

2017 Pensioner newsletter

Please telephone us on 01962 845588 if you would like this newsletter, or any other information, in Large Print.

Hampshire Pension Services

New Firefighters' Pension Scheme (NFPS) - Arrears payroll

Pay As You Earn (PAYE) reference: 120/UA67567

This is your pensioner newsletter for 2017. Please read it, and keep it safe, as it contains important information about your pension.

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Contact details

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

Write to	Hampshire Pension Services 3 rd Floor, EII Court East The Castle Winchester Hampshire SO23 8UB
Telephone	01962 845588
Fax	01962 834537
E-mail	pensions@hants.gov.uk
Website	www.hants.gov.uk/pensions
Opening hours	Monday to Thursday: 08:30 to 17:00 Friday: 08:30 to 16:30 Weekends and public holidays: Closed

Change to PAYE reference

With effect from 6 April 2017, your PAYE reference was changed from 475/HA67567 to 120/UA67567. This change is purely administrative and should not affect your payments, or tax deductions, in any way.

The amendment has been made primarily to streamline our income tax reporting and administration processes.

The 2016/17 P60 will be the last to show the old reference of 475/HA67567. Future payslips, P60s, and newsletters will show the new reference of 120/UA67567.

Our aims

We aim to:

- Treat all members fairly and politely.
- Answer all of your calls, within office hours, quickly.
- Reply to your letters or e-mails within ten 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 various forms to change your details or to request information. We constantly update and improve this area of communication.

We welcome your feedback and comments on how well the website meets your needs.

Payment dates for 2017/18

The table below shows the payment dates for the financial year. This is the date that your pension will be credited to your bank account. Your pension is paid on the last working day of each month. Therefore, if the last day of the month falls on a weekend or bank holiday, we will pay you on the previous available working day.

Period	Month	Payment date	Period	Month	Payment date
1	April	28 April 2017	7	October	31 October 2017
2	May	31 May 2017	8	November	30 November 2017
3	June	30 June 2017	9	December	29 December 2017
4	July	31 July 2017	10	January	31 January 2018
5	August	31 August 2017	11	February	28 February 2018
6	September	29 September 2017	12	March	30 March 2018

Pension increases

New Firefighters' Pension Scheme 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 10 April 2017.

Your pension will not normally be reviewed until your 55th birthday except in some instances of ill health retirements or for dependant pensions where increases are payable immediately irrespective of age.

If your pension has been in payment since 25 April 2016, and you are over age 55, you will receive the **full increase of 1.00%**. However, you may receive only a proportion of the full increase in your first year of retirement if you left after this date.

Please note that this is not always the case - for example if we have used a previous year's pay in the calculation of your benefits.

If you are over state retirement age (SRA), reached SRA before 6 April 2016, and are entitled to State Pension, your increase may be split between your Fire pension and State pension entitlements.

If you left after 1 April 2015 any Career Average Revalued Earnings (CARE) benefits that you have built up in the Fire 2015 scheme will be revalued separately from the remainder of your benefits and any increases will take effect from 1 April 2017.

Payslips

We do not send you a payslip each month. However, we will always send a payslip before the April and May payments are made each year.

The only other time during the year that we will send you a payslip is if the net pension (the amount payable after deductions) changes by £1 or more from the previous month.

You should keep all payslips that we send you as they provide you with important information about your pension, and you may need to show them to third parties (for example to claim housing benefit).

Tax codes

If you have a new tax code for the year 2017/18 it will apply from the first pension payment after 6 April, which will be on 28 April 2017.

We can only apply tax code changes that are received from Her Majesty's Revenue and Customs (HMRC). It is important that you check your pension payslip carefully to ensure that we have used the correct tax code for your pension. You should contact HMRC first, using the details below, if you have any queries with your tax code:

Pay as You Earn
HM Revenue & Customs
BX9 1AS

Telephone: 0300 200 3300

Changes to your personal details

If you change your address or banking details, we require a signature.

You can write to us directly, send a signed fax, or e-mail a signed attachment. In every case, please ensure that you provide us with your National Insurance number.

Notification of a change of address or banking 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 a copy of the original appointment document.

- We will also accept form BF57 - 'Appointment to Act' - issued by the Department for Work and Pensions.

If we receive details after the 17th of the month they may not be updated in time for the next pension payment due, but we will apply them for the next available payment.

If we have a payment returned to us from your bank or building society, we must suspend your pension payments until we have received up to date information from you. When your details have been updated, we will pay any pension that is due to you within the next available payroll run.

P60s

A P60 will be issued by the end of May if you received any pension in the tax year 2016/17.

Please keep this document safe as it shows a summary of the total taxable income received and tax paid for the year. Although we are not obliged to provide replacement copies of these documents, we are able to send these if required.

Overseas payments

We use Citibank's WorldLink Payment Service to pay pensions to overseas bank accounts. If you are interested in this service please contact us directly, and we will advise you what information we require. We can then post, or e-mail, a Citibank mandate for you to complete and return.

We require a couple of weeks' notice to arrange these payments, as the details need to be verified with Citibank before we can make any payments to the overseas account.

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

Modification

If you had pensionable service between 6 April 1948 and 31 March 1980 the National Insurance Modification regulations may affect you at State Pension Age (SPA). If affected, your annual pension will be reduced slightly in line with the regulations.

Details about any modification to your pension benefit should have been included in your original retirement letter.

If Modification applies to your pension, and you have not yet reached SPA, we will write to you the month before to inform you of the adjustment that will be made.

Re-employment

If you are re-employed in any capacity with **any** Fire & Rescue Authority you must write to us 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.

Injury pension and State benefits

If you are in receipt of an injury pension and are receiving any State benefits (which are paid specifically because of the injury that you received while on duty), these benefits are considered 'additional benefits' and must be deducted from your injury pension.

You must keep us informed of any changes in the scale or amounts of these benefits, other than the usual annual increases, so that the amount of injury pension payable to you can be assessed correctly. We also need to know if you are **not** entitled to receive any of these benefits, so that we can pay you the full amount of injury pension.

We will need to see copies of any letters from the Department for Work and Pensions to verify the benefits and amounts which you may or may not be entitled to.

Fraud prevention

It is a requirement of the Scheme to detect and prevent fraud. Because of this, it is necessary to periodically send 'Declaration of Entitlement' forms to members – especially those who live overseas.

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

Please ensure the form is completed and returned to us promptly to avoid any delay in future payments. We are also able to accept the completed form by fax or e-mail.

Our auditors may also request us to supply details of pension payments to third parties. This is to compare our records with what other public bodies hold to help prevent fraud.

Pensions payable to surviving dependants

If you have a partner when you die, they may be eligible to receive a pension. The rules for this depend on when you left the employment that your pension benefits are based on.

The scheme regulations are very complicated and there is no straightforward 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 the scheme, 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, this may affect the amount of pension that would be payable to your surviving partner.

We provide more details about dependant's benefits on our website where you can also find an estimate request form. This form can be used to ask us to provide you with specific information based on your own circumstances.

Our service

Hampshire Pension Services has maintained the Customer Service Excellence (CSE) certification following an annual review in April 2015. We have held this since first being awarded it in 2009.

We are continuously looking for ways to improve our service 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 resolved 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 do wish to complain please write to:

Robb Carr
The Castle
Winchester
SO23 8UB

Topping up your State Pension

As the New Firefighters' Pension Scheme was a contracted-out scheme prior to 6 April 2016, you may not be entitled to receive the full State Pension. If you are concerned about the State Pension benefits you claim, or are due to claim, the information below may be helpful:

<http://www.lgpsregs.org/images/EmployeeGuides/TopupStatePensionv1.0.doc>

This web link provides information on topping up your State Pension if you are not currently entitled to receive the full amount.

Useful contacts

GOV.UK - General information about government services
Website: www.gov.uk

Department for Work and Pensions (DWP) - Queries about your State Pension
Telephone: 0800 731 7898

Money advice service - Free and impartial money advice, set up by government
Website: www.moneyadviceservice.org.uk/en
Telephone: 0300 500 5000

TaxAid - Help with a tax problem if HMRC can't sort it out
Website: www.taxaid.org.uk

Tax Help for Older People – Tax advice for older people on low incomes
Website: www.taxvol.org.uk
Telephone: 0845 601 3321 or 01308 488066

The Pensions Advisory Service and Pensions Ombudsman
Address: 11 Belgrave Road, London, SW1V 1RB
Website: www.pensionsadvisoryservice.org.uk
Telephone: 0300 123 1047