

SANTA BARBARA COUNTY EMPLOYEES' RETIREMENT SYSTEM

COMMUNICATIONS POLICY

I. PURPOSE

The purpose of this Communications Policy is to establish guidelines for communications between the System and its members and outside parties. The basic aim of the policy is to ensure that members are well informed of their benefits and rights under the Government Code to mitigate the risk of providing inaccurate, insufficient or inappropriate communications to members and to provide a structure for providing information to parties outside the System.

II. POLICY OBJECTIVES

1. To provide System members with accurate, timely and easy-to-understand information that is pertinent to their needs with respect to Retirement System provisions and benefits;
2. To ensure that Retirement System communications material is up-to-date.
3. That communications with parties outside the System accurately reflect the provisions of the Government Code, Board Bylaws and Policies and the adopted positions of the Board.

III. ASSUMPTIONS AND PRINCIPLES

1. System members need to understand the process for claiming disability retirement and service retirement benefits.
2. System members require accurate and timely communications concerning the pension plan in order to maintain their confidence in the security of the System and to effectively prepare for retirement.
3. System members and their families must have information to make sure that their beneficiaries understand the benefits to be paid upon the member's death.
4. Not all members learn and retain information in the same fashion. Therefore, a variety of approaches and media are required to assure the effectiveness of the member communications program, including:
 - A. Written materials
 - B. Graphic and illustrated material
 - C. Presentations by Retirement System staff or other experts

- D. Video presentations by Retirement System staff or other experts
- 5. The target audience of the System's member communication efforts is System members, their beneficiaries and their immediate families.
- 6. Staff will, over time, attempt to meet the various language needs of the System's members and their families.

IV. POLICY GUIDELINES

1. GENERAL PROVISIONS

- A. The Retirement Administrator will be responsible for the System Communications Program.
- B. The Retirement Administrator will determine which communications tasks will be undertaken by staff and which will be let to contractors.
- C. The Communications Program will address member contributions, benefit vesting, disability pension process, service pension process, benefit determination, beneficiary designations, death benefit process and annual financial reporting.
- D. All communications with System members will occur in a straight-forward, timely, professional and courteous manner.

2. STAFF RESPONSES TO MEMBER QUERIES

- A. Staff will exercise care to avoid the risk of miscommunication.
- B. Staff's role is to provide information, not advice.
- C. Staff will review all available options at the time of retirement and their fiscal impact with the employee and their designated beneficiary.

3. TRUSTEE COMMUNICATIONS WITH SYSTEM MEMBER

- A. Trustees may give general information on the Retirement System and governing laws and refer requests for specific information to the Retirement System administration.
- B. When communicating with members, Trustees will disclose when they are not representing a Board policy or position.
- C. All communications sent by Trustees to members relevant to the Retirement System not specifically authorized by the Board shall include

this disclaimer: "This information is presented by an individual member of the Board of Retirement, who does not represent or speak for the Board of Retirement."

4. FREQUENCY OF COMMUNICATIONS

- A. The Summary Plan Description will be updated as necessary. If significant benefit changes are approved, the Summary Plan Description will be updated within six months of the change and distributed to every active member of the System.
- B. Members will receive an annual Benefit Statement and Statement of Account.
- C. Pre-retirement counseling will be provided, including Retiree Association affiliation.
- D. Other benefits brochures and pamphlets will be provided, as appropriate.
- E. The Retirement Administrator will conduct (a) workshop(s) for all members at least annually.
- F. The Retirement Administrator will publish information of the System's activities at least annually.

5. REVIEW OF COMMUNICATIONS

Guidelines for materials for general distribution:

- A. Materials will be reviewed for technical accuracy and legality by persons designated by the Retirement Administrator.
- B. Trustees will be provided a copy of communication pieces when such pieces are distributed to System members.
- C. All communications materials will meet the Policy Objectives.

6. EFFECTIVENESS EVALUATION

Members will be asked to evaluate the clarity and usefulness of the information received at field workshops and counseling sessions. These evaluations will be used by the Retirement Administrator to improve the quality of those programs.

7. TRUSTEE COMMUNICATIONS WITH EXTERNAL PARTIES

- A. Trustee communications will be consistent with their fiduciary duty to represent the interest of all System members and beneficiaries.
- B. No Trustee will speak for the Board as a whole unless authorized by the Board to do so and all communications sent by Trustees to external parties relevant to the Retirement System shall include this disclaimer: "This information is presented by an individual member of the Board of Retirement, who does not represent or speak for the Board of Retirement."
- C. When communicating with external parties, Trustees will disclose when they are not representing a Board policy or position.
- D. The Retirement Administrator will speak for the Board when needed and the Administrator will advise the Board of contacts received from the media.

V. POLICY REVIEW

The Retirement Board shall review this Policy at least every three years to ensure that it remains relevant and appropriate.

VI. AMENDMENT HISTORY

This Policy was adopted by the Retirement Board on October 24, 2001, revised April 13, 2005, and July 23, 2008.