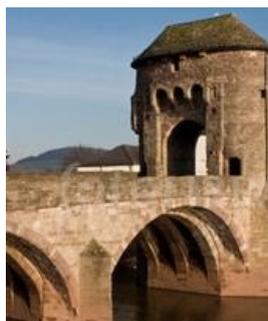




# Greater Gwent (Torfaen) Pension Fund

## Communications Policy 2020

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## 1. Introduction

### Legislative Background

Local Government Pension Scheme (LGPS) administering authorities are required to publish a statement of policy concerning communications with members, and Scheme Employers, under the LGPS Regulations 2013 (Statutory Instrument 2013 No 2356). Torfaen County Borough Council (the Council) is the LGPS administering authority for the Greater Gwent (Torfaen) Pension Fund (the Fund). A communications policy is a written statement setting out the administering authority's policy concerning communications with Scheme Members (and their representatives), prospective Scheme Members and Scheme Employers. The policy must cover:

- a) the provision of information and publicity about the LGPS to Scheme Members, representatives of Scheme Members and Scheme Employers;
- b) the format, frequency and method of distributing such information or publicity and;
- c) the promotion of the LGPS to prospective Scheme Members and Scheme Employers.

Communication is at the heart of everything the Fund does and is key to it achieving its administrative objectives. The Fund has a dedicated communications team whose job it is to help it meet its current and future communications challenges. The Fund is committed to investing in a range of different communications methods to ensure that the audiences it is targeting actually receive its messages, and engage and resonate with them.

The Pensions Regulator oversees pension schemes, and provides guidance on how they should best be governed and administered. This includes guidance on communicating with Scheme Members in a way that, as well as being accurate, is clear and simple to understand and avoids jargon. Much of what the Fund is required to communicate to Scheme Members, and time limits within which it must do so, are set out within regulations. The Fund has internal controls in place to make sure that it complies with these regulations. Failure to comply with the regulations could result in the need for the Fund to report a breach to the Pensions Regulator.

### Investment Communication

In recent years the Fund has seen increasing interest in its investments, from Scheme Members, Scheme Employers and the wider public. The Fund maintains a large portfolio of assets, which it uses to pay out LGPS benefits when they become due. This is made up of pension contributions paid in by Scheme Members and Scheme Employers, and also any long-term capital growth (steady increase in value of what is invested). To reduce risk, the Fund spreads its investments across a range of different types of assets (like stocks, shares and bonds) all over the world.

### Responsible Investment

As a responsible investor the Fund is concerned about environmental and social issues relating to its investments in companies, including how well those companies are governed (run by their board and management). The Fund has increased focused communications to stakeholders about its investments. Going forwards the Fund will be regularly reporting what it's doing about Environmental, Social and Governance (ESG) issues, including lowering the carbon footprint of its investments. If you would like to know more about this you can read the Fund's Responsible Investment policy and Climate Change policy on its website [www.gwentpensionfund.co.uk](http://www.gwentpensionfund.co.uk) in the Forms and Publications area.

## 2. The Fund's Stakeholders and Audiences

The Fund has a number of different stakeholder groups, as identified in the below list:

- Active Members - who are paying into the LGPS
- Deferred Members - whose LGPS benefits are 'on hold'
- Pensioner Members - whose LGPS benefits are being paid
- Representatives of Scheme Members
- Prospective Scheme Members - employees who can join the LGPS, but who are not currently paying in
- Scheme Employers
- Fund Staff
- Elected Councillors on the Pensions Committee
- Representatives on the Local Pension Board
- Other Bodies

The Fund recognises that each of these stakeholder groups has distinct and diverse communications needs, and it aims to address these separate needs in its Communications Policy.

# Communications Policy 2020

## The Fund's Policy Aims and Objectives

Communications is key to the Fund achieving its administrative objectives.

<b>Policy Aims</b>	
The Fund's policy aims are to ensure that it delivers clear and timely pro-active communications to its stakeholders that are:	
<b>Targeted</b>	The Fund has a number of different target audiences for its messages, from a wide variety of diverse stakeholder groups. The Fund aims to tailor communications appropriate to the needs of each different audience group, in terms of verbal and visual style, content, delivery and media used; while ensuring consistency of message across all media types.
<b>Clear and Accessible</b>	The Fund's communications must be clear in order to be effective. The Fund aims to explain technical Pensions matters using plain English, and avoiding jargon wherever possible, in order to avoid potential confusion and misunderstanding.
<b>Accurate and Timely</b>	The Fund aims to deliver communications to its audiences that are accurate and timely, so that its messages are received when they are relevant.
In addition, the Fund's aim is that its communications facilitate:	
<b>Equality of Access</b>	The Fund aims to ensure that its communications address the needs of diverse audiences, in order to reach as many people as possible using a variety of different media appropriate to the needs of each audience group. This includes meeting its obligations to ensure that people with disabilities are able to access its communications, including its online services.
<b>Feedback</b>	The Fund aims to provide all of its different audience groups: members, employers and other stakeholders, with an effective channel to give the Fund feedback on its communications to them.
<b>Policy Objectives</b>	
The Fund's policy objectives are to ensure that its key communication messages are:	
<b>Received</b>	That the communications the Fund tailors, to each of its various audience groups, are effectively delivered to them by the media the Fund has used.
<b>Understood</b>	That the key messages in the Fund's communications effectively engage each stakeholder target audience group, and are understood by them and resonate with them.
Fundamental to the Fund's objectives is that its communications:	
<b>Enable stakeholders to make Informed Decisions about pensions</b>	So that: <ul style="list-style-type: none"> <li>o Scheme Members understand the benefits provided by the LGPS, and can plan for their retirement and also for their dependents.</li> <li>o Scheme Employers can make effective decisions in the management of risk, and engage in the wider pension debate.</li> </ul>
<b>Deliver Stakeholder Feedback to the Fund</b>	So that the Fund has information which it can use to evaluate the effectiveness of its communications, and also develop its communications going forward.

## 3. How the Fund Communicates with Scheme Employers

Under the LGPS Regulations, the Fund and Scheme Employers have specific roles and responsibilities in administering the LGPS. There is a diverse range of Scheme Employers in the Fund, including large Unitary Authorities and education establishments, small Community Councils, charities and service providers. This means that Scheme Employers in the Fund have different levels of resources and specialist understanding of pensions matters. The Fund must therefore tailor its communications output to meet the different needs of Scheme Employers of diverse sizes and types, in order to maximise their engagement and understanding.

In order to deliver a high quality and seamless pension service to Scheme Members, the Pension Fund and Scheme Employers must work together in partnership. Integral to this partnership working is effective communications which aims to maintain the flow of accurate, timely and clear information between Scheme Employers and the Fund. The Fund's goal is to ensure Scheme Member records are accurate and up-to-date, and that Scheme Employers have the information and understanding they need in order to make informed decisions and effectively manage risk.

Partnership Working	
<b>Effective Relationships</b>	The Fund aims to develop and maintain effective relationships with each Scheme Employer, in order to facilitate effective partnership working. To this end the Fund engages with key officers face-to-face and via the telephone and email, so that it develops strong personal relationships and trust.
<b>Scheme Employer LGPS Lead Officers</b>	The Fund asks each Scheme Employer to appoint a Lead Officer for the LGPS. Their Lead Officer is responsible for: disseminating information the Fund sends to that Employer to key officers within their organisation; and also ensuring the flow of timely pensions information and Scheme Member data from the Scheme Employer to the Fund.
<b>Clear and Timely Communications</b>	The Fund ensures that Scheme Employer LGPS Lead Officers receive clear and timely communications about the LGPS Regulations and other statutory requirements, and Fund procedures, so that they can ensure their organisation has effective internal procedures in place to meet these requirements and procedures.

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<b>The Fund communicates with the Scheme Employers in a number of ways:</b>	
<b>Clearly Defining Roles and Responsibilities</b>	The Fund provides information to Scheme Employers on dealing with administrative areas relating to Scheme Members such as: dealing with: new starters, contributions, material changes, leavers before retirement, retirement, and ill health. This includes telling Scheme Employers about sources of information such as the Local Government Association's HR and Payroll Guides to the LGPS, which detail Scheme Employer administrative roles and responsibilities.
<b>Secure Online 'Employer Self Service' Facility</b>	The Fund provide a secure Employer Self Service secure online facility through which the Scheme Employers can submit monthly membership data files and year end files. This enables Scheme Employers to check and 'cleanse' the data before submission. Scheme Employers can also submit starter files, leaver forms, change in circumstance forms and estimate request forms electronically. The Fund can use this online system to send information to Scheme Employers securely, such as retirement estimates for individual Scheme Members.
<b>Employer Update Emails</b>	The Fund sends periodic 'Communication Update' emails to keep Scheme Employers up-to-date with topical Pensions matters. This includes highlighting Local Government Association Circulars, Bulletins and training courses for Scheme Employers.
<b>Employer Newsletters</b>	The Fund sends periodic electronic Scheme Employer Newsletters covering relevant Pensions issues, including regulatory and procedural changes.
<b>Employer Meetings</b>	The Fund meets with Scheme Employers to discuss topical Pensions issues and procedures, including such things as: potential improvements to ways of working; the actuarial valuation; or providing advice and guidance on specific issues.
<b>Employer Training</b>	The Fund provides training for Scheme Employers' HR and Payroll officers, on request, on the role of the Scheme Employer as a Pensions administrator.

## 4. How the Fund Communicates with Scheme Members (and their Representatives)

Scheme Members can often find pensions confusing, especially when they are presented with information full of pension industry jargon. The Fund understands that it is fundamentally important to communicate complex technical matters to Scheme Members using clear key messages, in order to reduce the potential for confusion and consequent misunderstanding.

In line with the Pensions Regulator's guidance that: *"Schemes should design and deliver communications to scheme members in a way that ensures they are able to engage with their pension provision. Information should be clear and simple to understand as well as being accurate and easily accessible. It is important that members are able to understand their pension arrangements and make informed decisions where required. Avoid jargon where possible, explain technical terms clearly and make sure you're consistent in the language you use"*, the Fund has designed its communications material to give Scheme Members sufficient understanding of the benefits provided by the LGPS to enable them to make informed decisions when planning for their retirement, and for their dependants.

In order to increase audience access to and understanding of information about pensions, the Fund is embracing current Pensions industry communications best-practice including writing to Scheme Members using plain English wherever possible.

### **Representatives of Scheme Members**

The Fund will provide the same information to a representative of a Scheme Member that we provide to a Scheme Member, when authorised to do so by the Scheme Member.

### **The Fund's Website and My Pension Online service**

The Fund's website [www.gwentpensionfund.co.uk](http://www.gwentpensionfund.co.uk) is its main communications resource for generic information about the LGPS. It is designed to meet the needs of different types of Scheme Member, and can be used effectively on computers, smartphone and tablet devices.

The main LGPS regulatory content is maintained and updated by the website provider. The Fund updates Fund-specific content on the website including: member forms and news pages. The Fund also has a number of Fund-specific documents on its website for Scheme Members to access, including its Annual Report and Accounts.

The Fund encourages Scheme Members to sign up to use its My Pension Online service, which allows them to look at their own pension account securely over the internet.

## 5. How the Fund Communicates with Active Members and Prospective Members

Active Members (including Councillor Members) are Scheme Employers who are paying into the LGPS in a post with a Scheme Employer.

The Fund encourages Active Members to register to use its My Pension Online service. This provides a secure environment through which to provide details to members about their LGPS benefits. The facility includes an online benefits calculator using the Scheme Members' actual pensions record, allowing them to see the level of pension they are likely to receive at their chosen retirement date, to help them with their retirement planning. This facility is not currently available to Councillor Members as their LGPS benefits are calculated on a different basis to main scheme members. Where Active Members are unable or unwilling to use My Pension Online the Fund will continue to communicate with them by post, telephone and/or email.

The Fund aims to deliver messages to Active Members that engage them, and that are clear to understand, so that they are aware of the valuable benefits which they and their dependants have by being a member of the LGPS. The Fund also aim to deliver messages to Active Members at the right time, so that our messages are relevant and, where deadlines apply, so that they can make decisions about their pension in good time.

The Fund understands that Active Members have different levels of interest in, and understanding of, pension matters. The Fund aims to use a variety of communications media to reach different audience types, and present information in different levels of detail, appropriate to the needs of different Active Member audiences. When targeting regular generic communications to Active Members mass-market media with wider reach, such as the internet and newsletters, tends to be more appropriate. When communicating with Active Members about their own pension rights a personal touch is needed to make direct contact with the member, such as: letters, telephone calls, or emails.

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<b>The Fund communicates with Active Members in a number of ways:</b>	
<b>Pension Starter Pack</b>	When a Scheme Employer notifies the Fund of a new Active Member we issue a Pension Starter Pack to them which includes: <ul style="list-style-type: none"> <li>○ A Short Guide to the LGPS explaining the benefits (in both English and Welsh).</li> <li>○ Details of buying additional benefits, and transferring-in previous pensions.</li> <li>○ Sources of further information, including on the Fund's website.</li> </ul>
<b>Membership Certificate (Statutory Notification)</b>	The Fund issues a Membership Certificate to a new Active Member, and also following a subsequent material change.
<b>Annual Benefit Statements</b>	Each year the Fund issues an Annual Benefit Statement to each Active Member, showing the pension they have built up to the previous 31st March. This includes adding an Annual Benefit Statement to each Active Member's My Pension Online account.
<b>Internet</b>	<p>The Fund has a designated area on our website with information tailored to meet the needs of Active Members. This includes information for members under different topic headings, for example, 'How a Care Scheme Works', 'Transitional Protections', and also information that is tailored to life events, for example, Retirement and Divorce.</p> <p>This information is presented in different levels of detail, appropriate to different member needs, including concise website page information and a detailed full guide which is printable.</p> <p>There is a separate website area and guide for Councillor Members.</p>
<b>Workplace Presentations</b>	Working with Scheme Employers, the Fund will deliver presentations to Active Members on request.
<b>Newsletters</b>	The Fund issues periodic newsletters to Active Members to update them on topical Pensions matters and changes.

<b>The Fund communicates with Prospective Scheme Members by:</b>	
<b>Internet</b>	The Fund has an area on our website targeting Prospective Members called 'Joining'. This contains information promoting the LGPS, including details of how to join the LGPS and the costs and benefits to the member.
<b>Short Guide to the LGPS</b>	Scheme Employers are required to tell Prospective Members that they can apply to join the LGPS and issue them with a guide.
<b>Automatic-enrolment</b>	Scheme Employers should auto-enrol Prospective Members into the LGPS at the appropriate trigger point.

## 6. How the Fund Communicates with Deferred Members

Deferred Members are those who have stopped paying into the LGPS, whose benefits are 'on hold' with the Fund as 'Deferred Benefits'. This means the LGPS benefits have not been put into payment or transferred-out to another pension scheme.

The Fund encourages Deferred Members to register for its My Pension Online service. This provides a secure environment through which to provide details to members about their LGPS benefits. This facility is not currently available to Councillor Members as their LGPS benefits are calculated on a different basis to main scheme members. Where Deferred Members are unable or unwilling to use My Pension Online the Fund will continue to communicate with them by post, telephone and/or email.

<b>The Fund communicates with its Deferred Members in a number of ways:</b>	
<b>Deferred Benefits Statement</b>	When the Fund awards a member Deferred Benefits it sends them a statement showing the value of their deferred LGPS pension and potential Survivor's pension, and how the benefits have been calculated. The Fund includes a guide with information on how the value of the Deferred Benefits will increase and when they can be paid, including how they can be paid early on the grounds of permanent ill health.
<b>Annual Benefit Statement</b>	Each year the Fund issues an Annual Benefits Statement to each Deferred Member showing the current value of their Deferred Benefits, with information on when they can be paid. This includes adding an Annual Benefit Statement to each Deferred Member's My Pension Online Account.
<b>Periodic Newsletters</b>	The Fund will issue Deferred Members with newsletters, whenever relevant, and to notify them of any material changes to the LGPS under disclosure of information legislation. This includes adding a newsletter to each Deferred Member's My Pension Online Account.
<b>Internet</b>	The Fund has a designated section on our website with information tailored to meet the needs of Deferred Members. This includes details of how Deferred Benefits are calculated, protection for members and their family and when benefits become payable, including how they can be paid early on grounds of permanent ill health.

## 7. How the Fund Communicates with Pensioner Members

Pensioner Members are those who are receiving payment of their LGPS benefits from the Fund.

Pensioner Members are a very diverse stakeholder audience group, in terms of age and communications needs. LGPS members can often choose to take payment of their LGPS benefits anytime between the ages of 55 and 75, and average life expectancy means that the age profile of the pensioner members exceeds 100 years of age. Pensioner Members also include those receiving Survivor's pensions payable to: spouses, civil partners, eligible cohabiting partners and also any eligible dependent children.

The Fund encourages Pensioner Members to register for its My Pension Online service. This provides a secure environment through which to provide details to Pensioner Members about their LGPS benefits. This includes the facility for them to see their monthly pension payslips. This facility is not currently available to Councillor Members as their LGPS benefits are calculated on a different basis to main scheme members.

Where members are unable or unwilling to use My Pension Online the Fund will continue to communicate with them by post, telephone and/or email.

<b>The Fund communicates with Pensioner Members in a number of ways:</b>	
<b>Retirement Pack</b>	When a member retires and takes payment of their LGPS benefits, the Fund sends them a pack of information including details of their annual pension, and options to exchange some pension for a one-off tax-free lump sum.
<b>Pay Advice Slips</b>	The Fund sends each Pensioner Member a pay slip to their home address in March, April and May to show the annual cost-of-living increase; and also send a payslip if their monthly pension changes by more than £5. Pensioner Members who register to use My Pension Online will be able to access their payslip every month.
<b>P60s</b>	The Fund sends each Pensioner Member a P60 to their home address each year. The Fund will also add P60s to each Pensioner Member's My Pension Online account.
<b>Life Certificates</b>	The Fund uses the service of Western Union to verify that overseas Pensioner Member are still alive.
<b>Internet</b>	The Fund has a designated area on its website with information tailored to meet the needs of Pensioner Members
<b>'Gwent Grapevine' Newsletter</b>	The Fund sends a 'Gwent Grapevine' newsletter to Pensioner Member home addresses, or registered personal email addresses, at least once a year. This includes a Pay Dates Calendar. The Fund will also add Gwent Grapevine to each Pensioner Member's My Pension Online account.

## 8. How the Fund Communicates with its Staff

The Fund recognises that its staff are its greatest resource and its Communications Policy aims to ensure that they are best placed to deliver a quality and accurate service, in terms of the message delivered to stakeholder audiences.

As a part of Torfaen County Borough Council (the Council) the Fund uses 'The Way We Work' values in the Pensions team. These are Fair, Effective, Supportive and Innovative behaviours. Behaviours are a key part of communications, and the Council's policy says this includes how we do things, how we treat others, what we say and how we say it.

<b>The Fund communicates with staff in a number of ways:</b>	
<b>Clear Instructions</b>	In line with the Council's 'Staff Charter', the Fund's managers will clarify the role and duties of Fund staff, including acceptable standards of performance. This includes spending time with staff in the workplace, so they understand how systems work.
<b>Clear Feedback</b>	In line with the Council's 'Staff Charter', the Fund's managers will give Fund staff regular and constructive feedback about how they and the team are performing. This includes one-to-one meetings between staff members and their line managers.
<b>Fund Staff Meetings</b>	General staff meetings are held monthly to provide an update to Fund staff on strategic and operational matters, including any changes to working procedures. Staff are encouraged to actively engage in these meetings to identify any issues and suggest potential service improvements.
<b>'Pensions Mentions' Update Newsletter</b>	Staff email newsletters circulated periodically, to highlight topical pension matters including regulatory and procedural changes.
<b>Annual Appraisal and Development Review</b>	In line with the Council's 'Staff Charter' Fund managers will ensure that Fund staff have a 'Work Smart appraisal and development review' each year, which establishes clear work objectives and any necessary support that staff members and the team need.
<b>Training</b>	Training needs are identified and addressed as part of staff Work Smart appraisal and development review. As part of the Fund's commitment to delivering a professional pensions service to stakeholders, Fund staff are encouraged to study for professional qualifications in pension administration. Staff also attend LGA training as appropriate, and also receive in-house training on changes to regulations, and working procedures.
<b>Staff Feedback on Fund Communications</b>	Staff are encouraged to report back on any feedback given to them by other stakeholders, and the Fund uses this information in the ongoing development and improvement of its communications output.

## 9. The Pensions Committee and Local Pension Board

The administering authority, Torfaen County Borough Council (the Council), has established a Pensions Committee of elected Councillors to discharge the functions of the Council in governing and administering The Greater Gwent (Torfaen) Pension Fund (the Fund). The Pensions Committee is the decision-making body for the Fund, and this includes it having responsibility for setting the Fund's investment strategy, appointing investment managers, and approving Fund policies.

The Council has also set up a Local Pension Board made up of Scheme Member and Scheme Employer representatives and with an independent chair; it makes suggestions and recommendations to assist the administering authority in making sure that the Fund is effectively and efficiently governed and managed and complies with legislative requirements.

<b>The Pensions Committee and Pensions Board communicates by:</b>	
<b>Committee and Board meetings</b>	Members of the Pensions Committee and Pension Board meet at least quarterly to discuss Pensions issues; following which the Pension Board may make suggestions and recommendations, and the Pensions Committee may make decisions.
<b>Fund Officer Reports</b>	Members of the Pensions Committee and Pension Board receive regular monitoring reports from Fund staff, to whom the Pensions Committee has delegated responsibility for Fund administration and investment monitoring. This includes the Fund's internal managers delivering reports and presentations to members at Committee and Board meetings.
<b>Investment Manager Reports</b>	Members of the Pensions Committee and Pension Board receive quarterly investment reports from the Fund's officers and global custodian, Northern Trust, on the performance of the Fund's investments. This includes: <ul style="list-style-type: none"> <li>○ Direct investments the Fund makes.</li> <li>○ Investments made via the Wales Pension Partnership (WPP), an investment pool set up by the eight local LGPS Funds in Wales.</li> </ul> The Fund communicates closely with the WPP operator and the other LGPS Funds in the WPP. The Chair of our Pensions Committee sits on the WPP's Joint Governance Committee. Fund officers attend the WPP's Officers Working Group, and report back to the Pensions Committee and Pension Board.
<b>Training</b>	Members of the Pensions Committee and Pension Board receive regular training to ensure they have the knowledge and capacity to carry out their roles.
<b>The Pensions Committee makes Fund decisions, which includes consideration of:</b>	
<b>Professional information and advice</b>	The Pensions Committee receives regular information and advice from Fund officers and professional advisers.
<b>Recommendations from the Pension Board and RIWG</b>	The Pension Board and Responsible Investments Working Group may make suggestions and recommendations. The RIWG is made up of Pensions Committee and Pension Board members and looks at climate change and Environmental, Social and Governance (ESG) issues relating to investments.
<b>Fund Officer Reports</b>	Fund staff provide the Pensions Committee with regular monitoring reports, and papers on matters relevant to the management of Fund activity with recommendations as appropriate.

## 10. Communicating with Other Bodies

The Fund engages proactively with a number of local and national groups concerned with the administration of the LGPS. This is so that the Fund is able to engage in the wider pensions agenda and share best practice with industry leaders.

The Fund has representation on, or attends:	
	<ul style="list-style-type: none"> <li>• LGPS Advisory Board</li> <li>• The Local Government Association's Communications Working Group</li> <li>• All Wales LGPS Fund's Communications Group</li> <li>• All Wales LGPS Fund's Pension Officers Group</li> <li>• The Wales Pension Partnership (WPP)</li> <li>• National LGPS conference, hosted annually by South West Councils</li> <li>• Class Axis User Group and AGM</li> <li>• CIPFA</li> </ul>
The Fund also communicates with other bodies, and aims to respond to any consultations and surveys that they might conduct on the LGPS and proposed legislative changes, including:	
	<ul style="list-style-type: none"> <li>• Auditors</li> <li>• Minister for Housing, Communities and Local Government (MHCLG)</li> <li>• Welsh Government</li> <li>• LGPS Advisory Board</li> <li>• Local Government Association</li> </ul>

## 11. Data Protection and Freedom of Information

<b>Data Protection</b>	The Greater Gwent (Torfaen) Pension Fund is registered under the Data Protection Act 2018 and General Data Protection Regulation as part of Torfaen County Borough Council.
<b>Disclosure</b>	The Fund may pass certain information to a third party if the third party is carrying out an administrative function of the Fund, for example the Fund's Actuary or AVC provider.
<b>National Fraud Initiative</b>	The Fund has a duty to protect the public funds it administers. This includes its participation in the Government's National Fraud Initiative, and it may share information with other bodies responsible for auditing or administering public funds, for the purpose of preventing and detecting fraud.
<b>Freedom of Information</b>	Nothing in this Communications Policy affects a Scheme Member's rights to access or receive information under the Freedom of Information Act. You can apply for information held by the Fund that is not already made available by writing to Torfaen Council's Freedom of Information Officer. A charge may be made for this information.

## 12. Contacting the Greater Gwent (Torfaen) Pension Fund

You can contact the Fund in a number of ways:	
In person or by post	The Greater Gwent (Torfaen) Pension Fund Torfaen County Borough Council, Civic Centre, Pontypool NP4 6YB
By email:	pensions@torfaen.gov.uk
By telephone	01495 766266
Electronically	For Scheme Members via My Pension Online For Scheme Employers via Employer Self Service Links to these facilities are on the Fund's website: <a href="http://www.gwentpensionfund.co.uk">www.gwentpensionfund.co.uk</a>