



# Communications Policy Statement

Lambeth Pension Fund

April 2026

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## Introduction

This is the Communications Policy Statement of the London Borough of Lambeth Pension Fund, administered by Lambeth Council, the Administering Authority.

On 31 March 2025 the Fund had 32 employers and over 22,000 Scheme members. The delivery of the benefits payable under the Local Government Pension Scheme involves communication with a number of interested parties.

This Statement provides an overview of how we communicate and how we measure whether our communications are successful. It is effective from 1 April 2026.

Any enquiries in relation to this Statement should be sent to:

Lambeth Pensions  
London Borough of Lambeth  
PO Box 80771  
London  
SW2 9QQ

Telephone: 0207 926 3333

Email: [Pensions@Lambeth.gov.uk](mailto:Pensions@Lambeth.gov.uk)

## Regulatory Framework

This Statement is required by the provisions of Regulation 61 of the Local Government Pension Scheme Regulations 2013. The provisions require the Council as the Administering Authority to:

*" 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."*

*In addition it specifies that the statement must include information relating to:*

- "(a) the provision of information and publicity about the Scheme to members, representatives 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."*

As a provider of an occupational pension scheme, the Council is already obliged to satisfy the requirements of the Occupational Pension Schemes (Disclosure of information) Regulations and other relevant legislation, for example the Pensions Act 2014. The Regulations are supported by a Code of Practice. While the Code itself is not a statement of the law, and no penalties can be levied for failure to comply with it, the Courts or a tribunal must take account of it when determining if any legal requirements have not been met. A summary of our expected timescales for meeting the various disclosure of information requirements are set out in the Performance Measurement section of this document.

## **Responsibilities and Resources**

Communications material is provided through the Lambeth Pensions Team. The team write all internally produced communications including information published on the internet/intranet. They are also responsible for arranging all forums and meetings covered within this Statement. The team reports through the Council's management structure with ultimate responsibility for ensuring compliance with the Regulations resting with the Strategic Director of Resources. Printing documentation is carried out externally through Lambeth Council's print service provider.

## Communication with key audience groups

### Our audience

The Pensions Team communicates with a number of stakeholders on an on-going basis. For the purpose of this Statement, the team engages with the following audience groups:

- active members;
- deferred members;
- pensioner members;
- prospective members;
- scheme employers;
- union representatives;
- Pension Committee;
- Pension Board;
- Pensions Team staff;
- local taxpayers and residents;
- other stakeholders / interested parties

In addition there are a number of other stakeholders with whom the Council communicates on a regular basis including Her Majesty's Revenue and Customs (HMRC), Ministry of Housing, Communities and Local Government (MHCLG), Department of Works and Pensions (DWP), Money and Pensions Service, solicitors, actuaries and other pension providers. The Council has also considered, as part of this policy, how it communicates and engages with these interested parties.

## How we communicate

### **General communication**

The Council has put in place a number of initiatives that will assist in moving towards the Government's e-gov agenda and has developed alternative communications media (e.g. documents in large print, etc.) to ensure that it caters for the needs of special groups. Additionally, the team utilises the Council's internet/intranet facilities and has a dedicated Lambeth Pensions website and Member Self-Service facility.

Within the Pensions Team, staff are responsible for the administration of the Local Government Pension Scheme. Any member of staff within the team can deal with general telephone calls, written correspondence, email queries, visitors or queries via Member Self-Service. Communications on more complicated pension issues are managed amongst the senior management.

### **Branding**

As the Pension Fund is administered by Lambeth Council, all literature and communications conform to the Council's branding policy.

### **Accessibility**

The Council serves a culturally rich and diverse client base and is conscious of the fact that access to information requires varied forms of communication. Any material required in an alternative format or language is managed in line with a specific request.

## Policy on Communication with Active, Deferred and Pensioner Members

Our objectives with regard to communication with members as groups are:

- to facilitate the LGPS to be used as a tool in the recruitment and retention of employees, thereby assisting both the Council and associated bodies in becoming employers of choice.
- to educate and explain to members the benefits of the LGPS.
- to provide the diverse client base with increased opportunity to engage on pension related matters through the most appropriate medium.
- as a result of improved communication, for enquires and complaints to be resolved at the earliest opportunity and to the client's satisfaction.
- in line with the Government's agenda in relation to individuals making adequate financial arrangements for retirement, increase take up of LGPS membership.
- to ensure that all relevant stakeholders have sufficient material to hand to inform pension-related judgements.

In addition, as required, appropriate communications with individual members covering their own particular circumstances are arranged.

Our objectives are met by providing the following communications:

| Method of communication                             | Media   | Frequency of issue  | Method of distribution                        | Audience group  |
|---|---|---|---|---|
| Scheme Guide  | Paper based and Lambeth's intranet and Pension Fund website | At joining and at the time of major scheme changes                        | Online and, if required, post to home address | Active members  |
| Newsletters   | Paper based and Lambeth's intranet and Pension Fund website | Annually and ad hoc to ensure timely notification of major scheme changes | Online and, if required, post to home address | Separately for active, deferred and pensioner members |
| Pension Fund Annual Report and Financial Statements | Lambeth's Internet and Pension Fund website                 | Annually  | Online and hard copy on request               | All members   |

## Policy on Communication with Active, Deferred and Pensioner Members

|   |  |   |                                |                             |
|---|--|---|--------------------------------|-----------------------------|
| Annual Benefit Statements                       | Paper based and through Member Self Service                  | Annually  | Online via Member Self Service | Active and deferred members |
| Annual Allowance Pension Saving Statements      | Paper based  | Annually (to those exceeding the limit), or Ad hoc on request                 | Post to home address           | Active members              |
| Lambeth Pension Fund Website                    | Electronic   | Continually available   | As required                    | All members                 |
| Member Self Service Online Portal               | Electronic   | Continually available   | As required                    | All members                 |
| Member Initiated Voluntary Retirement Estimates | Paper based<br><br>Self-Serve via Member Self Service Portal | Ad hoc in-line with our Estimate Request Process<br><br>Continually Available | As required                    | Active and deferred members |
| One to one sessions                             | Personal interview   | On request  | As required                    | All members                 |
| Presentations                                   | On-site or virtually   | On request and Ad Hoc   | As requested / required        | Active members              |

### Explanation of communications

**Scheme Guide** - A booklet providing a relatively detailed overview of the LGPS, including who can join, how much it costs, the retirement and death benefits and how to increase the value of benefits.

**Newsletters** - Mainly an annual newsletter which provides updates in relation to changes to the LGPS as well as other related news, such as UK pension matters, payroll pay dates/deadlines, contact details, etc.

**Pension Fund Annual Report and Financial Statements** - Details of the value of the Pension Fund at the end of the financial year, income and expenditure during the year as well as other related details, (e.g. current employer bodies and Scheme membership numbers).

## Policy on Communication with Active, Deferred and Pensioner Members

**Annual Benefit Statements** - For active members these include the current value of benefits to 31 March as well as the projected benefits at Normal Pension Age. The associated death benefits are also shown as well as details of any individuals the member has nominated to receive the lump sum death grant. For deferred members, the benefit statement includes the current value of the deferred benefits and the earliest payment date of the benefits as well as the associated death benefits.

**Annual Allowance Pension Saving Statements** - For active members who exceed the annual allowance limit based on their pension benefits held within Lambeth, we have a legal requirement to provide a pension saving statement by the deadline of 6 October following the end of the Pension Input Period in which they exceeded. For active members who do not exceed the limit, we will provide a pension saving statement at the request of the member only.

**Lambeth Pension Fund Website** - The website provides scheme specific information, forms that can be printed or downloaded, access to documents (e.g. newsletters and Annual Report), frequently asked questions and answers, links to related sites and contact information.

**Member Self Service Online Portal** - The portal provides members with access to information about their pension. After registration on the Member Self Service Portal members may:

- view their current benefit information
- model their own projected benefit calculations
- update personal details
- add or update Expression of Wish information
- view, download and print payslips, P60s and annual benefits statements
- view newsletters
- Interact with us and raise questions or upload documentation

**Member Initiated Voluntary Retirement Estimates** – The Member Self Service portal provides a facility for members to calculate their own estimates and is provided free of charge. All other requests will be provided in line with our 'Member Estimate Request Process' and may be chargeable.

**One-to-one education sessions** - These sessions offer the individual a confidential interview with a member of the team.

**Presentations** - Sessions can be requested by employers. These sessions can be of a general overview or can cover specific aspects of the Scheme.

## Policy on Communication with Prospective Members and their Employing Bodies

Our objectives with regard to communication with prospective members are:

- to facilitate the LGPS to be used as a tool in the recruitment and retention of employees, thereby assisting both the Council and associated bodies in becoming employers of choice.
- to educate and explain to members the benefits of the LGPS.
- to provide the diverse prospective client base with increased opportunity to engage in pension related matters through the most appropriate medium.
- in line with the Government's agenda in relation to individuals making adequate financial arrangements for retirement, increase take up of LGPS membership.
- to ensure that prospective members have sufficient material to hand to inform pension-related judgements.

The Pensions Team do not have immediate access to prospective members but the benefits of a defined benefits scheme are referenced in job vacancy advertisements. Promotional material and educational visits are provided for employing bodies. Our objectives are met by providing the following communications:

| Method of communication                   | Media  | Frequency of issue            | Method of distribution | Audience group |
|---|--|-------------------------------|------------------------|----------------|
| Overview of the LGPS - Brief Scheme Guide | Paper based and Lambeth's Pension Fund website | On commencement of employment | Starter pack           | New employees  |

### Explanation of communications

**Overview of the LGPS - Brief Scheme Guide** - A brief guide that summarises the costs of joining the LGPS and the benefits of doing so. All this information is available on Lambeth's Pension Fund website.

## Policy on Communication with Employing Bodies

Our objectives with regard to communication with employers are:

- to establish sound working arrangements to assist with a free flow of relevant information.
- given the costs associated with funding a defined benefits scheme, to provide the employing bodies with sufficient information to assist them in their planning for future employer contribution rates.
- to provide an infrastructure that will assist in maintaining an accurate database.
- to provide literature and processes around starters, changes during employment, leavers and retirees thereby ensuring smooth data transfers in relation to all staffing issues.
- to ensure that each employing body understands the benefits of being an LGPS employer.
- to assist the employing body in the development of its discretionary policies.

Our objectives are met by providing the following communications:

| Method of communication                             | Media  | Frequency of issue                              | Method of distribution | Audience group            |
|---|--|---|------------------------|---------------------------|
| Employers Guide                                     | Electronic file format and Lambeth's Internet and Pension Fund website | At joining                                      | Email and online       | Employer's main contact   |
| Employer Forums                                     | Meeting with key employing body personnel                              | Annually(as required)                           | Meeting                | Employing body management |
| Pension Fund Annual Report and Financial Statements | Lambeth's Internet and Pension Fund website                            | Annually  | Online                 | Employing body            |
| FRS102/IAS19 report                                 | Electronic file format   | Annually  | Email                  | Employing body            |
| Pensions Administration Strategy                    | Electronic file format and Lambeth's Pension Fund website              | Start of admission and periodically as reviewed | Email and online       | Employing body            |

## **Explanation of communications**

**Employers Guide** - A detailed publication that provides guidance on the employer's duties and responsibilities. It assists an employer in ensuring that it meets its statutory obligations within the prescribed timescales.

**Employer Forums** -A formal seminar style event where the Pensions Team provide an update on employer related matters and the triennial actuarial valuation.

**Pension Fund Annual Report and Financial Statements** - Details of the value of the Pension Fund at the end of the financial year, income and expenditure during the year as well as other related details, (e.g. current employer bodies and scheme membership numbers. This is a somewhat detailed and lengthy document and, therefore, it will not be routinely distributed except on request.

**FRS102/IAS19 Report** - This is a national accounting standard that all authorities administering pension funds must follow. FRS102/IAS109 requires an organisation to account for retirement benefits when it is committed to provide them, even if the actual provision will well in the future.

**Pensions Administration Strategy** - This document sets out, alongside the admission agreement, the duties and responsibilities of the Council and the employing body for the duration of the service contract, including performance standards. Produced in accordance with regulation 59 of the Local Government Pension Scheme Regulations 2013 ("the Regulations"). The Regulations provide that the administering authority may prepare, maintain and publish a written Statement setting out their policy concerning administration matters, and that the administering authority and the scheme employers participating in the Fund must then have regard to that strategy when carrying out their respective functions.

## Policy on communication with Union Representatives

Our objectives with regard to communication with union representatives are:

- to foster close working relationships in communicating the benefits of the Scheme to union members
- to ensure the unions are aware of the Pension Fund's policy in relation to any decisions that need to be taken concerning the Scheme
- to engage in discussions over the future of the Scheme and to ensure that Union representatives have sufficient knowledge and opportunity to respond on all MHCLG and HMRC consultations
- to harness union communications in a joint venture to explain the benefits of the LGPS to prospective and current members
- to liaise with unions and provide assistance in supporting union officers in their learning and understanding of the LGPS.

Our objectives are met by providing the following communications:

| Method of communication             | Media                      | Frequency of issue                            | Method of distribution                   | Audience group        |
|-------------------------------------|----------------------------|---|--|-----------------------|
| Education sessions                  | Paper based and electronic | On request                                    | Various                                  | Union representatives |
| Pension Committee and Pension Board | Reports and meetings       | In line with published Committee/ Board cycle | Notification through Democratic Services | Named union observers |

### Explanation of communications

**Education sessions** - sessions that are available on request for union representatives, [e.g. to improve their understanding of the basic principles of the scheme or to explain possible changes to policies]

**Pension Fund Committee and Pension Fund Board meetings** - formal meetings of Elected Members and Scheme member representatives, attended by Council senior officers, investment managers, invited pensions specialists and union members.

## Policy on communication with the Pension Committee

Our objectives with regard to communication with the Pension Committee are:

- to ensure that Members receive sufficient reports, briefings and training to allow them to carry out their statutory duties and responsibilities in line with LGPS legislation.
- to seek Member approval to the development or amendment of discretionary policies,
- to seek Member approval to formal responses to government consultation in relation to the scheme.

Our objectives are met by providing the following communications:

| Method of communication    | Media            | Frequency of issue                        | Method of distribution     | Audience group        |
|----------------------------|------------------|---|----------------------------|-----------------------|
| Training sessions          | Pension seminars | In line with Elected Member training plan | LGPS specific seminars     | All Committee members |
| Briefing papers            | Electronic       | As and when required                      | Email                      | All Committee members |
| Pension Committee meetings | Meeting          | In line with published Committee cycle    | Email or hard copy         | All Committee members |
| Report and verbal briefing | Meeting          | As and when required                      | Report and verbal briefing | All Committee members |

### Explanation of communications

**Training Sessions** - providing a broad overview of the main provisions of the LGPS, and Member's key duties and responsibilities.

**Briefing papers** - briefings highlight key issues and developments in the LGPS.

**Pension Committee Meetings** - reports submitted to the Committee.

**Report and Verbal Briefing** - occasions when Members require briefing on forthcoming pension changes that could impact on Corporate Priorities or have significant budget implications.

## Policy on communication with the Pension Board

Our objective with regard to communication with the Pension Board is:

- to ensure that the Board members receive sufficient reports, briefings and training to allow them to carry out their statutory duties and responsibilities in line with LGPS legislation.

Our objective is met by providing the following communications:

| Method of communication    | Media            | Frequency of issue                        | Method of distribution     | Audience group        |
|----------------------------|------------------|---|----------------------------|-----------------------|
| Training sessions          | Pension seminars | In line with Elected Member training plan | LGPS specific seminars     | All Board members     |
| Briefing papers            | Electronic       | As and when required                      | Email                      | All Board members     |
| Pension Board meetings     | Meeting          | In line with published Board cycle        | Email or hard copy         | All Board members     |
| Report and verbal briefing | Meeting          | As and when required                      | Report and verbal briefing | All Committee members |

### Explanation of communications

**Training Sessions** - providing a broad overview of the main provisions of the LGPS, and the Board's key duties and responsibilities.

**Briefing papers** - a briefing that highlights key issues and developments to the LGPS.

**Pension Board Meetings** - reports submitted to the Board.

**Report and Verbal Briefing** - occasions when Members require briefing on forthcoming pension changes that could impact on Corporate Priorities or have significant budget implications.

## Policy on communication with Pensions Team

Our objectives with regard to communication with Pensions Team staff are:

- to ensure they are aware of changes and proposed changes to the LGPS scheme
- to provide new and established staff with access to both internal and external training
- through a combination of utilising task management (pensions system workflow) and re-engineering service processes to monitor and develop potential for service improvements; readjusting performance measures and targets, where appropriate.

Our objectives are met by providing the following communications:

| Method of communication                                  | Media                   | Frequency of issue   | Method of distribution | Audience group          |
|--|-------------------------|--|------------------------|-------------------------|
| Identify training/development needs as part of Appraisal | Appraisal documentation | Annual exercise, reviewed at 6 months. Informal bimonthly meetings | Appraisal process      | All Pensions Team staff |
| Staff meetings   | Informal briefings      | As and when required   | By arrangement         | All Pensions Team staff |
| Attendance at external courses                           | Externally provided     | As and when required   | By email, paper based  | All Pensions Team staff |

### Explanation of communications

**Appraisal** - Formal staff review process where future training/development needs are identified in relation to the Team's strategic priorities.

**Staff meetings** - Informal training sessions which provide new and established staff with timely update on changes to pensions legislation or processes.

**Attendance at external courses** - to provide more tailored training where it is cost effective to use external trainers.

## Policy on communication with tax payers and residents

Our objective with regard to communication with tax payers is:

- to provide key information in a timely manner, ensuring full compliance with the requirements of the Data Protection and Freedom of Information Acts. Our objectives will be met by providing the following communications:

| Method of communication                      | Media   | Frequency of issue  | Method of distribution | Audience group                       |
|--|---------|---|------------------------|--------------------------------------|
| Reports/written response/electronic postings | Various | Reports published annually and when otherwise required in relation to general enquiries | Various                | All Lambeth tax payers and residents |

### Explanation of communications

**Reports/written response/electronic postings** - Annual reports are published either through established communications (e.g. newsletters) or posted on the Council's Pension Fund website. Other ad hoc requests are responded to in light of the specific information requested utilising the most appropriate communications medium.

## Policy on communication with other stakeholders/ interested parties

Our objectives with regard to communication with other stakeholder/interested parties are:

- to meet our statutory obligations in relation to notifications and consultations
- to ensure the proper administration of the Scheme
- to deal with the resolution of pension disputes
- to administer the Fund's Additional Voluntary Contribution schemes

Our objectives will be met by providing the following communications:

| Method of communication   | Media                          | Frequency of issue                         | Method of distribution                  | Audience group  |
|---|--------------------------------|--|---|---|
| Pension Fund Valuation reports <ul style="list-style-type: none"> <li>• Rates and Adjustment Certificate</li> <li>• Revised Rates and Adjustment Certificate</li> <li>• Cessation valuations</li> </ul> | Electronic                     | Every three years                          | Email                                   | MHCLG, HMRC and all Scheme employers  |
| New admission agreements  | Hard copy or electronic format | As new employers are entered into the Fund | Post/ electronic transfer               | New admitted bodies   |
| Resolution of pension disputes  | Hard copy or electronic format | As and when a dispute requires resolution  | Email/ post of via Pension Fund website | Scheme member or his/her representatives, the Pensions Advisory Service/ the Pensions Ombudsman |
| Completion of questionnaires  | Hard copy or electronic format | As and when required                       | Email or post                           | As required   |

## **Explanation of communications**

**Pension Fund Valuation Reports** - a statutory report issued every three years by the Scheme appointed actuary, setting out the estimated assets and liabilities of the Fund as a whole, as well as setting out individual employer contribution rates for a three year period commencing one year from the valuation date

**Resolution of pension disputes** - a formal notification of pension dispute resolution, together with any additional correspondence relating to the dispute

We also communicate regularly with the following in various ways (email, post, face to face and virtual meetings and seminars):

- Investment Managers (including London Pension Collective Investment Vehicle (LCIV))
- Actuaries
- Ministry of Housing, Communities and Local Government (MHCLG)
- Other Pension Funds

## Performance Measurement

The Pensions Team already has performance measures set in place and in order to measure the success of our communications with active, deferred and pensioner members, we will use the following methods:

### Timeliness

We will measure against the following target delivery timescales:

| <b>Method of communication</b>                      | <b>Audience</b>                                    | <b>Statutory delivery period</b>                   | <b>Target delivery period</b>   |
|---|--|--|---|
| Scheme booklet                                      | New joiners to the LGPS                            | Within two months of joining                       | Within 40 working days of joining   |
| Annual Benefit Statements as at 31 March            | Active members                                     | 31 August  | July/early August each year   |
| Issue of retirement benefits                        | Active and deferred members retiring               | Within two months of retirement                    | Within 15 working days of retirement and receipt of all necessary information |
| Issue of deferred benefits                          | Leavers  | Within two months of withdrawal                    | Within 30 working days of relevant paperwork being received                   |
| Transfers in  | Joiners/active members                             | Within two months of request                       | Within 15 working days of relevant paperwork being received                   |
| Changes to scheme rules                             | Active/deferred and pensioner members, as required | Within two months of the change coming into effect | Within one month of change coming into effect                                 |
| Annual Pension Fund Report and Financial Statements | All  | Within two months                                  | Within 20 working days  |

### Results

The Pension Board receives reports on performance at each of its meetings.

## Review Process

Our Communications Policy Statement will be reviewed on an annual basis, to ensure it meets audience needs and regulatory requirements. A current version of the Statement will always be available on the Lambeth Pension Fund website under <http://www.lgpslambeth.org> or from the Pensions Team at

Lambeth Pensions

London Borough of Lambeth

PO Box 80771

London

SW2 9QQ