



# Communications Strategy

Jersey Teachers Superannuation Fund



## Introduction

The Jersey Teachers Superannuation Fund (JTSF) is administered by the Public Employees Pension Team (PEPT) under an Administration Agreement. The Pensions Team administers the Fund for the States of Jersey and 5 Accepted Schools.

The Pensions Team, in its capacity as Administrator, deals with employers and approximately 1,150 active Fund members, 500 deferred members and 980 pensioners. The delivery of benefits involves communication with the membership and a whole range of other interested parties.

This statement provides an overview of how we communicate and where we are planning to improve our communications. The Management Board view improving communications with all stakeholders as a key area for development.

It is best practice for pensions funds to prepare, maintain and publish a written statement setting out its policy concerning communications with:-

- Fund members;
- prospective members;
- employing authorities;
- professional advisors;

The Communications Strategy sets out the Fund's policy on

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

The Fund is committed to achieving best practice in everything that it does and the development of a Communications Strategy is a key part of its commitment to develop clear communications with fund members.

The Communications Strategy will be shared with all participating employers and made available electronically to any interested party.

## Principles of Communication

The Pensions Team strives to communicate effectively with all our internal and external stakeholders. We are committed to responding promptly to members' requests for information, whether it's face to face communication, e-mail or by letter. Information is provided within set timescales set out in the Pensions Administration Agreement.

We will use clear and concise forms of communication appropriate to the enquiry received and which communicate technical issues without the use of technical jargon.



To achieve successful and robust communications the Fund has adopted five key principles that support all of its communication. The Fund is committed to ensuring that:

1. **Communication is factual and presented in plain language**
2. **Communication is designed in a manner appropriate to its audience**
3. **Communication is looked upon as involving a dialogue with others**
4. **Communication exploits the developments and improvements in new technology**
5. **Communication is planned, co-ordinated and evaluated**

We have grouped our key stakeholders together as shown below and this document goes on to discuss our approach to meeting each group's communication needs.

- (1) Employers
- (2) Members (Current Employees, Pensioners and Deferred Members)
- (3) Fund Administration
- (4) External Advisers

We recognise that individuals may have specific needs in relation to the format of our information or the language in which it is provided. Demand for alternative formats / languages is not high enough to allow us to prepare alternative formats / language material automatically. However, on all communications from the Pensions Team we will include a statement offering the communication in large print, Braille, in a digital audio format or in another language on request. The Fund's website will be designed to meet best practice guidelines for accessibility and will work with assistive technologies e.g. screen readers for visually impaired users.

All JTSF literature and communications conform to the corporate branding of JTSF which has been developed in order to achieve a professional and consistent look across all communications.

To protect any personal information held on Fund members the Fund adheres to Data Protection requirements. The Fund may if it chooses, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund.

## Communication with Fund Members and Employers

The Pensions Team is responsible for ongoing communications with members once they have joined and aims to provide all new joiners with a Members Guide booklet.

The Fund also has 6 employers based in Jersey whose employees are able to participate in the Jersey Teachers Superannuation Fund including a range of Accepted Schools. A full list of participating employers is shown in Appendix A.

The Fund aims to provide a broad range of information for all members and will provide a quality, professional and efficient pension administration service as required within the Regulations and as outlined in the Administration Agreement.



The Fund also has an aim to work with employers to define their information needs and expectations and to work with employers to meet those needs, recognising mutual dependencies where appropriate.

The aim of the Pensions Team is to provide a quality, professional and efficient pension administration service which delivers accurate and timely information to members and employers either in response to their specific enquiries or through published information.

The following table summarises the main forms of communication we currently provide:-

Description	Service
Overview of Benefits	A summary publication for use by employers and employees is in place. This is being reviewed and updated for use in explaining the Fund to prospective new members and employers.
Administration Forms	Standard forms with guidance notes to notify the Pensions Team of key events affecting pension benefits.
Members Guide	A Members Guide provides full details of the benefits which are of relevance to both employers and employees.
Requests for information	Provision of accurate, timely and informative details of the Fund.
Benefit Statements	Benefit Statements are sent to active members and deferred pensioner members. The Annual benefit statement is to be reviewed to ensure it is clear and understandable.
Leaflets and Guides	A range of leaflets and guides that assist both employers and employees in understanding the benefits of the Fund. These include leaflets on;- <ol style="list-style-type: none"> <li>1. Additional voluntary contributions</li> <li>2. Transfers In</li> <li>3. Survivor &amp; Death Benefits</li> <li>4. Retirement – Arrangements and planning</li> <li>5. How to make a complaint</li> </ol>
Annual Reports and Accounts	A summary of the Fund's Report and Accounts is issued to all Fund members in the Insight newsletter.
Member Newsletter	The Fund provides an annual update on developments and Legislation changes in its Insight newsletter.
Website	A website which provides fund publications, forms and contact information to current and prospective members of JTSF and to all employers.
Employer Meeting	A forum to discuss, manage and communicate major strategic issues, legislation changes and funding matters. Ad hoc meetings to be arranged where business warrants.
Principal Pensions Contact	Each employer will be allocated a pension contact who is available for site visits and can be contacted for non-routine information.
Administration Forms	Further standard forms with guidance notes have been developed.



## Communication with Professional Advisers

The Fund employs professional advisers who provide actuarial, investment consulting, legal and performance measurement services. We work in partnership with these advisers to ensure the Fund remains compliant and that advice sought is implemented in the interest of all stakeholders:-

Description	Current Service
Actuarial Advisers	<p>The Fund performs an Actuarial Valuation every three years. Interim valuations are undertaken when required.</p> <p>The Actuary also provides information and advice on a range of issues affecting the Fund, such as new employers, legislation changes etc. The Pensions Team provide accurate, timely and informative details to the Actuary.</p>
Investment Advisers	The Investment Sub-Committee receives independent expert advice on matters relating to the Fund's investments strategy and the performance of appointed managers. Regular investment information is provided to Investment Advisers.
Legal Advisers	The Fund obtains legal advice as appropriate on benefits administration and investment matters. The Pensions Team provide accurate, timely information to the Legal Advisers on an ad hoc basis.
Performance Measurement	The Fund uses an external provider for custodian and performance measurements services. There is regular communication with the performance measurement provider in a timely and responsive manner.

## Communication with External Bodies

The Fund communicates with the range of other organisations as shown below:-

Description	Current Service
Pensions and Lifetime Savings Association (PLSA)	<p>Attending PLSA local authority forum meetings and topical seminars.</p> <p>There is communication with PLSA on an ad hoc basis.</p>
Trade Unions	The Fund provides briefings to Trades Unions via representatives from the Management Board.

## Published Documents

The Fund produces a range of communication documents which supports this Communication Strategy. These documents together with the format and frequency with which they are issued are shown at Appendix B. Also included are areas where we are looking to make improvements to our communications.



## Review, Quality and Performance

We will review our communications policy to ensure it meets audience needs at least every two years. A current version of the policy statement will be made available on the Fund website or on request from the Pensions Team.

We make use of informal mechanisms to monitor the quality of our communications. All publications and our website will in future include invitations for comment on content and suggestions for future editions. Contact details are provided for this purpose.

We will publish an overview of how we are performing within our Annual Report and Accounts and in our annual Newsletter. Full details will be reported regularly to our Publications Sub Committee.

## Contacts and Further Information

All published documents are available on the JTSF webpages on [www.gov.je/yourpension](http://www.gov.je/yourpension) or from the Pensions Team

Call us on (01534) 440227

Alternatively, you may wish to email us at [pept@gov.je](mailto:pept@gov.je)

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## Participating Employers

The full list of employers who participate in JTSF is shown below:

**Fund Employer:**

Government of Jersey

**Accepted Schools:**

Beaulieu Convent School

De La Salle College

FCJ Primary School

St George's Preparatory School

St Michael's Preparatory School



## Appendix A

# Fund Publications and Communications

Communication Document / Tools	Frequency	Audience	Media	When Reviewed
Helpdesk	Continually ( <i>within Office Hours</i> )	All Members / Employers / Fund Managers	Face to face Telephone / Paper / E-mail	As required
Pay Advice	Annual	Pensioner Members	Paper	Annually
Pension Increase Correspondence	Annually ( <i>February</i> )	Pensioners Members	Paper	Annually
Pensioners Living Abroad	Annually	Pensioners Members	Paper	Annually
Pension Consultations	As required	Active Members	Face to face / Paper	As required
Presentations / Road Shows	As required	Prospective / Active Members	Presentation / Face to face	As required
Induction Courses	Upon commencing employment / when required	Prospective / Active Members	Face to face	As required
Retirement Courses	When required	Retiring Members	Face to face	As required
Data Transmission	As Required	Employing Authorities	Electronic	As required
Valuation Report	Tri-Annually	Employing Authorities / Trade Unions	Paper / Website	Triennially
Fund Staff Training and Meetings	Monthly/As required	Fund staff	Face to face / Paper	As Legislation changes /as required
Other Communications including Media / Press / Trade Unions	As required	All relevant Bodies	Paper / Website / Face to face	As required
Statement of Investments Principles	Annually	All Members	Website	Annually
Correspondence	Continually ( <i>within Office Hours</i> )	All Members / Employers / Fund Managers	Face to face Telephone / Paper / E-mail	As required
Annual Report	Annually	All Members / Employers / Fund Managers	Paper / Website	Annually
Members' Booklet	Upon commencing employment/when requested	Prospective / Active / Deferred / Retired / Members	Paper / Website	As Legislation changes





Communication Document / Tools	Frequency	Audience	Media	When Reviewed
Brief Pensions Booklet	Upon commencing employment/when requested	Prospective / Active / Deferred / Retired / Members	Paper / Website	As Legislation changes
Short guide Information Sheet	Upon commencing employment/when requested	Prospective / Active / Deferred / Retired / Members	Paper / Website	As Legislation changes
Leaflets	Upon Request	Active / Deferred / Retired Members	Paper / Website	As Legislation changes / new leaflet introduced regularly
Newsletter	Annually <i>(September)</i>	All Members	Paper / Website / E-mail	Annually
Induction and Retirement Packs	As required	Prospective / Active / Deferred / Retired Members	Paper	As Legislation changes / As required
Benefits Statements	Annually	Active / Deferred Members	Paper	Annually
Internet	Continually	All Members / Employers / Fund Managers / Non Fund Members	Website	Monthly

