

2018 Pensioner newsletter

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

Hampshire Pension Services
Firefighters' Pension Scheme (FPS) - Advance payroll
Pay As You Earn (PAYE) reference: 120/UA67567

This is your pensioner newsletter for 2018. 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

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 2018/19

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 first working day of the month. However, if the first 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	May	1 May 2018	7	November	1 November 2018
2	June	1 June 2018	8	December	30 November 2018
3	July	29 June 2018	9	January	31 December 2018
4	August	1 August 2018	10	February	1 February 2019
5	September	31 August 2018	11	March	1 March 2019
6	October	1 October 2018	12	April	1 April 2019

Please note that in certain months two payments will be made. We are aware that some members have specific banking arrangements which require a payment each calendar month to attract interest. However, we are unable to amend the payment dates as listed above.

Pension increases

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 9 April 2018.

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 24 April 2017, and you are over age 55, you will receive the **full increase of 3.00%**. 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 Pension Age (SPA), reached SPA 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 2018.

Payslips

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

Throughout the rest of the year, we will only send a payslip if the net pension (the amount payable after deductions) changes by £1 or more from the previous month. A payslip may also be issued if there is a change of tax code.

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 certain State benefits).

Tax codes

If you have a new tax code for the year 2018/19 it will apply from the first pension payment after 6 April, which will be on 1 May 2018, for May.

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 wish to change your address, this can be requested in writing or by email. Although we do not require a signature we must receive the following information:

- Full name
- Date of birth
- National Insurance number
- Previous address

Please note that we cannot accept a change of address by telephone.

If you wish to change your banking details, we must have this in writing, with a signature, in order to verify the amendment and protect you from fraud. We can accept a scanned letter sent by email, but this must be a clear image and also be signed.

If you act on someone's behalf (such holding Lasting Power of Attorney, Court of Protection, or form BF57 'appointment to act' from the Department for Work and Pensions) the relevant document must be included with the request if we do not already hold this on record.

If we receive requests after the 17th of the month, the details may not be updated in time for the next pension payment due. We will instead apply the changes for the next available payment.

If we have a payment returned from your bank or building society, we must suspend your pension payments until we have received up to date information from you. When the details have been updated, any arrears due will be included 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 2017/18.

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 SPA. If affected, your annual pension will be reduced slightly in line with these 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.

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 whilst on duty), these benefits are considered 'additional benefits' and may 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.

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.

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.

If we are unable to resolve your query and you wish to make a formal complaint, please write to the address below:

Rob Carr, Head of Finance
The Castle
Winchester
SO23 8UB

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

We are working to ensure we are fully compliant with the General Data Protection Regulations which are due to take effect from 25 May 2018. Our privacy statement will be available soon on our website.