

## 2015 Pensioner newsletter

### **Fire Pension Scheme (FPS) Advance Payroll HMRC PAYE reference: I20/UA67567**

This is your pensioner newsletter for 2015. Please read and keep this safe as it contains important information.

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### **Contact details**

Please ensure that you quote your National Insurance number when contacting us: -

Write	Pensions Services The Castle Winchester Hampshire SO23 8UB
Telephone	01962 845588
Fax	01962 834537
Email	pensions@hants.gov.uk
Website	<a href="http://www3.hants.gov.uk/pensions">http://www3.hants.gov.uk/pensions</a>
Opening hours	Monday to Thursday – 08:30 – 17:00 Friday – 08:30 – 16:30 We are closed at weekends and on public holidays

We aim to:

- treat you fairly and courteously
- answer your call promptly in office hours
- reply to your letter or email within five working days, or contact you to explain why we need to take longer to resolve your query.

Our website is up to date with all our latest news, and has forms you can complete and return to us. We are constantly updating and improving this area of communication. We welcome your feedback and comments on how well the website meets your needs.

## Payment dates for 2015/16

The table below shows the payment dates for the year. This is the date that your pension will be credited to your bank account and is due on the first day of the month.

Please note that if the first of the month falls on a weekend or bank holiday, then we will pay your pension on the previous working day, which may mean that you receive two payments in one calendar month.

Tax period	Month	Payment date	Tax period	Month	Payment date
1	May	1 May 2015	7	November	30 October 2015
2	June	1 June 2015	8	December	1 December 2015
3	July	1 July 2015	9	January	31 December 2015
4	August	31 July 2015	10	February	1 February 2016
5	September	1 September 2015	11	March	1 March 2016
6	October	1 October 2015	12	April	1 April 2016

## Pensions Increase

Pensions paid by Hampshire Fire Pensions are reviewed each year in line with the Consumer Price Index (CPI). Inflationary increases, which are set by HM Treasury and approved by Parliament, take effect this year from 6 April 2015.

Your pension will not normally be reviewed until your 55th birthday except in some instances of ill health retirements or dependant's pension.

If your pension has been in payment since 21 April 2014, you will receive the full increase of 1.20%.

**If you are over state retirement age** and entitled to State Pension, your increase might be split between your Fire Pension and State Pension. For more details, please refer to the GMP section on page 3.

The date used to increase your pension depends on the date you left employment and you may receive a part year increase in your first year of retirement (this is not always the case, for example if we have used a previous year's pay in the calculation of your benefits).

Date pension first payable	Increase	Date pension first payable	Increase
21/04/2014 and before	1.20%	22/09/2014 – 21/10/2014	0.60%
22/04/2014 – 21/05/2014	1.10%	22/10/2014 – 21/11/2014	0.50%
22/05/2014 – 21/06/2014	1.00%	22/11/2014 – 21/12/2014	0.40%
22/06/2014 – 21/07/2014	0.90%	22/12/2014 – 21/01/2015	0.30%
22/07/2014 – 21/08/2014	0.80%	22/01/2015 – 21/02/2015	0.20%
22/08/2014 – 21/09/2014	0.70%	22/02/2015 – 21/03/2015	0.10%
		After 22/03/2015	nil

## **Guaranteed Minimum Pension (GMP)**

If you are over State Retirement Age, your pension increase may be split between your Fire Pension and your State Pension if you have a Guaranteed Minimum Pension (GMP).

The GMP is the minimum pension which a UK occupational pension scheme has to provide for those employees who were contracted out of the State Earnings Related Pension Scheme (SERPS) between 6 April 1978 and 5 April 1997. The GMP amount is 'broadly equivalent' to the amount the member would have received had they not been contracted out. We are notified of the GMP amount by the NI Contributions Office.

All increases associated with the GMP element of a pension were originally paid with the State Pension. From 6 April 1988, occupational pension schemes were required to pay increases (up to a maximum of 3%) with the occupational pension. This change in rules led to a distinction between pre 6 April 1988 GMP and post 6 April 1988 GMP.

- All increases due in respect of your pre 6 April 1988 GMP are still paid with your State Pension.
- Increases up to a maximum of 3% due in respect of your post 6 April 1988 GMP are paid with your Fire Pension (increases above this amount would be included with your State Pension).

The increases on any post 6 April 1988 GMP payment also takes effect from 6 April 2015.

If your State Pension is frozen (for example if you live abroad or you have deferred your pension) then please let us know as we will need to ensure that we are paying you the correct increases.

## **April 2015 pension payment**

Your April pension payment will be made up of:

- 5 days at the current rate of pension and 25 days at the new rate of pension

## **Payslips**

We do not send you a payslip every month. You should keep the payslips that we send you as they provide you with important information about your annual pension and you may need to show them to other parties (for example to claim housing benefit).

We will always send you a payslip in April and in May. Your April payment includes part of your new rate of pension and will show the total figures for the tax year. Your April payment includes part of your new rate of pension and will show the cumulative figures for the tax year.

The only other time during the year that we will send you a payslip is if the net pension (the amount we pay into your bank or building society) changes by £1 or more from the previous month.

## **P60s**

We will send you a P60 by the end of May if you received pension in the tax year 2014/15. Please keep this document safe as you may be required to provide this as it shows a summary of your total income received and tax paid for the year.

## **Tax codes**

If you have a new tax code for the year 2015/16, it will apply from the first pension payment on or after 6 April which is 1 May 2015.

We can only act on tax code changes that are received from Her Majesty's Revenue and Customs (HMRC). It is therefore important that you check your pension payslip carefully to ensure that we have used the correct tax code for your pension and you should contact HMRC if you have any queries with your tax code. HMRC, PAYE, BX9 IAS Phone: 0300 200 3300.

We now provide HMRC with the amount of net payments and tax deducted for every pension payroll record, on each pay day rather than at the end of the tax year. This should mean that HMRC will be able to update your tax code more quickly in future.

## **Changes to your personal details**

If you change your address or bank details, then we will need to be notified in writing as we need a signature. You can either write in or print a change of details form from our website, but in either case, please ensure that you provide your National Insurance number.

Any changes to your personal details can be

- posted to us,
- sent as a signed fax, or
- emailed as a scanned signed document.

The notification of change of address or bank details must be signed by you or the person who has been appointed as your legal representative, i.e. the person who holds power of attorney or Court of Protection.

- Please note that to accept a signature from your representative we must have seen the original appointment document, or a photocopy of the original.
- We will also accept form BF57 – Appointment to Act issued by the Department for Work and Pensions.

If we receive details after the 17<sup>th</sup> 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 we have mail returned to us, or a payment returned to us from your bank or building society, then we will suspend your pension payments until we have received up to date information from you. When your details have been updated, we will then pay any pension that is due to you with your next pension payment.

## **Overseas payments**

We use Citibank to pay pensions to overseas bank accounts. If you are interested in this service then please complete a mandate form which can be found on our website.

We need a couple of weeks notice to arrange these payments, as we need to verify the details you have provided with Citibank before we can make any payments to overseas accounts.

Citibank charge a £2.74 administration fee per payment, which is deducted from your net pension as part of the transfer process to your overseas account.

## **Modification**

If you have pensionable service between 1 September 1947 and 31 March 1980, then under the National Insurance Modification Regulations at State Retirement Age (SRA) your annual pension will be reduced by £1.70, at the basic rate of pension before any increases, for each day of completed service between those dates.

Details about any Modification on your pension benefits, would have been included in your original retirement letter.

If this applies to you and you have not yet reached your SRA, then we will write to you the month before this will apply to your pension to inform you about the adjustment that will be made to your pension payments.

## **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, 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.

## **Declaration of entitlement and National Fraud Initiative**

The declaration of entitlement is a form which we may send to you from time to time to help us to prevent and detect fraud.

We will ask you to confirm your address and to sign the form, to declare that you are still entitled to receive a pension paid by Hampshire Fire Pensions. This form must be witnessed by someone over 18 and who is not a family member.

If we have had mail returned to us, then we will automatically send one of these forms to you, via your bank or building society.

Please ensure they are completed and returned to Pensions Services promptly to avoid any delays in future payments.

In addition external audit requires us to supply details of pension payments to external parties to compare with the records of other public bodies to prevent and detect fraud.

## **Pensions payable to surviving dependants**

If you leave a spouse or a civil partner when you die, then they will be entitled to a pension.

The scheme regulations are very complicated and there is no straight forward answer to the question 'how much will my dependants get in the event of my death?'

The amounts that are payable depend on a number of factors, including when you left, your pensionable service, your marital status and whether you have eligible children.

One key point to note is that if your marriage has taken place after you left pensionable employment, then this will affect the amount of pension that would be payable to your surviving partner.

### **Further information**

We provide more detail about dependant's benefits on our website, where you will also find an estimate request form which you can use to ask us to provide you with specific information based on your own circumstances.

Please note that we are not automatically part of the 'Tell Us Once Service', you will need to specifically ask for Hampshire Fire Pensions to be informed, or notify us directly by contacting us in one of the ways on page 1.

### **Our service**

Pensions Services have maintained our Customer Service Excellence (CSE) certification following an annual review in April 2014. We have held this since first being awarded it in 2009.

We are continuously looking for ways to improve our services to you and we welcome any feedback that you give us, good and bad. If appropriate we will change our processes to ensure that we provide you with an efficient service that meets your needs.

If you are not happy with the way your pension scheme membership has been dealt with, or the service you have received from us, please let us know as most problems can be sorted out quickly. We are happy to put right any mistake that may have occurred and an informal enquiry of this kind may save you a lot of time and trouble.

However, if you wish to complain, please write to The Complaints Officer, Corporate Resources, The Castle, Winchester, SO23 8UB.

## Useful contacts

**GOV.UK** for general information about government services  
[www.gov.uk](http://www.gov.uk)

**Department for Work and Pensions (DWP)** for questions about your State Pension  
0800 731 7898

**HM Revenue and Customs** for questions about your tax code  
[www.hmrc.gov.uk](http://www.hmrc.gov.uk)  
HMRC, PAYE, BX9 IAS  
0300 200 3300  
PAYE reference: 120/UA67567

**Money advice service**  
Website: [www.ma.org.uk](http://www.ma.org.uk)

**Taxaid** helps people with net household income of less than £20,000pa with their tax affairs  
[www.taxaid.org.uk](http://www.taxaid.org.uk)  
0845 601 3321 or 01308 488066

**The Pensions Advisory Service and Pensions Ombudsman**  
11 Belgrave Road, London; SW1V 1RB  
[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)  
0300 123 1047

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