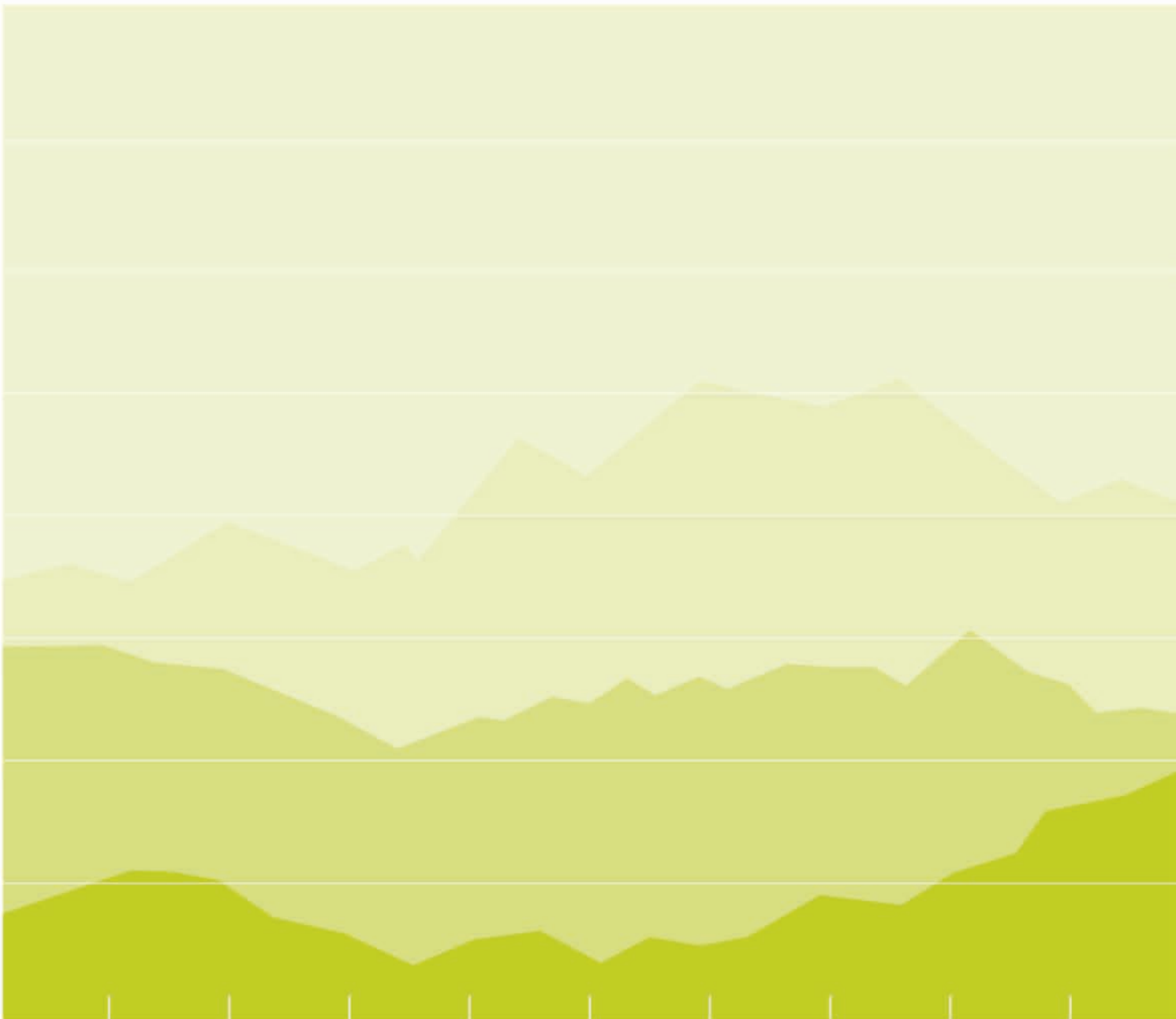


# Environment Agency Pension Funds Communications policy statement



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## Introduction

The Environment Agency Pension Funds (EAPF) are part of the Local Government Pension Scheme (LGPS).

The Active Fund is open to all Environment Agency employees with a contract of three months or more and has 11,000 active members – 1,100 manual and 9,900 non manual, 6,100 deferred members and 4,500 pensioners. Unlike most LGPS funds the EAPF has only one employer – the Environment Agency.

The Closed Fund exists solely for the purpose of paying pensions and related benefits of a group of former employees in the water industry in England and Wales who did not transfer to one of the privatised water companies' pension schemes in 1989. It has no active members, 4,000 deferred members and 16,400 pensioners.

This is the sixth Communications Policy Statement for the Environment Agency Pension Funds and is effective from 22 June 2011.

We have an agreed strategy for implementing a move to more electronic communication which will be implemented over the next 2 years. These changes will be reflected in this policy statement in 2012 and 2013. In particular we will be developing our websites [www.environment-agency.gov.uk/pensions](http://www.environment-agency.gov.uk/pensions) and [www.eapf.org.uk](http://www.eapf.org.uk) as well as our internal intranet (Easinet).

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## Regulatory framework

With effect from 1 April 2005 regulation 106B of the Local Government Pension Scheme Regulations 1997 (as amended) required that administering authorities “...prepare, maintain and publish a written statement setting out their policy concerning communications with members; representatives of members, prospective members and employing Authorities.

Regulation 67 of the Local Government Pension Scheme (Administration) Regulations 2007, effective from 1 April 2008, states:

- (1) *This regulation applies to the written statement prepared and published by an administering authority under regulation 106B of the Local Government Pension Scheme Regulations 1997.*
- (2) *The authority—*
  - (a) *must keep the statement under review,*
  - (b) *make such revisions as are appropriate following a material change in its policy on any of the matters mentioned in paragraph (3); and*
  - (c) *if revisions are made, publish the statement as revised.*
- (3) *The matters are—*
  - (a) *the provision of information and publicity about the Scheme to members, representatives of members and employing authorities;*
  - (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, 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 time-scales rather than quality.

A summary of our expected time-scales for meeting the various disclosure of information requirements are 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 Data Protection legislation.

## Representation

The Environment Agency performs the roles of Administering and Employing Authorities with the Pensions Committee, supported by the Finance Director and the Pension Fund Management team and a variety of external advisors, taking overall responsibility for Administering Authority functions. The Environment Agency's Director of Resources and the Employee Performance team perform the role of Employing Authority. The day-to-day administration of the funds is out-sourced to Capita Hartshead.

The Pensions Committee is a sub-committee of the Environment Agency Board with 15 members made up of 4 Board members, 4 Executive members, 5 employee/Trades Union nominees, 1 pensioner nominee and 1 deferred member nominee. The Committee is supplemented by the Investment Sub Group and the Benefits Sub-Group, where specific advice can be provided by Officers, and external advisors. There are 2 Trade Union nominees on the Investment Sub-Group and 1 Trade Union nominee, the deferred member nominee and the pensioner nominee on the Benefits Sub-Group.

## Responsibilities and resources

Administration of the Environment Agency Pension Funds is the responsibility of the Environment Agency but Capita Hartshead carries out the day-to-day administration of the Local Government Pension Scheme (LGPS) on our behalf.

Overall responsibility for communications rests with Directors of Finance and Resources supported by the Pension Fund Management team in Finance, the Benefits Team in Employee Performance and Capita Hartshead.

All communications including any web based or electronic material are developed jointly by the Pension Fund Management team, HR Benefits team and Capita Hartshead's Technical Consultants and Communications team.

One or more of these groups is also responsible for arranging all forums, workshops and meetings covered within this statement. Either the Environment Agency or Capita Hartshead's contracted external suppliers carry out design work and printing.

Where appropriate we may use external consultants to assist with the preparation and design or with the translation into Welsh of communications.

Our expenditure on our hard copy and electronic communications is £100k per annum, which equates to approximately £2.25 per member.

# Communication with key audience groups

## Our audience

As an LGPS Administering Authority, we communicate with a number of stakeholders. For the purposes of this communication policy statement, we are considering our communications with the following audience groups:

- active members;
- deferred members;
- pensioner members;
- prospective members;
- the Environment Agency as an employing authority – Human Resources (HR) & Payroll;
- the Board and executive managers;
- Pensions Committee members;
- Recognised Trades Union representatives;
- Pensions staff in Finance & HR and at the Funds' administrator;
- Professional advisors and Funds' investment managers;
- Our sponsors - Department for Environment Food & Rural Affairs (Defra) & Welsh Assembly Government (WAG);
- Our auditors - National Audit Office (NAO), Deloitte and Audit & Risk Committee;
- The LGPS Scheme regulator - Department for Communities and Local Government (DCLG);
- Pensions and investment Media;
- Other stakeholders/interested parties and external bodies.

## How we communicate

### **General communication**

We currently still use paper-based communication as one of our main means of communicating, for example, by sending letters to our scheme members.

Over the next two years we will substantially increase our use of electronic means to communicate with our members and other stakeholders. In particular we will be developing our websites [www.environment-agency.gov.uk/pensions](http://www.environment-agency.gov.uk/pensions) and [www.eapf.org.uk](http://www.eapf.org.uk) as well as our internal intranet (Easinet). We accept e-mail communication and respond electronically where possible.

Capita Hartshead provide a freephone telephone help line and a dedicated email address for all Fund members. *These* are widely publicised in Fund literature.

### **Branding**

All Pension Funds literature and communications conform to the corporate branding of the Environment Agency.

### **Accessibility**

In accordance with the Welsh Language Act 1993, we provide publications for pension scheme members in Wales in bilingual versions.

We do not have a policy of automatically translating our material into community languages. We do want to communicate with minority communities, so the Environment Agency promotes plain English for our printed and online materials. We believe this is the most effective way to communicate with people for whom English is not their first language but we will arrange translation on request.

## Policy on communication with active, deferred and pensioner members

Our communication objectives with members are:

- for the LGPS to be used as a tool to attract and retain employees.
- to better educate and explain to members the benefits of the LGPS.
- to improve the take up of the LGPS by employees.
- to provide opportunities for direct communication (electronic, written, telephone or face to face).
- as a result of improved communication, to reduce queries and complaints.

We meet our objectives by providing the following communications, which are over and above individual communications with members (for example, the notifications of scheme benefits or responses to individual queries). We explain the communications in more detail beneath the table on the next page:

Method	Media	Frequency	Method of Distribution	Audience Group (active, deferred, pensioner, or all)
New starter packs	Paper	On appointment	Post to home	Active
Scheme short guide	Paper and electronic	On commencing employment	Post to home & website	New employees
Induction days	Face to face	Early in employment	Face to Face	New employees
Scheme Guide	Electronic	Continually available	On website	All
Newsletters	Paper and electronic	After any scheme changes	Post to home and on website	Jointly or separately for active, deferred and pensioners
Cascade brief	Electronic/face to face	As required	Via line managers	Active
Monthly payslips	Paper	Monthly	Post to home	Active
Contribution rate notice	Paper /electronic	Annually	Post to home/ accessible via IBIS	Active
Pension Fund Annual Report and Accounts	Paper and electronic	Annually	On request and on website	All
Fundfare – (Pension Fund Accounts Summary)	Paper and electronic	Annually	Post to home and on website	All
Pension Briefings	Face to face	Annually	Advertised locally with booking instructions	Active and pensioner & pilot for deferred 2011
Annual Benefit Statements	Paper)	Annually	Post to home (also on website from 2012)	Active & deferred
Retirement Guide	Paper and electronic	Close to retirement	Post to home and on website	Active & deferred
Range of brief guides	Electronic	Continually available	On website	All
Website	Electronic	Continually available	Advertised on all communications	All
Easinet	Electronic	Continually available	Via desktop	Active
Face to face education sessions	Face to face	On request	On request	Active
Pre-retirement seminars	Face to face	Close to retirement	Bookable via IBIS	Active members and spouse/partners
Pension Payslips	Paper based	As necessary	Post to home switching to electronic 2011/12	Pensioners

Method	Media	Frequency	Method of Distribution	Audience Group (active, deferred, pensioner, or all)
Existence validation	Paper based	Bi-annually	Post to home	Pensioners living abroad, in care homes or where Power of attorney held.

### **Explanation of communications**

**New Starter packs** – Mailed to all new starters with their letter of appointment and include a Scheme short guide, joiner forms, death grant expression of wish form and contact details for further information.

**Scheme short guide** - A leaflet outlining the LGPS and its benefits, which points members to the more comprehensive guide which is available from the website.

**Induction days** – Briefing days for new starters to learn about the organisation with a presentation on the pension fund, its benefits and its investment objectives. These are only taking place infrequently in 2011 due to limited recruitment.

**Scheme guide** - A booklet providing a 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** - Provide general information in relation to the LGPS, as well as updates in relation to changes to the scheme and other related news, such as national changes to pensions law, briefings, a summary of the accounts for the year, contact details, etc. Sometimes it is also necessary to target individuals or groups (e.g. HMIP, High Earners etc.) with specific information.

**Cascade brief** – A monthly briefing for employees used to highlight news about the Pension scheme, when important changes occur. The messages may be re-inforced via “Managers need to know” circulars.

**Contribution rate notice** – annual notification for active members of the rate of pension contribution they will pay for the next year. Notifications may be posted to the home address or made available via IBIS (Environment Agency internal HR & payroll system).

**Monthly payslips** – monthly advice of pay including contribution rate, assessed pay and supplementary contributions including added years, Additional Voluntary Contributions and Additional Regular Contributions.

**Pension Fund Annual Report and Accounts** – a document detailing the performance of the Pension Funds during the financial year. Content includes fund account and net assets statement, reports on management and financial performance, investment policy, administration and a statement by the consulting actuary. Annexes include funding strategy statement, statement of investment principles, governance compliance statement, communications policy statement.

**Fundfare** – provides a handy summary of the position of the Pension Fund during the financial year, income and expenditure as well as updates on other pension matters.

**Pension Briefings**– Every year a member of Capita Hartshead staff tours the Environment Agency Regions presenting useful information related to the LGPS and other relevant pension matter to employees. The briefings also provide the opportunity for face-to-face conversations about pension benefits. In 2011 two briefings were held for pensioners and a pilot briefing for deferred members took place. Booking is via IBIS (Environment Agency internal HR & payroll system) for active members/ eligible non members and via Capita Hartshead for deferred and pensioner members.

**Annual Benefit Statements** – For active members these include the current value of benefits as well as the projected estimated benefits as at [their earliest retirement date and at] age 65. We also show the associated death benefits. For deferred members, the benefit statement includes the current value of the deferred benefits and the earliest payment date for those benefits as well as the associated death benefits. We hope to make these available online by 2012.

**Retirement Guide** – this guide is part of a co-ordinated program of pre-retirement guidance for members that includes seminars for staff approaching retirement and the booklet. The focus of both is to try to help members make the most of their life in retirement.

**Brief guides** – These provide information on specific topics, such as topping up pensions, transfers in and out of the scheme, benefits of membership, information for deferred members, how pension increases work. We are currently increasing the range of these guides and they are available on the website or on request from Capita Hartshead.

**Website** – The website provides scheme specific information, forms that can be printed or downloaded, access to documents (such as newsletters and report and accounts), brief guides, links to related sites and contact information etc. During 2011/12 we plan to make access to personal information such as on-line benefit statements and pensioner payslips available to members.

**Easinet** – The EA intranet, known as “Easinet”, includes a section under Ask HR about the Pension Fund, related policies and Q&As and links to the Pensions web site, the DCLG web site and the LGPS web site.

**Face to face education sessions** – Education sessions that are available on request for small groups of members. For example, at times of organisational change it may be beneficial for the employees to understand the impact that changes may have on their pension rights.

**Pre-retirement seminars** – seminars for members of staff approaching retirement and their spouse/partner. The focus of both is to try to help members make the most of their life in retirement and the seminars can be booked on-line via IBIS (Environment Agency internal HR & payroll system).

**Pension pay slips** - Scheme pensioners receive monthly pay slips, which, for security reasons, exclude their NI numbers and bank account details. On occasions, we may use these as a communication mechanism, by including brief messages for pensioners. A project is underway to switch to online payslips during 2011/12, with paper payslips once a year or when the pension changes.

**Existence validation** – forms sent bi-annually to pensioners living abroad, in care homes or where Power of attorney is held, to confirm continued entitlement to benefits.

## Policy on promotion of the scheme to prospective members

Our communication objectives with prospective members are:

- for the LGPS to be used as a tool to attract new employees.
- to improve take up of the LGPS amongst new and existing employees.
- for the Environment Agency to be an employer of choice with a good reputation.

This group includes those employees who have previously chosen to opt out of the LGPS. We work in partnership with the Human Resources and Payroll functions to meet these objectives. We do this by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Job application packs	Electronic/paper	On application	Electronic/post	Prospective employees
New starter pack	Paper based	On appointment	Post to home address	New employees
Scheme short Guide	Paper and website	On commencing employment	Post to home address	New employees
Induction days	Face to face	Early in employment	Face to Face	New employees
Scheme Guide	Electronic	Continually available	On website	All
Newsletters	Paper and electronic	After any scheme changes	Post to home and on website	All employees
Range of brief guides	Electronic	Continually available	On website	All
Website	Electronic	Continually available	Advertised on all communications	All
Easinet	Electronic	Continually available	Via desktop	Active
Pension Briefings	Face to face	Annually	Advertised locally via HR departments	All employees

### **Explanation of communications**

**Job application packs** – We distribute these to applicants for job vacancies and include basic information about the LGPS.

**New Starter packs** – Mailed to all new starters with their letters of appointment and include a Scheme short guide, joiner forms, death grant expression of wish forms and contact details for further information.

**Scheme short guide** - A leaflet outlining the LGPS and its benefits, which points members to the more comprehensive guide which is available from the website.

**Induction days** – Briefing days for new starters to learn about the organisation with a presentation on the pension fund, its benefits and its investment objectives. These are only taking place infrequently in 2011 due to limited recruitment.

**Scheme guide** - A booklet providing a 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** - Provide general information in relation to the LGPS, as well as updates in relation to changes to the scheme and other related news, such as national changes to pensions law, briefings, a summary of the accounts for the year, contact details, etc. Sometimes it is also necessary to target individuals or groups (e.g. HMIP, High Earners etc.) with specific information.

**Brief guides** – These provide information on specific topics, such as topping up pensions, transfers in and out of the scheme, benefits of membership, information for deferred members, how pension increases work. We are currently increasing the range of these guides and they are available on the website or on request from Capita Hartshead.

**Website** – The website provides scheme specific information, forms that can be printed or downloaded, access to documents (such as newsletters and report and accounts), brief guides, links to related sites and contact information etc. During 2011/12 we plan to make access to personal information such as on-line benefit statements and pensioner payslips available to members.

**Easinet** – The EA intranet, known as “Easinet”, includes a section under Ask HR about the Pension Fund, related policies and Q&As and links to the Pensions web site, the DCLG web site and the LGPS web site.

**Pension Briefings**– Every year a member of Capita Hartshead staff tours the Environment Agency Regions presenting useful information related to the LGPS and other relevant pension matter to employees. The briefings also provide the opportunity for face-to-face conversations about pension benefits. In 2011 two briefings were held for pensioners and a pilot briefing for deferred members took place. Booking is via IBIS (Environment Agency internal HR & payroll system) for active members/ eligible non members and via Capita Hartshead for deferred and pensioner members.

## Policy on communication with the Employing Authority - Human Resources Service Centre (HRSC), Regional Human Resources, Finance Service Centre (FSC) /England Payroll & Environment Agency Wales (EAW) Payroll

Our communication objectives with Human Resources & FSC/England Payroll and EAW Payroll are:

- to work together to maintain accurate data.
- to improve internal working relationships.
- to ensure smooth transfers of pension rights in and out of the EAPF.
- to ensure they understand the benefits of the LGPS.
- to assist them in making the most of the discretionary areas within the LGPS.
- to assist them in understanding costs/funding issues.

We meet our objectives by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Pensions procedure manual	Accessible via a shared drive	Updated as necessary	Internal group drive	All HR & Payroll staff
Briefing notes	Electronic (e-mail)	As necessary	E-mail	All HR & Payroll staff
Swim lane process charts	Electronic	Continually available	Internal group drive	HRSC staff
Training sessions	Face to face or via teleconference	As necessary	By invitations	HR & Payroll staff and/or HRBPs
Website	Electronic	Continually available	Links from Easinet	All HR & Payroll staff
Pension Fund Annual Report and Accounts	Paper based and employer website	Annually	Post	Main EA contacts

### **Explanation of communications**

**Pensions procedure manual** – This electronic guide covers employer responsibilities for communicating with the Pension Administrator and scheme members. It includes forms, processes and service level requirements. We hold it on a shared drive and maintain it centrally, with access granted to all appropriate internal staff.

**Briefing Notes** – Technical briefings, usually prepared by Capita Hartshead technical staff or other technical consultants, that include recent changes to the scheme and other relevant information so as to keep HR & Payroll staff fully up to date.

**Swim lane process charts** – charts detailing processes for the HRSC staff including pension requirements.

**Training sessions** – training delivered either via teleconference or face to face as necessary. Usually linked to changes in procedures or the LGPS regulations.

**Website** – The website provides scheme specific information, forms that can be printed or downloaded, access to documents (such as newsletters and report and accounts), brief guides, links to related sites and contact information etc. During 2011/12 we plan to make access to personal information such as on-line benefit statements and pensioner payslips available to members.

**Pension Fund Annual Report and Accounts** – a document detailing the performance of the Pension Funds during the financial year. Content includes fund account and net assets statement, reports on management and financial performance, investment policy, administration and a statement by the consulting actuary. Annexes include funding strategy statement, statement of investment principles, governance compliance statement, communications policy statement.

## Policy on communication with the Board & executive managers

Our communication objectives with Board & executive managers are:

- to ensure they are fully aware of developments within the LGPS
- to promote the benefits of the scheme as a recruitment/retention tool
- to ensure that they understand costs/funding issues
- to seek their approval to formal responses to government consultation in relation to the scheme

We meet our objectives by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Board papers	Paper based and electronic	In advance of Board meetings	Email or hard copy	All
Briefing papers	Paper based and electronic	As and when required	Email or hard copy	All

### *Explanation of communications*

**Board papers** – a formal document setting out relevant issues in respect of the LGPS, in many cases seeking specific decisions or directions from Board members.

**Briefing papers** – a briefing that highlights key issues or developments relating to the LGPS, which can be used by senior managers when attending meetings.

## Policy on communication with Pensions Committee members (including Sub-Groups)

Our communication objectives with Pensions Committee members (including Sub-Groups) are:

- to ensure they are aware of their statutory responsibilities in relation to the LGPS and the EAPF
- to seek their approval to the development or amendment of policies, where required

We meet our objectives by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Pensions Committee Handbook	Paper based	On appointment	Face to face	New members of Pensions Committee
Training sessions	Face to face	When new to Pensions Committee and then 2-3 sessions per year	Face to face or via external organisations eg. Local Government Employers organisation	All members of the Pensions Committee
Governance Compliance statement	Paper based and electronic	Annually when updated	Email or hard copy	All members of the Pensions Committee
Pensions Committee/Sub-Group papers	Paper based and electronic	As and when required for meetings	Email or hard copy	All members of the Pensions Committee
Pension Committee/Sub-Group Meetings	Meeting	As scheduled – normally 4 times per year for each group	Face to face	All members of the Pensions Committee

### **Explanation of communications**

**Pensions Committee handbook** – a handbook containing background to the LGPS and EAPF including accountabilities, governance and risk documents, policy/strategy documents, fund manager information and samples of communication documents. This is provided to new Pensions Committee members at their first training session.

**Training Sessions** – Provide a broad overview of the main provisions of the LGPS, and Pensions Committee member’s responsibilities within it, or more detailed training on specific responsibilities. After induction, we expect each member to undertake 2-3 days per year training. On induction new members receive a handbook that includes all current governance documents.

**Governance Compliance statement** – Annually reviewed document that details the terms of reference and standing orders for the Pensions Committee, the pensions schedule from the Defra Financial Memorandum, all of the delegations for Pensions Committee matters and the level of compliance with DCLG guidance.

**Pensions Committee/Sub-Group papers** – Papers highlight key issues and developments to the EAPF/LGPS, including forward planning, risk registers and policy reviews.

**Pensions Committee/Sub-Group meetings** - formal meetings of the Committee, attended by senior managers, at which decisions in relation to the scheme (policies, etc) are taken. This includes full Pensions Committee meetings and Sub-Group meetings. Meetings for the full Committee and each sub-group take place at least 4 times each year.

## Policy on communication with recognised Trades Union representatives

Our communication objectives with union representatives are:

- to foster close working relationships in communicating the benefits of the LGPS to their members
- to ensure they are aware of the EA Pension Fund's policy in relation to any decisions that need to be taken concerning the scheme
- to provide opportunities to educate union representatives on the provisions of the scheme
- to engage in discussions over the future of the scheme

We meet our objectives by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Briefing papers	Paper based and electronic	As and when required	Email or hard copy	All
National Negotiating Group (NNG)	Face to face	as scheduled	Email or hard copy	Group members
Pensions Committee/Sub-Group meetings	Meeting	as scheduled	Email or hard copy	Committee members
Website	Electronic	Continually available	Advertised on all communications	All
Pension Briefings	Face to face	Annually	Advertised locally via HR departments	All
Face to face education sessions	Face to face	On request	On request	All

### *Explanation of communications*

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

**National Negotiating Group (NNG)** – The NNG is the mechanism the Environment Agency uses to communicate and negotiate with Trades Unions, the agenda regularly includes briefings and discussions on pension matters.

**Pensions Committee meetings** – formal meetings of appointed members, attended by senior managers, at which decisions in relation to the scheme (policies, etc) are taken. This includes full Pensions Committee meetings and Sub-Group meetings.

**Website** – The website provides scheme specific information, forms that can be printed or downloaded, access to documents (such as newsletters and report and accounts), brief guides, links to related sites and contact information etc. During 2011/12 we plan to make access to personal information such as on-line benefit statements and pensioner payslips available to members.

**Pension Briefings**– Every year a member of Capita Hartshead staff tours the Environment Agency Regions presenting useful information related to the LGPS and other relevant pension matter to employees. The briefings also provide the opportunity for face-to-face conversations about pension benefits. In 2011 two briefings were held for pensioners and a pilot briefing for deferred members took place. Booking is via IBIS (Environment Agency internal HR & payroll system) for active members/ eligible non members and via Capita Hartshead for deferred and pensioner members.

**Face to face education sessions** - these are education sessions that are available on request for union representatives and/or their members, for example to improve their understanding of the basic principles of the scheme, or to explain possible changes to policies.

## Policy on communication with pensions staff (Pension Fund Management, Human Resources Pensions Team and Capita Hartshead Team)

Our communication objectives with pensions staff are:

- to provide on the job training to new staff
- to ensure they are aware of changes and proposed changes to the scheme
- to develop improvements to services, and changes to processes as required
- to monitor and report on service standards

We meet our objectives by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Face to face training sessions	Face to face	As required	By arrangement	All
Contract review meetings	Face to face	As required, but no less than quarterly	Email or hard copy	All
Attendance at seminars and training courses	Externally provided	As and when required/available	Face to face	All

### *Explanation of communications*

**Face to face training sessions** – enable new staff to understand the basics of the scheme, or provide more in depth training to existing staff, either as part of their career development or to explain changes to the provisions of the scheme.

**Contract review meetings** – to discuss any matters concerning the administration of the scheme, including for example improvements to services or timescales.

**Attendance at seminars** – to provide more tailored training on specific issues.

## Policy on communication with professional advisors and investment managers

Our communication objectives with our professional advisors and investment managers are:

- to provide clear briefings on advice and services needed
- to provide access to data/information needed from us in order to provide advice
- to work professionally and in partnership in order to provide high quality service to fund members

We meet our objectives by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Investment management agreements	Paper based	On appointment or variation	Post	Fund managers
Contract documentation	Paper based	On appointment or variation	Post	Other contractors
Statement of investment principles	Paper based or electronic	As amended	Post or email and available on website	Fund managers
Funding strategy statement	Paper based or electronic	As amended	Post or email and available on website	Actuary/ investment consultant
Environmental overlay strategy	Paper based or electronic	As amended	Post or email and available on website	Fund managers
Other strategy/policy documents	Paper based or electronic	As amended	Post or email and available on website	All
Membership statistics	Paper based or electronic	As required	Post or email	Actuary

### **Explanation of communications**

**Investment Management Agreements** – contractual agreements, describing the requirements and restrictions for the fund manager on the implementation of the mandate. These are originated in hard copy but also saved electronically.

**Contract documentation** - contractual agreements setting out requirements and restrictions for providing the services specified. These are originated in hard copy but also saved electronically.

**Statement of investment principles** – document required by the LGPS regulations, that sets out the principles governing the investment of the assets of each Fund.

**Funding strategy statement** – document required by the LGPS regulations, that sets out the Funds' strategy for managing the balance between employer contribution rates and the funding of liabilities.

**Environmental overlay strategy** – a document that sets out how we will our pension fund strategy and policies for investment of assets are financially robust and environmentally credible. We expect our investment managers to work to the principles set out in this document.

**Other strategy/policy documents** – documents, such as Governance compliance statement, Communications policy, Fraud policy, and Voting policy that may be needed from time to time by advisors to assist them in providing their services to us.

**Membership statistics** – statistics provided to advisors to enable them to produce statutory or ad hoc reports eg data for the triennial actuarial valuations or annual FRS17 reports.

## Policy on communication with our sponsors - Department for Environment Food & Rural Affairs (Defra) & Welsh Assembly Government (WAG)

Our communication objectives with our sponsoring Department, Defra, & WAG are:

- to provide access to key information they need in relation to the management of the EAPF
- to reassure them over the management of the EAPF

We meet our objectives by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Pension Fund Annual Report and Accounts	Paper based and on Pension Fund website	Annually	Post	Defra & WAG
NAO management letter & EA response	Paper based or electronic	Annually	Post & e-mail	Defra & WAG
Closed Fund cash flow and Grant in aid claims	Paper based or electronic	Twice a year - March & September)	Post & e-mail	Defra
Annual IAS 19 reports	Paper based or electronic	Annually	Post & e-mail	Defra & WAG
Triennial Actuarial valuations	Paper based or electronic	As and when available	Post & e-mail	Defra & WAG

### ***Explanation of communications***

**Pension Fund Annual Report and Accounts** – a document detailing the performance of the Pension Funds during the financial year. Content includes fund account and net assets statement, reports on management and financial performance, investment policy, administration and a statement by the consulting actuary. Annexes include funding strategy statement, statement of investment principles, governance compliance statement, communications policy statement.

**NAO management letter & EA response** – Detailed report on the findings and recommendations of the external auditors following their audit and the response from the Pensions Committee to the points raised.

**Closed Fund cash flow & Grant in Aid claims** – twice yearly submissions to Defra to obtain ongoing funding for the Closed Fund

**Annual IAS 19 reports**– a statutory document completed annually for each Fund.

**Triennial Actuarial valuation** – a valuation of the Funds carried out at least every 3 years.

## Policy on communication with our auditors - National Audit Office (NAO), Deloitte and Audit & Risk Committee

Our communication objectives with our auditors - NAO, Deloitte and Audit & Risk Committee are:

- to meet our obligations under the relevant legal and regulatory requirements
- to facilitate effective planning, production and auditing of Pension Funds annual report & accounts

We meet our objectives by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Pension Fund Annual Report and Accounts	Paper based or electronic	Annually	Paper based /Email	All
Schedule of contributions	Paper based or electronic	Annually	Paper based /Email	All
Annual Letter of representation	Paper based or electronic	Annually	Paper based /Email I	All
Management letter & EA response	Paper based or electronic	Annually	Paper based /Email	All

### *Explanation of communications*

**Pension Fund Annual Report and Accounts** – a document detailing the performance of the Pension Funds during the financial year. Content includes fund account and net assets statement, reports on management and financial performance, investment policy, administration and a statement by the consulting actuary. Annexes include funding strategy statement, statement of investment principles, governance compliance statement, communications policy statement.

**Schedule of contributions** – schedule detailing types of contributions to be paid by the Environment Agency to the pension fund together with the due dates for those payments.

**Annual Letter of representation** – Letter to the Auditors, signed by the Chairman of the Pensions Committee and the Chief Executive and Accounting Officer of the Environment Agency, which provides confirmation of the validity of information provided.

**Management letter & EA response** – Detailed report on the findings and recommendations of the external auditors following their audit and the response from the Pensions Committee to the points raised.

## Policy on communication with the LGPS regulator - Department for Communities & Local Government (DCLG)

Our communication objectives with the LGPS regulator are:

- to meet our obligations under various legislative requirements
- to ensure the proper administration of the scheme and the EAPF

We will meet our objectives by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Data used for triennial valuation	Electronic	Every three years	Email	DCLG
Pension Fund Actuarial valuation reports	Electronic	Every three years	Email	DCLG
Pension Fund Annual Report and Accounts	Paper based or electronic	Annually	Post or email	DCLG
Governance Compliance statement	Paper based or electronic	As amended	Post or email	DCLG
Communications Policy statement	Paper based or electronic	As amended	Post or email	DCLG
Pensions Administration strategy	Paper based or electronic	As amended	Post or email	DCLG

### *Explanation of communications*

**Triennial valuation data** – data to be provided to DCLG to enable Government Actuary’s Department to calculate future costs of the scheme for cost sharing. Data to be provided by 31 August every three years starting in 2010

**Pension Fund Actuarial Valuation Reports** – a report issued every three years 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.

**Pension Fund Annual Report and Accounts** – a document detailing the performance of the Pension Funds during the financial year. Content includes fund account and net assets statement, reports on management and financial performance, investment policy, administration and a statement by the consulting actuary. Annexes include funding strategy statement, statement of investment principles, governance compliance statement, communications policy statement.

**Governance Compliance Statement** – Details the EAPF policy on governance and the extent to which it complies with DCLG guidance. Reviewed and updated annually.

**Pensions Administration Strategy** – An optional document, this outlines the EAPF policy on aspects administration of pensions produced in line with DCLG guidance and should be reviewed and updated annually. We have not yet issued our first version of this optional document.

## Policy on communication with pensions and investment media

Our communication objective with pensions & investment media is:

- to ensure the accurate reporting of Fund strategies, policies, activities and performance.

We meet our objectives by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Press releases	Paper based or electronic	As an when required	Post or email	National & Local press and trade magazines
Interviews	Face to face or via telephone	As an when required	By arrangement	National & Local press and trade magazines
Articles	Paper based or electronic	As an when required	Post or email	National & Local press and trade magazines
Conference presentations	Face to face	As an when required	By arrangement	Various
Website	Electronic	Continually available	Advertised on all communications	All

### *Explanation of communications*

**Press releases/interviews/articles** – provide statements setting out actions taken by the Fund or responding to publicity relating to the Fund.

**Conference presentations** – The Fund has developed a national profile through its stance on good Corporate Environmental Governance and senior Fund Officers are regularly asked to speak at conferences.

**Website** – This provides Fund specific information, including annual reports and accounts, strategy statements, links to related sites and contact information etc.

## Policy on communication with other stakeholders/interested parties and external bodies

Other stakeholders/interested parties and external bodies include our AVC providers, other pension funds, various associations, such as NAPF or UKSIF, and regulatory bodies, such as HM Revenue & Customs, the Pensions Regulator, the Pensions Advisory Service and the Pensions Ombudsman. Our communication objectives with this group:

- to comply with statutory requirements
- to promote good governance
- to influence other/funds to ensure the proper administration of the scheme and the EAPF
- to deal with the resolution of pension disputes
- to administer the Fund's AVC scheme

We will meet our objectives by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Pension Fund Annual Report and Accounts	Paper based or electronic	Annually	Post or email	All
Website	electronic	Continually available	Electronic	All
Environmental overlay strategy	Paper based or electronic	As required	Post or email	All
Formal resolution of pension disputes (IDRP)	Paper based or electronic	As and when a dispute requires resolution	Post or email	The Pensions Advisory Service/the Pensions Ombudsman
Completion of questionnaires	Electronic or hard copy	As and when required	Post or email	HMRC/ONS/the Pensions Regulator etc

### *Explanation of communications*

**Pension Fund Annual Report and Accounts** – a document detailing the performance of the Pension Funds during the financial year. Content includes fund account and net assets statement, reports on management and financial performance, investment policy, administration and a statement by the consulting actuary. Annexes include funding strategy statement, statement of investment principles, governance compliance statement, communications policy statement.

**Website** – The website provides scheme specific information, forms that can be printed or downloaded, access to documents (such as newsletters and report and accounts), brief guides, links to related sites and contact information etc. During 2011/12 we plan to make access to personal information such as on-line benefit statements and pensioner payslips available to members.

**Environmental overlay strategy** – a document that sets out how we will our pension fund strategy and policies for investment of assets are financially robust and environmentally credible. We expect our investment managers to work to the principles set out in this document.

**Formal resolution of pension disputes (IDRP)** – Formal notifications related to pension disputes and their resolution, together with any additional correspondence relating to the dispute.

**Completion of questionnaires** – various questionnaires that may be received, requesting specific information in relation to the structure of the LGPS or the make up of the Fund.

## Performance measurement

So as 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:

Communication	Audience	Statutory delivery period	Target delivery period
Scheme short guide	New joiners to the LGPS	Within two months of joining	Within two weeks of joining the LGPS
Annual estimated Benefit Statements as at 31 March	Active & deferred members	By 1 April the following year	31 July each year
Telephone calls	All	Not applicable	90% within 15 seconds
Issue of retirement benefits (at Normal retirement date)	Active members retiring	Within one months of retirement	On day of retirement - 90% of estimate if final details not known. Balance within 5 days of receipt of information
Issue of retirement benefits (early retirements)	Active members retiring	Within two months of retirement	On day of retirement - 90% of estimate if final details not known. Balance within 5 days of receipt of information
Issue of deferred benefits	Leavers	Within two months of notification	Within two months
Transfers in	Joiners/active members	Within three months of request	Within two months
Transfers out	Leavers/ deferred members	Within three months of request	Within two months
Issue of forms i.e. expression of wish	Active/Deferred members	Not applicable	Within five working days
Changes to scheme rules	Active/deferred and pensioner members, as required	Within three months of the change coming into effect	Within three months of change coming into effect
Pension Fund Annual Report and Accounts	All	Within two months of request	Within five working days (once published)
Fundfare	All	Not applicable	By 31 December each year
Pensioner payslips	Pensioners	On change to pension amount due	Monthly 5 days before pay date

### Quality

We make use of Informal mechanisms to monitor the quality of our communications. All our publications and our web site include invitations for comment on content and offer suggestions for future editions and contact details are provided. Capita Hartshead became the first pensions administration provider to be awarded the Investors in Customers (IIC) accreditation. Comments received in the past have provided many useful suggestions that we have been able to incorporate in later publications.

## Results

We will publish an overview of how we are performing within our annual report and accounts and in our annual Fundfare. Full details will be reported regularly to our Pensions Committee.

## Review process

We will review our communication policy to ensure it meets audience needs and regulatory requirements at least every two years. A current version of the policy statement is always available via our websites at [www.eapf.org.uk](http://www.eapf.org.uk) and [www.environment-agency.gov.uk/pensions](http://www.environment-agency.gov.uk/pensions). Paper copies are available on request.

## Further information

Further information about the Scheme is available at the following web addresses:

- Member information - [www.eapf.org.uk](http://www.eapf.org.uk)
- Financial information and policy statements – [www.environment-agency.gov.uk/pensions](http://www.environment-agency.gov.uk/pensions)
- General LGPS information – [www.lgps.gov.uk](http://www.lgps.gov.uk)

Alternatively, you can get in touch with the team that:

- administers your pension at Capita Hartshead

EAPF  
Capita Hartshead  
Hartshead House  
2 Cutlers Gate  
Sheffield  
S4 7TL  
Email: [info@eapf.org.uk](mailto:info@eapf.org.uk)  
Tel: 0800 121 6593

- looks after employee relations at the Environment Agency

HR Pensions Team  
The Environment Agency  
Horizon House  
Deanery Road  
Bristol  
BS1 5AH

Email: [pensions.team@environment-agency.gov.uk](mailto:pensions.team@environment-agency.gov.uk)

- provides administering authority services at the Environment Agency

Howard Pearce  
Head of Environmental Finance & Pension Fund Management  
Horizon House  
Deanery Road  
Bristol  
BS1 5AH

Email: [pensions.team@environment-agency.gov.uk](mailto:pensions.team@environment-agency.gov.uk)  
Tel: 0117 934 5094

We welcome feedback including comments about the content and presentation of this publication.

If you are happy with our service, please tell us. It helps us to identify good practice and rewards our staff. If you are unhappy with our service, please let us know how we can improve it.

Enquiries concerning the Environment Agency Pension Funds, entitlement to benefits or pension payments should be addressed to:

EAPF  
Capita Hartshead  
2 Cutlers Gate  
Sheffield  
S4 7TL

Email: [info@eapf.org.uk](mailto:info@eapf.org.uk)

Telephone: 0800 121 6593

Feedback concerning this publication should be addressed to:

Pension Fund Management Team  
Environment Agency  
Horizon House  
Deanery Road  
Bristol BS1 5AH

Email: [info@eapf.org.uk](mailto:info@eapf.org.uk)

Telephone: 0117 934 5094



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