

Dyfed Pension Fund

Communications Policy

January 2025

Introduction	3
Objectives	3
Regulatory framework	3
Representation	4
Welsh Language Standards	5
Regular Updates and Reporting	5
Feedback Mechanisms	6
Responsibilities and resources	6
How we Communicate	6
Communications strategy	7
Accessibility	7
Protecting Member Data	7
Review Process	8
Contact Information	9

Introduction

The Dyfed Pension Fund is committed to implementing a comprehensive communication strategy that ensures transparency, engagement, and member satisfaction. This policy outlines our communication approach, driven by the objectives of clarity, accessibility and responsiveness.

Objectives

The primary objectives of our communication policy are as follows:

- To provide clear, concise, and timely information to all stakeholders.
- To promote understanding and engagement among members regarding their pension benefits.
- To promote the scheme as a valuable benefit and provide information so members can make informed decisions about their benefits
- Provide a service that is valued by all members, responding to their personal circumstances that supports them in their decision-making process
- Provide an accessible website and make alternative versions of all documents available on request
- Actively develop efficiencies in delivering communications through greater use of technology and partnership working
- To encourage feedback and continuous improvement in our communication methods.
- To ensure compliance with regulatory requirements and best practices in pension fund communication

Our communication efforts are tailored to meet the needs of various groups associated with the fund, including:

- Scheme Members which are divided into three distinct groups: Active members, Deferred members, Pensioners
- Prospective Scheme Members
- Scheme Employers
- Fund Staff
- Other bodies

Regulatory framework

With effect from 1 April 2014 regulation 61 of the Local Government Pension Scheme Regulations 2013 (as amended) required that administering authorities to '....prepare, maintain and publish a written statement setting out their policy concerning

communications with members; representatives of members, prospective members and Scheme employers.'

Regulation 59 of the Local Government Pension Scheme (Administration) Regulations 2014, effective from 1 April 2014, states:

This regulation applies to the written statement prepared and published by an administering authority under regulation 61 of the Local Government Pension Scheme Regulations 2014.

The statement must set out its policy on-

- The provision of information and publicity about the Scheme to members, representatives' members and Scheme employers.
- The format, frequency and method of distributing such information or publicity; and
- The promotion of the Scheme to prospective members and their employers.

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 above.

As a provider of an occupational pension scheme, we are also obliged to satisfy the requirements of the Occupational Pension Schemes (Disclosure of information) Regulations and other legislation, for example the Pensions Act 2004.

The disclosure requirements are prescriptive, concentrating on timescales rather than quality. A summary of our expected timescales for meeting the various disclosure of information requirements is set out in the section on performance measurement, alongside those defined by the Disclosure Regulations.

Communication will always be in accordance with the provisions of General Data Protection Regulation (GDPR).

Representation

Carmarthenshire County Council is the Administering Authority of the Dyfed Pension Fund with the Pensions Committee and Local Pension Board, supported by the Pension Fund Management Team and a variety of external advisors, taking overall responsibility for Administering Authority functions.

Pensions Committee

Within Carmarthenshire County Council's constitution, a pension committee must be set up for the Dyfed Pension Fund to:

- decide on all the policy matters and strategic direction relating to the investments of the Fund.
- review and monitor the investment performance of the Fund.
- review and determine on all Pension Fund Valuation matters of the Fund.
- determine on Administering Pension Fund Authority policy and strategic matters.

The Committee comprises of:

- three members (one acting as Chair) plus a nominated substitute to act in the absence of a member. Each member of the Committee has voting rights and each committee member and the substitute is nominated by Carmarthenshire County Council, the Administering Authority, from its elected membership. At least three members must attend each Committee meeting.

The Committee will be supported by:

- Carmarthenshire County Council officers which include the Director of Corporate Services, Head of Financial Services, Treasury and Pension Investments Manager and Pensions Manager.

The Pension Board

The Pension Board is responsible for assisting the Administering Authority and will perform an oversight role, to:

- Secure compliance with the LGPS Regulations and any other legislation relating to the governance and administration of the Scheme and any other connected scheme, and any requirements imposed by the Pensions Regulator in relation to the Scheme; and
- Ensure the effective and efficient governance and administration of the Scheme.

The Board consists of:

- 3 Member Representatives;
- 3 Employer Representatives;
- 1 Independent Chair

Welsh Language Standards

The Dyfed Pension Fund must provide and implement to ensure that it does not treat the Welsh language less favourably than the English language. To ensure compliance with this the Dyfed Pension Fund adheres to the [Welsh Language Standards \(Welsh Language \(Wales\) Measure 2011\) Compliance Notice](#). This notice contains 174 instructions on how the Council will deliver Welsh Language services, formulate policy in a way that promotes the Welsh language, operate through the medium of Welsh, promote the Welsh Language and keep records about the Welsh language. The public have a right to complain if they feel that the council is not complying with the Standards, and the Council produces an Annual Action Plan and Report to provide information on that compliance.

Regular Updates and Reporting

To maintain transparency and keep members well-informed, we commit to providing regular updates and reports, including:

- Annual Reports: Comprehensive reports detailing the fund's performance, changes in regulations, and other pertinent information.
- Annual Newsletters: Updates on fund developments, upcoming events, and important deadlines.
- Member Statements: Annual benefit statements to outline individual member entitlements and projected benefits.

Feedback Mechanisms

We value member feedback as it helps us improve our services and communication strategies. Feedback mechanisms include:

- Surveys and questionnaires are included with letters that require a response, such as retirement letters.
- Member suggestion boxes at events

Feedback is reviewed on an individual basis and is acted upon if operably possible and does not conflict with regulations and policies.

Responsibilities and resources

Carmarthenshire County Council is the Administering Authority for the Dyfed Pension Fund. Overall responsibility for communications rests with the Pensions Committee and Pension Board supported by the Pension Manager and Communications and Training Officer.

All communications including any web based or electronic material are developed the Pensions Administration Team. Core responsibility lying with The Communications and Training Officer working in conjunction with multiple external organisations and teams within Carmarthenshire County Council.

How we Communicate

The Fund strives to develop and enhance its communications and overall member experience. We're continuously learning from the enhanced website analytics about what works well and what doesn't attract as much interaction. This means we're able to evolve our communications, accordingly, adding more resources where necessary.

We have developed tailored, topic-based webinars and we consult with members and Fund employers on content and introducing new sessions which are informed through customer surveys. Additionally, we have introduced forms on the website to engage smaller employers, allowing them to register for 'Pre-retirement' and 'New Starter' courses seamlessly.

Our website and web portal facility, My Pension Online are 'device enabled' which means they allow users to access information on any mobile phone or tablet in an easily readable format, our members can look up information or access online tools at a convenient time for

the member. In 2024 we introduced captioned videos onto the website for added accessibility to information.

We continue to engage with members through several channels to establish a view on how our members prefer to communicate and interact with the Fund. Members can choose their preferred medium.

The Dyfed Pension Fund deliver face to face 'Pre-retirement' and 'New Starter' webinars to ensure that we can engage with all members. We ensure that staff who do not have access to technology can have the same service as others.

Communications strategy

The Dyfed Pensions aim is to continue improving our communications for improved membership engagement for our target audience. Specifically, we aim to improve our website and My Pensions online communications through e-forms. Multiple mediums will continue to be used to ensure a broad reach of members. Over the coming years we will deliver our communications in plain language to increase accessibility whilst still conveying the information required. The Dyfed Pension Fund will continue to use member feedback to deliver relevant, engaging and timely communications. The Dyfed Pension Fund aims to quantify communications, for example: how many emails have been opened. Clicks on links, clicks on website. The Fund will use this quantitative measure to identify communication deficiencies, how to improve and develop new strategies to drive quality engagement.

Accessibility

Our website is partially compliant with the **Public Sector Bodies (Websites and Mobile Applications) (No. 2) Accessibility Regulations 2018**. The Dyfed Pension Fund is committed to making its website accessible, in accordance with these regulations and will continue to keep our compliance published. The Dyfed Pension Fund continues to work towards **Web Content Accessibility Guidelines (WCAG) 2.2**. provide a comprehensive set of recommendations to make web content more accessible to people with disabilities. These guidelines cover various disabilities, including blindness, low vision, deafness, hearing loss, limited movement, speech disabilities, photosensitivity, and cognitive limitations. Following these guidelines not only enhances accessibility but also improves the overall usability of web content for all users.

Protecting Member Data

The Dyfed Pension Fund is a Data Controller under the General Data Protection Regulations (GDPR). This means we store, hold and manage personal data in line with statutory requirements to enable us to provide members with pension administration services. To enable us to carry out our statutory duty, we are required to share information with certain bodies but will only do so in limited circumstances.

For more information about how we hold data, who we share it with and what rights our members' must request information from the Fund, please read our [full privacy policy](#).

Performance Measurement

Timeliness

We will measure against the following target delivery timescales:

Communication	Audience	Statutory delivery period
Scheme short guide	New joiners to the LGPS	Within two months of joining
Annual estimated Benefit Statements as at 31 March	Contributing & deferred members	31 st August each year
Issue of retirement benefits (at normal pension age)	Contributing members retiring	Within one month of retirement
Issue of retirement benefits (early retirements)	Contributing members retiring	Within two months of retirement
Issue of deferred benefits	Leavers	Within two months of notification
Transfers in	Joiners & contributing members	Within two months of request
Transfers out	Leavers & deferred members	Within two months of request
Changes to scheme rules	Contributing & deferred & pensioner members, as required	Within three months of the change coming into effect
Pension Fund Annual Report and Accounts	All	Within two months of request
Pensioner payslips	Pensioners	Online notifications are before the payment date. Paper copies must be sent two days before payment date
Annual Report	All Stakeholders	1 st December each year

Quality

We make use of a range of mechanisms to monitor the quality of our communications which include surveys, focus groups and website activity. All our publications and our website include invitations for comment on content and offer suggestions for future editions and contact details are provided.

Review Process

The Communications Policy will be reviewed biennially to ensure that it meets audience needs and regulatory requirements. The Communications Policy was approved by the Pension Committee on June 2025 and will be reviewed in 2027.

Contact Information

For further information or enquiries regarding our communication policy, members are encouraged to contact us via:

Email	pensions@carmarthenshire.gov.uk
Telephone	01267 224 893
Post	Carmarthenshire County Council County Hall Carmarthen SA31 1JP