



2013 pensioners' newsletter

This newsletter contains important information so please read & keep.

- pension advice slips & pension pay dates
- pensions increase
- reminders
- our service standards
- complaints and appeals
- data protection
- useful contacts

I hope you find the newsletter helpful.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Nick Weaver'.

Nick Weaver Head of Pensions

Contact us

Our phones are open between 8.30am and 5pm on weekdays (4.30pm on Fridays), excluding bank holidays.

- **Phone:** 01962 845588
- **Typetalk:** if you use a textphone ring 0800 959598 and ask for Hampshire County Council on 01962 845588
- **email:** pensions@hants.gov.uk
- **website:** www.hants.gov.uk/pensions

Most queries can be answered by phone, email or letter so please contact us to talk to someone about your pension. In exceptional circumstances we may arrange for you to visit and discuss your query in person. Please always contact us first so that we can prepare any information that may be

helpful, and see if there is anything that you need to do. If you give us a week's notice, we can provide an induction loop or signer.

Please contact us if you would like this newsletter, or other information we send you, in another format. We can provide large print, Braille and audio.

Pension advice slips

We will send you an advice slip in April and in May. The only other time we will send you an advice slip is if the net pension (the amount we pay into your bank or building society) changes by £1 or more from the previous month. Please keep the advice slips we send in case you need them, for example to claim housing benefit.

Due the implementation of a new computer system, you may notice some changes to the information shown on your advice slip. If you previously had an item called GMP, the amounts in respect of this are now included with Pension, and will not be shown as a separate element in the future.

Pension pay dates

The date on your advice slip shows when your pension is due. If the date it is due falls on a weekend or bank holiday, your pension will be paid on the last the weekday before this date. The next pay dates are:

Firefighters' Pension Scheme			
Month	Pay date	Month	Pay date
May 2013	1 May	November 2013	1 November
June 2013	31 May	December 2013	29 November
July 2013	1 July	January 2014	31 December
August 2013	1 August	February 2014	31 January
September 2013	30 August	March 2014	28 February
October 2013	1 October	April 2014	1 April

New Firefighters' Pension Scheme			
Month	Pay date	Month	Pay date
April 2013	30 April	October 2013	31 October

May 2013	31 May	November 2013	29 November
June 2013	28 June	December 2013	31 December
July 2013	31 July	January 2014	31 January
August 2013	30 August	February 2014	28 February
September 2013	30 September	March 2014	31 March

Pensions increase

Pensions paid by the Fire Service are increased each year in line with the cost of living. The increases, which are set by HM Treasury and approved by Parliament, take effect from 8 April 2013. Your April pension payment will include 7 days at the current rate and 23 days at the new rate.

Your pension will not increase until your 55th birthday unless you retired due to ill health or receive a dependant's pension.

The increase depends on the date your pension was first payable:

First day of retirement	Increase	First day of retirement	Increase
23/04/12 and before	2.20 %	24/10/12 to 23/11/12	0.92 %
24/04/12 to 23/05/12	2.02 %	24/11/12 to 23/12/12	0.73 %
24/05/12 to 23/06/12	1.83 %	24/12/12 to 23/01/13	0.55 %
24/06/12 to 23/07/12	1.65 %	24/01/13 to 23/02/13	0.37 %
24/07/12 to 23/08/12	1.47 %	24/02/13 to 23/03/13	0.18 %
24/08/12 to 23/09/12	1.28 %	After 23/03/13	Nil
24/09/12 to 23/10/12	1.10 %		

If you are over state retirement age and entitled to state pension, your increase might be split between your fire pension and state pension. Don't worry, you'll get your full increase, but part of it will be in your state pension and part of it in your fire pension.

P60 and tax codes

We will send you a form P60 in May if you received pension in tax year 2012/2013. If you have a new tax code for the year 2013/14, it will apply from the first pension payment on or after 6 April which is 30 April 2013 or 1 May 2013. If you need to complete a tax return before this you can use your month 12 pension advice slip.

The Lifetime Allowance (LTA) is set by HM Revenue & Customs (HMRC). Your P60 will show the current value of your fire pension payable from 8 April 2013 as a percentage of the LTA. You may need the information if you:

- pay into another pension
- have another pension paid to you for the first time or transfer pension overseas
- receive any pensions which increase by more than the Consumer Price Index or 5%
- have a pension that has not been paid by age 75

If you have pension benefits that are not brought into payment before age 75, they will incur a high tax charge when they are paid. More information on LTA is available on our website, where there is also a link to HMRC's website.

Change of details

We must have your correct details to pay your pension. If we hold incorrect details, or make a payment that the bank returns to us, your pension will be suspended until you supply up to date information. Please send us a **signed letter** if your name, address or bank account change. Please also include your National Insurance number, for example AB24689C.

If we receive details after the middle of the month they may not be updated in time for the next pension payment, but we will apply them to the one after that.

If someone has power of attorney or holds a court of protection order for you, they should send us a photocopy of the documents to show this, if they have not already done so.

Re-employment

If you are re-employed in any capacity with any Fire & Rescue Authority (FRA) covered by the Fire Pension Scheme (FPS), New Fire Pension Scheme (NFPS) or as a fire civilian covered by the Local Government Pension Scheme (LGPS), you must write to Pensions Services with your salary, grade and hours, and any subsequent changes.

Such employment may affect your pension. If your pension is overpaid because you fail to notify us of your re-employment, the overpayment will be recovered from future payments.

Our service standards

We aim:

- to treat you fairly and courteously
- to answer your call promptly in office hours, or you can leave a message at busy times

- to reply to your letter or email within five working days, or explain why if we need longer
- We welcome your ideas on how we could improve our service to you.

Complaints and appeals

How to make a complaint:

- If you have a problem with your pension, please contact us on 01962 845588 in the first instance as most difficulties can be sorted out quickly.
- If you are still dissatisfied, please write to the HR Manager (Workforce Support), Hampshire Fire and Rescue Service, Leigh Road, Eastleigh, Hampshire SO50 9SJ, giving your full name, address, National Insurance number and details of your complaint.
- He will investigate your complaint and give you a decision in writing. He will also notify you that if you are still dissatisfied he will arrange for your complaint to be considered by the Hampshire Fire and Rescue Authority's Grievance Panel.

The Pensions Advisory Service (TPAS) can help with problems not resolved with us.

The Pensions Ombudsman can investigate your complaint, if you write to him within three years of the event, after TPAS has investigated it.

The Pensions Regulator may intervene where the Fire and Rescue Authority or scheme administrators fail in their duties.

Data protection

We can only give personal information by phone if we know we are talking to the right person. If you think you will need information by phone, please ask Pensions Services for a personal identification number (PIN) to use when you phone us.

Be aware: We will never phone or email to ask you for personal information, such as bank details, National Insurance number or address. If you receive a call and you're not sure, say that you'll call back and then use our number, 01962 845588.

Pensions audit: We occasionally send certificates to pensioners to be signed, witnessed and returned to us, to ensure that we pay pensions to the right people. We will send you a certificate each year if you live permanently overseas.

Data is also checked against records held by the General Register Office. External audit requires us to supply pension payments details for the National Fraud Initiative, to compare with records held by other public bodies to prevent and detect fraud.

Useful contacts

- **Department for work and pensions (DWP)** for questions about your state pension
Phone: 0845 606 0265
- **GOV.UK** about government services and information
Website: www.gov.uk
- **HM revenue & customs** for questions about your tax code
West Hampshire Area, Trinity Bridge House, 2 Dearmans Place, Salford; M3 5BS
Phone: 0845 3000 627
- **Money advice service**
Website: www.moneyadviceservice.org.uk
- **Taxaid** helps people on low incomes with their tax affairs
Website: www.taxaid.org.uk
For pensioners: 0845 601 3321 or 01308 488066, net household income under £17,000pa
- **The Pensions Advisory Service** and **Pensions Ombudsman** if you have a dispute
11 Belgrave Road, London; SW1V 1RB Website: www.pensionsadvisoryservice.org.uk
Phone: 0845 601 2923
- **The Pensions Regulator**
Napier House, Trafalgar Place, Brighton, East Sussex BN1 4DW