



DPF

DEBSWANA · PENSION · FUND

Your Fund, Your Security, Your Future

DEBSWANA PENSION FUND

COMMUNICATION POLICY

1. Background

The DPF is a self-administered fund providing retirement benefits services and exclusive membership to current and former employees of the Debswana family of companies who are either Active, deferred or retired. The Fund is the largest in the Botswana private sector by size and value.

For active members, the DPF liaises with them either directly or through their Human Resources representatives at each of the 7 employer companies namely; Debswana Diamond Company, De Beers Holding Botswana, Morupule Coal Mine, Diamond Trading Company Botswana (DTCB), Debswana Pension Fund, PEO Venture Capital Fund and Anglo Coal Botswana. The total membership as at December 2011 is 9434 members.

In addition to administering for Active and deferred members, the DPF also manages its annuities in-house, hence our members, at their discretion, can choose to remain lifetime members of the DPF by purchasing annuities within the Fund upon retirement as opposed to elsewhere.

Through implementation of this policy, the DPF aims to meet its communication objectives as well as ensure compliance to the published statutory requirements for pension fund communication as per clause 9 of the Pensions and Provident Funds Act (1988) of Botswana. For a detailed reference on the requirements, the Act, which is currently undergoing revision, will be made available on our website www.dpf.co.bw once it has been passed.

2. Purpose of this Communications Policy

2.1. Primary objectives

2.1.1. The principal objectives of this Communications Policy shall be as follows:

- 2.1.1.1. To ensure that the Debswana Pension Fund *provisions and requirements are communicated accurately* to all stakeholders;
- 2.1.1.2. To identify and *meet all regulatory requirements* regarding provision of information by the DPF
- 2.1.1.3. To appropriately *promote membership* of the Fund to employees of participating employers;
- 2.1.1.4. To communicate clearly to all stakeholders their own responsibility for communications and information flows in relation to the DPF and work with them to *improve the efficiency of communications* as needed;
- 2.1.1.5. To ensure that all *communications are made in a timely manner*;
- 2.1.1.6. To ensure that all stakeholder *communication needs are adequately catered for*.

2.1.2. The major stakeholders for the purpose of this policy are as follows:

- 2.1.2.1. Members and their beneficiaries
- 2.1.2.2. Representatives of members
- 2.1.2.3. Prospective members
- 2.1.2.4. Employers
- 2.1.2.5. Trustees
- 2.1.2.6. DPF Staff

2.1.3. Responsibility for the implementation of this policy shall be the responsibility of the DPF Communications Manager and subordinates under the stewardship of the Principal Executive Officer. Their functions shall be to develop and coordinate the implementation of a comprehensive communication strategy that will include (but not limited to) the following key information requirements:

- 2.1.3.1. Developing *publications* that describe the DPF provisions and requirements and further ensuring these are given to all new members on joining the Fund and any other members on request
- 2.1.3.2. Producing and sending *annual benefit statements* to all active members
- 2.1.3.3. Producing and sending *retirement annuity projection statements* to active members to give them the opportunity to evaluate their potential future pension earnings and improve their savings where necessary.
- 2.1.3.4. Giving prompt and accurate replies to all *correspondence* and enquiries received
- 2.1.3.5. Availing appropriate and accurate *information* to members at all times, including publishing it on the DPF website as well as providing Fund contact details
- 2.1.3.6. Ensuring that prospective new members are advised on the benefits of the Fund as part of their *induction* process through educational forums.

2.1.4. If there is any material change in the Fund rules and regulation that warrants a change to the Communications policy, it shall be revised by the Communications Manager with the oversight of the Principal Executive Officer. The Pension Benefits Review Board sub-committee shall consider and approve the revised policy for implementation.

2.1.5. The DPF Communications department shall be responsible for producing all content of communication material arising from this policy however the related design work and production may be outsourced to service providers.

2.2. Secondary Objectives

This document outlines the adopted Communications Policy of the Debswana Pension Fund (DPF) and will primarily outline our strategy for communication with Fund

members. In addition to the membership, the delivery of the benefits also involves communication with a number of other interested parties. This policy provides an overview of how we communicate with all these stakeholders and how we will measure the success of our communication. The DPF communications policy complements Fund's compliance and risk management strategies hence it is geared towards the following objectives:

2.2.1. Professionalism

To demonstrate the Fund's professionalism by ensuring a thorough knowledge by DPF staff of the rules, regulations, products and services, in order to live up to its vision as the preferred provider of retirement services and becoming a great resource for comprehensive, reliable information. The Fund will develop and implement a *Brand Standards Policy Manual* that will further ensure that there is continued consistency on the image of the Fund and that employees live up to the values of the Fund in the process of executing their duties

2.2.2. Understanding and accessibility

To respond promptly to stakeholders' needs for information and contact by ensuring that needs are properly understood and providing effective access for all. The Fund will provide service facilities to the various membership constituencies and will continuously seek and implement better ways to appropriately deliver services to members and stakeholders.

2.2.3. Pro-active planning and development

To anticipate and respond to stakeholder needs through development of a *rolling communication strategy* informed by continuous communication research, planning and measurement. Through this strategy the Fund will develop *communication plans* that will be reviewed annually to consider and accommodate changes in both the internal and external environments and further develop new tools and channels of communication that will allow wider availability and access to information by stakeholders. The Fund will further ensure that its communication strategies are derived from the latest communication best practices at all times through regular industry-wide benchmarking

2.2.4. Customization of communication messages taking cognizance of stakeholder differences and needs.

To provide targeted communication based on the varying needs of groups of stakeholders: members, beneficiaries, employers, service providers etc. by customizing information and, where necessary, communications media for these different groups.

2.2.5. Responsiveness

To tailor the information conveyed or use all appropriate communications media when circumstances so warrant, such as in the event of a major incident or crisis by developing and implementing a complementary *crisis/issue communication policy* that will define roles and responsibilities as well as outline the criteria to be undertaken to communicate information as mitigation and management of the Fund reputation in the event that any unforeseeable crisis develops.

3. Our audiences

The DPF communicates with various stakeholders. For the purposes of this communication policy, communication with the following audiences is considered;

- 3.1. active members
- 3.2. Deferred members
- 3.3. Pensioner members
- 3.4. Prospective members
- 3.5. Employer representatives/Liaisons
- 3.6. Senior leadership teams/managers of employer companies
- 3.7. Union representatives
- 3.8. Board of Trustees
- 3.9. DPF staff
- 3.10. Business Partners/service providers
- 3.11. The Media.

In addition there are a number of industry stakeholders with whom we communicate on a regular basis, such as the regulators NBFIRA and BURS, Ministry of Finance and Development planning, Botswana Pensions Society, and other retirement services providers. We also consider as part of this policy how we communicate with these interested parties.

4. How we communicate

4.1. General stakeholder communication

The role of stakeholder communication is overseen by the Communications department with department providing strategic direction on how communication should be handled by other departments for each of the stakeholders they deal directly with. The department primarily manages member education as a core deliverable over and above the traditional PR, marketing and communication functions whilst providing the necessary resources and support to other department. On an annual basis the department produces a stakeholder communication plan as part of its overall communication strategy for implementation by various departments.

The roles and responsibilities of other departments and the stakeholders they deal with are as follows;

- 4.1.1. *Operations Department*, through its client services function implements customer relationship management strategies that ensures that members receive regular communication with regard to the administration of their benefits i.e.
 - 4.1.1.1. Acknowledgements for and feedback on system throughputs, i.e. membership applications, change requests, benefit transfers, withdrawals etc.
 - 4.1.1.2. Liaison with Employer representatives
 - 4.1.1.3. Counseling and educating during customer service enquiries, including distribution of communication material.
 - 4.1.1.4. Providing Training for HR representatives on an annual basis
 - 4.1.1.5. Investigation of death benefits
 - 4.1.1.6. Liaison with Actuaries
- 4.1.2. *Risk and Compliance Department* liaises directly with the following internal and external publics;
 - 4.1.2.1. Regulators- for vetting of trustees, rules review, and ensure timely submissions on regulatory requirements etc.
 - 4.1.2.2. Trustees - handles all Board communication and implements the Trustee education and training program.
- 4.1.3. *Investment Department* liaises with external publics namely;
 - 4.1.3.1. Asset managers
 - 4.1.3.2. Investment consultants
 - 4.1.3.3. Prospective investment partners
 - 4.1.3.4. Other stakeholders in the financial services sector
- 4.1.4. *Finance department* liaises with external publics namely;
 - 4.1.4.1. Internal and external Auditors
 - 4.1.4.2. Banks
 - 4.1.4.3. Actuaries
 - 4.1.4.4. Other service providers providing the Fund with corporate services.
- 4.1.5. *Human Resources department* deals with internal publics through managing employee relationships. They are responsible for managing the effectiveness of employees that will ensure appropriate service delivery to members. They plan;
 - 4.1.5.1. Staff meetings/briefings
 - 4.1.5.2. Executive memos
 - 4.1.5.3. Team building
 - 4.1.5.4. Performance management

4.2. Branding

All literature and other communications are produced in compliance with the established DPF Brand standards. In addition, DPF employees are expected, in the process of communicating with stakeholders, to demonstrate reasonable behavior and etiquette that is reflective of the values and principles espoused in the DPF philosophy, i.e. trust, integrity, value orientation, member focus, quality focus, innovation etc.

To further enhance positive behavior and regard for members in the process of our communication, we implement an annual internal communication plan that seeks to educate employees about the business of the Fund, give them insight on industry issues as well as teach them about basic communication principles and practices that would empower them to handle member communications better such as presentation skills etc.

4.3. Adaptability and accessibility

The DPF recognizes that individual members may have specific needs in relation to the format, language or mediums in which communication is provided hence membership profiling is an important aspect of our communication research. In the last profiling of our membership, *the following realities have been established;*

- 4.3.1. Deferred and pensioner members of the DPF make up to 50% of the total membership are widely distributed across Botswana in remote towns and villages, some with limited or no access to electronic communication mediums. Paper based, face to face, and mobile SMS communications are therefore considered the most convenient methods of contact with this group in terms of this policy.
- 4.3.2. The other 50% active membership are all easily accessible both through electronic mediums, i.e. a common intranet email platform shared between the group of companies hence email, SMS, Website and face to face meetings are given priority over paper based communication when dealing with active members.
- 4.3.3. The majority of our members (current and former mine employees) do not have tertiary education, with a significant number identified through a past survey as semi-literate. This factor is always considered in the design of our communications. With the costs considered, we make it standard practice to provide the two alternative languages in our communication, English and Setswana. The choice of language at any given event is dependent upon the audience profile.
- 4.3.4. Some deferred members remain unemployed with no source of income whilst they wait for their retirement age. Also, the average pension salary of a DPF pensioner is still relatively low hence based on these two factors, a significant number of our non-active members have limited resources and are often unable to maintain regular contact with the Fund as and when necessary. To provide relief for those who may face these challenges we have put in place;

- 4.3.4.1. A **toll free telephone number** for our continued accessibility
- 4.3.4.2. Pensioners are provided with a **pre-paid return envelope** for every communication sent to them in which a response is required
- 4.3.4.3. Members are able to **send SMS enquiries** to the Fund to which we respond either by telephone call or an SMS response if it is a basic enquiry.

4.4. Communication Mediums

The DPF generally use face-to-face and paper based communication as the two main means of communicating, for example by sending various publications and letters to members and stakeholders as well as in-house presentations. However, these are complemented by the use of electronic means such as the Debswana intranet site, (which is particularly convenient as a shared IT platform between the family of companies), the DPF website, SMS Communication. The DPF also accept communications from stakeholders electronically, mainly by email and telephone. The communication mediums that the DPF uses include the following;

4.4.1. The Internet

Fund literature and general information about the DPF are published on the DPF **website** www.dpf.co.bw The website contains a range of information about the Fund as well as secure member pages for each category of members namely Active, Deferred, pensioners. These pages are designed and customized in this manner in order to ensure that the information needs of the particular member category are adequately addressed. There are secure areas for other major stakeholders namely HR/Employers and Trustees. Each member area also has discussion forums which are meant to promote dialogue between the Fund and its members as well as amongst themselves about issues surrounding their pension benefits. The site also has links to other organisations relevant to members of the Pension Fund e.g. employer websites, asset managers, regulators, etc.

The DPF also currently has a dedicated **intranet site** on the Debswana Electronic Data Management System (EDMS) where all of its publications, policies and other documents are stored for ease of reference by active members sharing the same platform in the group. The site is regularly maintained and updated with new information as it develops.

4.4.2. Abridged Annual Report

An abridged annual report is produced and sent to members by postage to deferred members and pensioners. For active members it is published on the intranet and a site link emailed to them. The contents of the report focus mainly on updating members on the financial position of the Fund as well as other developments that impact on the business of the DPF.

4.4.3. Quarterly Newsletter

The DPF publishes a quarterly newsletter that aims to communicate and educate. The current format includes announcements, feature stories on member experiences, educational articles on member benefits and financial education amongst others. The newsletter is distributed electronically via intranet to active members and by surface mail to deferred and pensioner members. The newsletter features both English and Setswana versions in one copy.

4.4.4. Annual Benefit Statements

Annual Benefit Statements are sent to active and deferred members of the Fund deferred September of every year following the financial year. The issuing of the statement is preceded by the approval of the audited annual financial statements of the Fund by the DPF Board of Trustees, hence the benefit statement is sent with the abridged annual report.

The benefit statements are also used to communicate other information such reminding members about beneficiary nomination, educating them about benefit options and related rules and regulation.

4.4.5. Fund Literature

The Communications department review information needs of members on an ongoing basis and develops appropriate educational literature for distribution to members in various forums. The literature is made available to employers and scheme members and members themselves. Copies of this literature are accessible via the Fund's web-site www.dpf.co.bw and the intranet site.

4.4.6. Pensioner Pay Slips & Certificates of Existence

The DPF operations department issues monthly payment advice slip for retirement annuities. These can be used to communicate specific messages and for other purposes such as requesting a prompt notification of change of address. The pay advice is also used to communicate details of annual pension increases. Details of Annual Pension paid and the tax deducted are notified to Pensioners and the Botswana Unified Revenue Services (BURS)

Certificates of existence forms are also mailed to pensioners annually requiring them to confirm their existence by way of certifying them at approved authorities and returning them to the Fund. This is done to ensure that the Fund only pay pension salaries to valid member bank accounts and not deceased members.

4.4.7. General Correspondence

The Fund utilises both surface mail and e-mail to receive and send correspondence.

4.4.8. Telephone Help Lines & SMS Communication System

Members can access the Fund by telephone help line to deal with any queries relating to their pension and this is widely publicized in Fund literature. A toll free line is also available.

The Fund has installed SMS communication system with which notices and educational messages are sent out on a regular basis. The system also allows members to enquire or respond back to the DPF. Both the Fund Communication and Operations department are tasked with managing the communication received and sent in this medium.

4.4.9. Member Welfare Offices

For each of the membership constituencies of the Fund, i.e. Jwaneng, Orapa and Gaborone, there are member welfare office established as contact centers for members and their representatives, including employers. The offices are within the vicinity of the various mines where active members are employed and at the same time accessible to deferred and pensioner members living in and the surrounding concentration areas.

4.4.10. Pensioner Meetings Tour

The Fund has identified 17 towns and villages across Botswana where the majority of our deferred and pensioner members reside. On a bi-annual basis, the Fund conducts tours and hosts meetings in each of the villages to educate, give updates to members on Fund developments, performance etc. as well as receive feedback on member issues and concerns.

4.4.11. In-house Presentations

Also on a bi-annual basis the Fund arranges in-house meetings at each of the employer companies to address active members and educate, announce developments, changes etc.

4.4.12. Induction Meetings

The Fund liaises with employer representatives periodically to hold pension fund induction meetings for their newly recruited employees. Currently the Fund is dependent on the employers to provide a calendar for such meetings and the frequency of the meetings is dependent upon the employers' recruitment calendar.

4.4.13. Induction Packs

The Communication department receives on a monthly basis the address list of new member engagements on the pension administration system. Induction packs

are prepared and mailed to the new members. Included in the pack is all the available communication material about the Fund, its products and services.

4.4.14. Fairs

The DPF hosts edutainment fairs annually at the three membership constituencies in Jwaneng, Orapa and Gaborone. These fairs are aimed at being interactive and include the participation of DPF business partners who educate members on investment and savings options available to them as well as enlighten them about the dynamics of the pensions industry. Employers also occasionally initiate their own business fairs in which they always invite the DPF to participate

4.4.15. Pre-Retirement Seminars

Annually, the Fund conducts educational workshops for members who are close to retirement, targeting those aged between 45 and 60 in consideration of the early retirement age of 50 and normal retirement age of 60. The workshops are designed to educate members on the necessary requirements to retire from the Fund, their own personal financial plan for retirement and the importance of taking up additional voluntary contribution scheme to improve their net replacement ratios. The Fund engages the services of professional financial advisors to counsel the near-retiring members on personal finance.

4.4.16. HR Training Workshops

Annually, the Fund Operations department conducts training workshops for HR business partners at employer venues. The purpose of these workshops is to educate each other about our systems and processes, create synergy between both Fund and employer administrations, understand the gaps and assist each other improve the quality of administration of pension benefits which both parties provide for the members. In the process, relationship building is also important for the ongoing management of member records.

4.4.17. Trade Union Briefings

As part of our tours to address active members, we include in our schedules meetings with union representatives to brief them about developments and/or issues at the Fund that they need to be regularly informed of. The Unions are also able on a regular basis to make enquiries and initiate meetings with the Fund to gain further understanding on any issues of concern.

4.4.18. Branding material & Promotional Merchandise

The Fund engages with members through educational competitions and raffles through the newsletter and during business fairs either organized by the employers or DPF. To facilitate this, the Fund procures branding material and promotional gifts for

free distribution to members and other stakeholders. The objective of this initiative is to build membership loyalty and stronger relationships.

5. Communication with key audience groups

5.1. Policy on communication with active, deferred and pensioner members

Our objectives with regard to communication with members are:

- 5.1.1. for the DPF to be preferred over other pension funds and used as a tool in the attraction and retention of employees by employer companies
- 5.1.2. for members to make informed and beneficial decision about their pension benefits due to being better educated on the benefits of the DPF
- 5.1.3. to provide more opportunities for face to face communication with members
- 5.1.4. as a result of improved communication, for queries and complaints to be reduced
- 5.1.5. for our employers to take more responsibility as originators in ensuring the integrity of member data that is fed to the pension fund
- 5.1.6. For beneficiaries of members to be better informed about DPF benefits and processes

Our objectives will be met by providing the following communications, which are over and above individual communications with members (for example, notifications or responses to individual queries).

Method of communication	Media	Frequency of issue	Method of distribution	Audience group
Fund literature	Paper based, on intranet site and website	At joining, major scheme changes and upon request	Post to home address/via employers/email	All
Newsletters	Paper based, on intranet site and website	quarterly	Post to home address/via employers/email	All
Pension Fund Annual Report	Paper based, on intranet site and website	Annually	Post to home address/via employers/email	All
Benefit Statements	Paper based	Annually	Via employers for actives; post to home address for deferred members	Actives and deferred only
Projection Statements	Paper based	Annually	Post to home address/via employers for active members	Active members only
Pay Slips	Paper based	Monthly	Post to home address	Pensioners
Certificates of Existence	Paper based	Annually	Post to home address	Pensioners
Website and Intranet site	Electronic	Continually available	Advertised on all communications	Intranet for Active and website for all
'Member Welfare Offices	Face to face	Continually available	On request	All
Face to face education sessions including in-house presentations, meetings, pre-retirement workshops and training workshops	Face to face	Bi-annually for meetings and presentations and annually for workshops	On request	All
Telephone, email and fax	electronic	Continually available	On request	All
Induction packs	Paper based	On joining the Fund	Post to home address	Active members
Fairs	Face to face	Annually	Event	All

5.2. Policy on promotion of the scheme to prospective members and their employing authorities

Our objectives with regard to communication with prospective members are:

- 5.2.1. For improve new employees' preference for pension fund over alternative employee benefits such as gratuity
- 5.2.2. For the DPF to be used as a tool in the attraction of employees by employer companies
- 5.2.3. For our employers to be employers of choice
- 5.2.4. For public relations purposes.

As we do not have direct access to prospective members, we will work in partnership with the employing authorities in the Fund to meet these objectives. We will do this by providing the following communications:

Method of communication	Media	Frequency of issue	Method of distribution	Audience group
Fund literature	Paper based	On commencing employment	Via employers	New employees
Educational sessions	As part of induction workshops	On commencing employment	Face to face	New employees
Promotional newsletters/flyers	Paper based	Annually	Via employers	Existing employees
Posters	Paper based	Ongoing	Via employers	New and existing employees
Fairs	Face to face	Annually	Event	All

5.3. Policy on communication with employing authorities

Our objectives with regard to communication with employers are:

- 5.3.1. to improve relationships
- 5.3.2. to assist them in understanding DPF business and its environment
- 5.3.3. to work together to maintain accurate data
- 5.3.4. to ensure ease of processes between them and the DPF
- 5.3.5. to ensure that they understand the responsibility of being a DPF employer
- 5.3.6. to assist them in making the decisions relating to pension fund as a benefit.
- 5.3.7. to ensure they are fully aware of developments within the DPF
- 5.3.8. to promote the benefits of the DPF as a recruitment/retention tool.

Our objectives will be met by providing the following communications:

Method of communication	Media	Frequency of issue	Method of distribution	Audience group
Employers' Guide	Paper based and employer intranet site	At joining and updated as necessary	Email	Main contacts for all employers
Newsletters and Fund literature	Paper based, Electronic (email) and pensions intranet, website	Quarterly and as and when required	Email	All contacts for all employers
Employer meetings/Training workshops	Face to face	Annually and as and when necessary	email	All contacts for all employers
Pension Fund annual Report	Paper based, intranet and DPF website	Annually	Post and email	Main contact for all employers
Executive management briefings	Face to face	annually	email	Senior management of employers involved in funding and HR issues
Briefing papers	Paper based and electronic	As and when required	Email or hard copy	All

5.4. Policy on communication with union representatives

Our objectives with regard to communication with union representatives are:

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

Our objectives will be met by providing the following communications:

Method of communication	Media	Frequency of issue	Method of distribution	Audience group
Briefing papers	Paper based and electronic	As and when required	Email or hard copy	All
Face to face education sessions	Face to face	Bi-annually	As per schedule	All
Copies of Fund and literature and newsletters	Paper and email	On issue quarterly	Postage and via intranet	All

5.5. Policy on communication with members of the Board of Trustees

Our objectives with regard to communication with Trustees are:

- 5.5.1. to ensure they are aware of their responsibilities in relation to the Fund
- 5.5.2. to seek their approval to the development or amendment of policies, where required
- 5.5.3. to seek their approval to formal responses to high level consultations in relation to the Fund.
- 5.5.4. To empower them with the necessary information relating to the business of the Fund for the purpose of executing their duties

Our objectives will be met by providing the following communications:

Method of communication	Media	Frequency of issue	Method of distribution	Audience group
Trustee Inductions	Face to face	When there are new Trustees and as and when required	Face to face	All members of the Board of Trustees
Trustee training sessions	In-house workshops and external conferences	Quarterly as per trustee training schedule and conference invitations	Face to face	All members of the Board of Trustees
Management reports and Fund performance Reports	Paper based and electronic	Quarterly as per Trustee meetings scheduled	Email or hard copy	All members of the Board of Trustees
Fund literature	Paper based and electronic	As and when required	Email or hard copy	All members of the Board of Trustees

5.6. Policy on communication with DPF staff

Our objectives with regard to communication with DPF staff are:

- 5.6.1. to ensure they are aware of changes and proposed changes to the Fund
- 5.6.2. to provide on-the-job training to new and existing staff regarding the business of the Fund
- 5.6.3. to develop improvements to services and changes to processes as required
- 5.6.4. to agree to and monitor service standards.

Our objectives will be met by providing the following communications:

Method of communication	Media	Frequency of issue	Method of distribution	Audience group
Discussion workshops named “ <i>Know Your Fund</i> ”	Half-day workshops	Bi-monthly	Face to face	All staff
Internal Newsletter	Electronic	Bi-monthly	Email	All staff
Staff meetings	meetings	As scheduled by HR	Face to face	All staff
Executive Memos/Strategy updates	Paper based and electronic	Monthly	email	All Staff
Attendance at seminars	Externally provided	As and when advertised	By email, paper based	All staff

5.7. Policy on communication with the media

Our objectives with regard to communication with the media are:

- 5.7.1. to ensure the accurate reporting on Fund issues
- 5.7.2. To create a positive image of the Fund.
- 5.7.3. To use their mediums to communicate messages to our members and the general publics

Our objectives will be met by providing the following communications:

Method of communication	Media	Frequency of issue	Method of distribution	Audience group
Media releases	Paper based or electronic	As and when required	Post or email	Local media
Invitations to Media to attend/cover significant Fund events marking new developments	Paper based or electronic	As and when required	Post or email	Local media
Media advertisements	Paper based or electronic	As and when required	Post or email	Local media

5.8. Policy on communication with Regulators and other interested parties

Our objectives with regard to communication with regulators/interested parties are:

- 5.8.1. to meet our obligations under various legislative requirements
- 5.8.2. to ensure the proper administration of the Fund
- 5.8.3. to deal with the resolution of pension disputes appropriately

Our objectives will be met by providing the following communications:

Method of communication	Media	Frequency of issue	Method of distribution	Audience group
Pension Fund valuation reports, Financial statements, Audit reports, investment reports, tax returns and other regulatory deliverables	Paper based and/or Electronic	Annually	Via email or hand delivery	All regulators
Briefings/Meetings and presentations	Meetings, conferences and workshops	As per invitations	Face to face	All regulators
Formal resolution of pension disputes	Paper based and/or Electronic	As and when a dispute requires resolution	Via email or post	Scheme member or their representatives, the NBFIRA appointed Adjudication panel

6. Timeliness

We will measure against the following target delivery timescales

Communication of	Audience	Statutory period	Target delivery period
Induction Packs	New members of the DPF	Unspecified	Within six weeks of joining the DPF
Benefit Statements as at 31 December	Active and Deferred members	Unspecified	30 September
Telephone calls	All	Unspecified	95% of phone calls to be answered within 3 rings
Issue of retirement benefits (lump sums and pensions)	Active and deferred members retiring	unspecified	95% of retirement benefits to be paid within two month of retirement
Issue of deferred benefits (lump sums)	Leavers	Unspecified	Within two months of resignation/retranchment
Transfers in /out	Joiners/active members	Unspecified	Within two weeks of request
Issue of forms, i.e. expression of wish	Active/deferred members	N/A	Within five working days
Changes to scheme rules	Active/deferred and pensioner members, as required	Unspecified	Within three months of change coming into effect
Annual Pension Fund Report and Accounts	All	Unspecified	Within two months from approval of Audited Financial Statements by the Board of Trustees

7. Measurement & Quality management

We will measure the effectiveness of our communication by

Audience	Method	To consider	Measurement method
All member types	Paper and electronic based surveys annually	Operational efficiency, accessibility and service quality Frequency and quality of communication Relevance of our communication material Clarity of messages	Questionnaires are sent to members both electronically and by mail retirement.
Business partners/service provider	Electronic and face to face surveys	All services and identify improvement areas/new services	Questionnaires and interviews
Employers	Electronic, telephone and Face to face surveys	Same as all of the above	Questionnaires and interviews
DPF Employees	Paper based and face to face interview	Compliance to DPF brand standards (paper) and internal communications satisfaction measurement (survey)	Annual Brand compliance audit + Internal communications satisfaction questionnaire

7.1. Results

Results of our surveys are reported to the Board of Trustees and further published on the DPF intranet site.

7.2. Review process - Communication Strategy

We will review our communications policy annually to ensure it meets audience needs and regulatory requirements. A current version of the policy statement will always be available on our internet and intranet site; paper copies will be available on request.

7.3. Review Process – Communication Effectiveness

The Fund Communications Manager is expected to contribute to the organizational strategy score card in all perspectives, with the majority of the input business partners (stakeholder engagement) and internal processes (communication effectiveness).

8. Confidentiality of information & Data Protection

8.1. Confidentiality of information

All employees of the Fund bound by signed confidentiality contracts requiring due diligence in the handling of member records & further prohibiting any unauthorised release of Fund information to third parties.

8.2. Data protection

The Fund has further put in place a robust Fund administration IT platform with in-built systems controls that ensure controlled access and usage of member records. 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, for example, the Fund's actuaries, investment consultants, asset manager, mailing services, advertising agencies, banks etc. however these are bound by non-disclosure agreements within their contracts and service level agreements. The DPF has also put in place the necessary disaster recovery measures to safeguard against possible loss of data.

8.3. Member access

The Fund maintains an open door policy with regard to member who may wish to inspect Fund records. With prior consultation, members may request access to their data at any given point.

9. Communication Risk Management

The Fund Communications manager is tasked with risk monitoring and management of all communication risk that may face the department. In that regard, the department maintains a risk log for review and mitigation on an ongoing basis. At any given point and in line with the mandate of the Fund, the DPF will consider the management of Fund reputation, and ensuring sufficient member education as key considerations amongst the prevailing communication risks. A reputational risk matrix has been developed to guide the organization on the possible risks that can damage the Fund reputation.

The top two communications risks identified at all given times are fed into the organizational risk log, which is reviewed by the Board of Trustees on a quarterly basis.

10. Annexures

- 10.1. **Member** Communication Plan 2012
 - 10.2. **Stakeholder** Engagement Plan 2012
 - 10.3. Member Education Program 2012
 - 10.4. **Brand & Information** Management Plan 2012
 - 10.5. Communication **Measurement** Plan 2012
 - 10.6. DPF Organizational **Strategy** Map 2012
 - 10.7. Communications Managers **Output Agreement** 2012
 - 10.8. DPF Communication **Risk Log** (Updated quarter 2 – 2012)
 - 10.9. Reputational **Risk Matrix** Guide
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11. Fund Contact Details

HOW TO CONTACT US

Visiting the Fund

The DPF office is currently located at Plot 50361 Carlton House, Fairgrounds Office Park, Gaborone. The office is open for consultations Mondays through to Fridays (except holidays) from 8:00am to 16:45pm. The DPF will update members should there be a change of address in the future.

Calling the Fund

We provide a toll-free telephone number for use by DPF members and beneficiaries. You may reach us at 0 800 600 681 during working hours to speak to one of our administration officers.

Writing to the Fund

When writing to the Fund, please always remember include your full name, telephone number and return address. The Fund address is as follows:

The Secretariat Debswana Pension Fund Private Bag 00512 Gaborone Botswana

Website and email

Our website is an excellent resource for any member or member of the public wishing to know more about the Fund and its activities. Register on line to receive our regular e-newsletter. Visit us at: www.dpf.co.bw or email your enquiries to bokamoso@dpf.co.bw

Member Services Administration

	GABORONE	ORAPA	JWANENG
Reception	+267-3164267		
Service desks	+267-3614236	+267-2902323	+267-5884849
Fax	+267-3936239	TBA	TBA
Email	bokamoso@dpf.co.bw		
	+267-3614260	Operations Manager	

Corporate Communication

Telephones	+267-3614264	Communications Officer
	+267-3614301	Communications Manager

Finance & Investment management

Telephones	+267-3614354	Accounts Supervisor
	+267-3614269	Assistant Accountant
	+267-3614274	Fund Accountant
	+267-3614355	Investment Manager

Risk & Compliance

Telephones	+267-3614265	Compliance Officer
	+267-3614392	Compliance Manager

Human Resources

Telephones	+267-3614250	Human Resources Specialist
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Executive

Telephones	+267-3614288	PA to Principal Executive Officer
	+267-3614300	Principal Executive Officer

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