote the pension scheme and inform employees of their rights, contributions and benefits.

Representatives of members

Representatives of members tend to be in one of the following categories:

- **Power of attorney or parent/guardian of a child pensioner:** The Fund will communicate with these persons in the same way as it would with the member, subject to receiving sufficient evidence of the arrangement.
- **Family, friends or colleagues of members:** The Fund will communicate with these categories of persons, only when the member has given their expressed permission and the Fund determines that it is appropriate to do so. Typically, the Fund will assume that the permission only relates to communication of a single matter.
- **Financial advisers:** The Fund will communicate with a financial adviser in limited circumstances subject to receiving a signed authorisation from the member and being able to verify the identity of the adviser. The Fund will send calculated figures directly to the member (who may then decide whether to share these with their adviser).

Produced in compliance with LGPS Regulations 2013, Section 61.

Version	Reason for change and approval.
1.0	New version. Approved by the Avon Pension Fund Committee on DD Month YEAR.