Policy for Communication

with Scheme Members, Employers and the Pensions Committee

of the Isle of Man Local Government Superannuation Scheme

October 2026

Confidential External - Data to be shared with caution.

The Policy on communications of the Isle of Man Local Government Superannuation Scheme is:-

> to provide a wide range of communications for the benefit of scheme members, scheme employers and the Pensions Committee of the Isle of Man Local Government Superannuation Scheme.

The latest update of this policy was approved by Douglas City Council (the Scheme Administrators) in October 2024.

This document shows in detail the strategy for providing communication to scheme members, scheme employers and the Pensions Committee of the Isle of Man Local Government Superannuation Scheme.

Mandatory Scheme Communication

The Administering Authority has adopted the following methods of mandatory communication:-

Title	Content	Availability	Target Audience
A Guide to the Isle of Man Local Government Superannuation Scheme (LGSS)	A comprehensive Scheme Guide detailing the 2012 scheme benefits including transitional provisions from previous regulations. The Scheme Guide is updated in accordance with legislation.	On the scheme website – iomlgps.im.	Active, deferred and pensioner members, eligible non-members and their dependents.
Promotional Leaflet	Basic information about the benefits associated with membership of the pension scheme.	On the website (iomlgps.im) and from employers.	Eligible non-members.
Pension Fund Annual Report	Financial information about the pension fund.	On the scheme website – iomlgps.im. Paper copy available at the Henry Bloom Noble Library.	All.
Newsletters	In addition to the above, additional newsletters may be issued as required.	Electronic or paper copy issued to all active members to timescales in compliance with the Disclosure Regulations or as required by the Administering Authority. (Information regarding changes in regulations must be issued to all affected members)	All active members.
Statement of Policy on Discretions including Douglas City Council Employer Contribution Policy Statement	Details the mandatory and non-mandatory policies of Douglas City Council as Administering Authority and Scheme Employer of the IoMLGSS, with regards to the Pension Scheme Regulations.	On the scheme website – iomlgps.im. Reviewed every three years, or more frequently where a change occurs prior to the triennial review.	Active, deferred, pensioner and eligible non-members, the Administering authority and all Scheme Employers.

Statement of Investment Principles (SIP)	Outlines the principles behind the investment strategy of the IoMLGSS.	On the scheme website – iomlgps.im. Reviewed in accordance with legislative demands.	All
Annual Benefit Statement (ABS)	An Annual Benefit Statement (ABS) detailing the Scheme Members' benefits to date and their estimated benefits at age 65.	Electronic or paper copy annually following receipt and verification of the year end files from Scheme Employers.	Active and deferred scheme members.
Fund Valuation Report	Details the fund valuation and the required future contribution rates of the relevant Scheme Employers.	On the scheme website – iomlgps.im.	All.
Funding Strategy Statement	Outlines the principles behind the funding strategy of the IoMLGSS.	On the scheme website – iomlgps.im. Reviewed in accordance with legislative demands.	All.
Member Emails	Members should be communicated to by email where possible, including Annual Benefit Statements.	Capita to undertake an exercise to obtain Member's email address, beginning with Active members through Employers. Email address to be included on the PEN1 form when joining the scheme and confirmed on the PEN13 when leaving.	All members

Non-Mandatory Scheme Communication

The Administering Authority has adopted the following methods of non-mandatory communication:-

Title	Content	Availability	Target audience
Help-Line	A dedicated Help-Line supported by experienced members of administration staff. Calls made to the Help-Line are charged at local rates.	Monday to Friday 8 a.m. to 5 p.m. Telephone 672730	Active, deferred, pensioner and eligible non-members, and all Scheme Employers.
Annual Pension Increase Letter	A letter detailing the Annual Pension Increase Order including the actual percentage awarded to each member.	Issued annually before payment of the increase in pension.	All pensioner members.
Email Account	A dedicated Email Account for those Scheme Employers and Scheme Members who prefer to contact Capita by email. The email account is emptied daily and the enquiries are handled in accordance within the timescales laid down by the contract.	iomenq@capita.com The Email Account is available 7 days a week, 24 hours a day. (The account will be emptied once daily from Monday to Friday.)	Active, deferred, pensioner and eligible non-members, and all Scheme Employers.
Policy and Procedure Manual	All aspects of scheme administration from Administering Authority and Employer Discretions to Pension Forms used in the day to day administration of the scheme.	On the restricted area of the scheme website – iomlgps.im. Updated as and when required.	Scheme employers and Administering Authority.

Title	Content	Availability	Target audience
Training	Training presentations surrounding all aspects of administering the IoMLGSS, provided by Capita. Training is regularly given to Pension Committee members who act on behalf of Douglas City Council, the Administering Authority of the Scheme. Training in Investment issues is provided every three months by Investment Consultants.	As required.	Scheme Employers, the Administering Authority and Pensions Committee Members.
Roadshows	Roadshows providing information on scheme benefits and offering the audience opportunity to ask questions, attend individual one to one sessions.	By arrangement with the Administering Authority.	Active Scheme Members and eligible non-members.
7 Investment beliefs adopted by Douglas City Council	Statement outlining the investment beliefs.	On the scheme website – iomlgps.im.	All.
Pensions Committee meetings	Training slides presented to the Pensions Committee are shared with Scheme Employers along with public minutes of Committee meetings	After each meeting	Scheme Employers