



Welcome to your pensioner newsletter for 2026 which contains important information about your **Hampshire & IOW Police pension.**

Police Pension Schemes - Advance payroll
Pay As You Earn (PAYE) reference: 120/FA67568

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Please telephone us on 01962 845588 if you would like this newsletter in large print.

Message from the Scheme Manager

My thanks as ever to our colleagues in Hampshire Pension Services for producing the annual newsletter, covering key areas and providing useful information relating to having a pension in payment.

Please do take the time to read through the 2026 edition and in particular, I would encourage keeping information such as contact details up to date. Having the ability to maintain contact is essential to ensuring Pension Services can communicate any important updates to you concerning your pension record and can assist you with any issues or queries you may have.

Registering for the Member Portal has a range of benefits which are listed on page 4, but for those that have not or do not wish to use this service, please do maintain up to date contact information.

On a different note, the McCloud Age Discrimination Remedy has featured prominently in Pensions News in previous years. Whilst the statutory 18-month implementation window came to a close on 31 March 2025, there are still Pensioner Members in-scope (and therefore affected by Remedy) yet to make a decision on how they wish their eligible service to be treated for the remedy period (1 April 2015 to 31 March 2022). Following receipt of your Remedial Service Statement, if you have not made your election please do so at the earliest opportunity. Should you have any queries on this please contact Hampshire Pension Services who will be able to assist you further.

Lastly, for further news and updates, please do check the news section of Hampshire Pension Services very own webpages, and there is also the National Police Chiefs' Council member website - www.pensioninfo.co.uk. This is due an overhaul by the middle of this year and will provide a wealth of information on the Police Pension Scheme's as a whole.

Take care,

ACO Richard Croucher
Chief Finance Officer, Hampshire & Isle of Wight Constabulary



Pension pay dates

Month	Payment date	Month	Payment date
May	1 May 2026	November	30 Oct 2026
June	1 Jun 2026	December	30 Nov 2026
July	1 Jul 2026	January	31 Dec 2026
August	31 Jul 2026	February	1 Feb 2027
September	1 Sept 2026	March	1 Mar 2027
October	1 Oct 2026	April	1 Apr 2027

Tax Codes

Your pension is taxable income.

If you receive a new tax code for 2026/27, it will apply from the first payment after 6 April (01 May 2026).

We can only use tax codes provided by HMRC. Please check your payslip to confirm the correct code is being used.

For tax code queries, contact HMRC (not Hampshire Pension Services) and quote your National Insurance number:

Pay As You Earn
HMRC, BX9 1AS
Tel: 0300 200 3300

You can also manage your tax online at:
www.gov.uk/personal-tax-account

Payslips and P60s

Your payslips can be viewed or downloaded for printing from the [Member Portal](#).

If you have opted out of electronic communications, we will post you:

- A payslip twice a year, before the April and May payments are made,
- your P60 after the end of the tax year (usually May), and
- a pensioner newsletter.

If you would like other payslips throughout the year, you will need to contact us to request this.

Any queries regarding tax should be directed to HMRC.



Keeping your information updated

Your pension is very important so it is essential that you can access your pension information and keep us up to date with any changes in your personal circumstances. The easiest way to do this is using our online [Member Portal](#).

This will allow you to:

- securely view payslips and your P60,
- change your address, name or marital status,
- update your bank details,
- view any changes in your tax code,
- add or amend 'expression of wish' nominations, and
- send us a secure message.

To register or sign in, visit: mypensionportal.hants.gov.uk. Once you have registered, we will then contact you electronically when we need to share information with you about your pension.

Name or address

You can change your home or email address through our [Member Portal](#). You can also write to or email us.

Please include the following information:

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

We cannot accept change of addresses by telephone.

To change your name, provide a copy of the relevant certificate (e.g. marriage or deed poll).

You can upload this via the Member Portal, or send a copy by post or as a clear scanned image by email.

Bank details

The most secure way to update your bank details is through the [Member Portal](#).

Alternatively, you can send us a signed letter by post or email (as a clear scanned image).

Changes received after the 17th of each month may not apply to your next pension payment and will take effect from the following payment.

If a payment is returned by your bank or building society, we will suspend your pension until we receive updated details.

Once processed, any arrears will be included in the next payroll run.



Acting on someone's behalf

Some pensioners ask relatives or friends for help with their financial affairs.

To allow someone to discuss your pension details with us, please complete a Letter of Authority form: <https://www.hants.gov.uk/hampshire-services/pensions/police/all-schemes/forms>

To enable someone to make changes to your pension record (e.g. address or bank details), we need evidence of:

- Power of Attorney, or
- Court of Protection Order.

For guidance on setting up a Power of Attorney, visit: www.gov.uk/power-of-attorney.

Fraud prevention

To prevent fraud, we regularly review members' entitlement to receive pension benefits. Occasionally, we may contact you - especially if you live overseas - for confirmation of details.

If contacted, please respond promptly using the online or paper forms provided. Paper forms can be returned by post or email.

Our auditors may also request pension payment details to compare records with other public bodies as part of fraud prevention.

Transfers and divorce

Please note that it is not possible to transfer a pension in payment to another pension scheme.

You may be asked for a Cash Equivalent Value (CEV) as part of any divorce proceedings. If so, please send us your written request for a CEV. In all cases there will be a charge for providing this information.

Don't forget to keep us updated with any change of address resulting from your divorce.



Pension increases

Your pension is reviewed each year, in line with inflation. Any increase is applied from April. This year the increase is effective from 6 April 2026. The rate of the increase is set by HM Treasury based on the rate of the Consumer Price Index (CPI) in the previous September. Once the rate of increase has been approved by Parliament, we are formally notified and can apply the change to your pension.

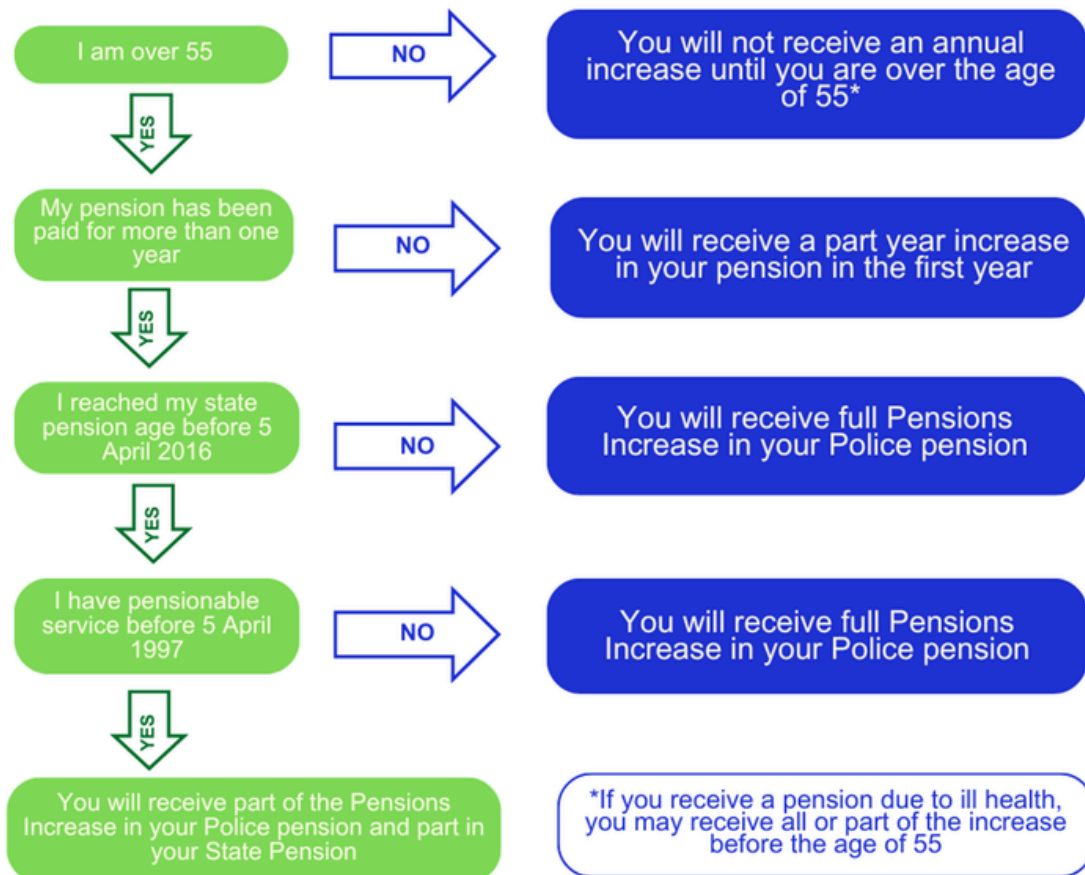
The full increase for April 2026 is 3.8%.

However, you may not receive the full pension increase with your Police pension. There are three main reasons for this: your age, how long your pension has been in payment and the State Pension.

There are more details of how the pension increase is applied to your pension on our website. The flowchart on the previous page shows how your pension will be increased each year.

PENSIONS INCREASE

This flowchart will give an indication of whether you will receive an increase in your Police pension - it will not cover all circumstances.



Overseas payments

We use a system called Convera to pay pensions to overseas bank accounts. We need two weeks' notice to set up the arrangement with Convera before we can make payment to overseas accounts.

Convera do not charge an administration fee. Instead, they make their margin through a reduction to the exchange rate payable.

Third-party deductions

If you wish to cancel any third-party deductions that are taken directly from your pension, you must:

- notify the relevant third party and,
- notify us in writing.

If you do not do this, it may lead to a discrepancy in our records and cancelled deductions being reinstated. Please let us know if you require any assistance in locating who to contact.

Re-engagement

If you are re-engaged as a Police Officer, with any Constabulary, whilst receiving a Police Pension that is payable from the 1987 or 2006 Schemes, you must write to us and tell us the date of your appointment.

Your pension will be suspended while you are re-engaged. If your pension is overpaid because you fail to notify us of your re-engagement, the overpayment will be recovered from future payments.

Modification

If you are affected by National Insurance modification regulations, then details of any modification to your pension benefit were included in your original retirement letter.

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



Injury pension and state benefits

If you receive an injury pension and state benefits related to your duty injury, these benefits may be deducted from your pension.

Please inform us of any changes to these benefits (other than annual increases) or if you are not entitled to them, so we can adjust your pension correctly.

We will need copies of any letters from the Department for Work and Pensions confirming your benefit entitlement and amounts.

Dependants' benefits

If you die before your partner, they may be eligible to receive a pension. The rules for this depend on when you left the employment for which you are now receiving a pension.

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.

Note: if you marry after you stop contributing into a membership, this may affect the amount of pension payable to your surviving partner.

You can find more information about dependants' benefits on our website. If you require specific information based on your own circumstances, please use the 'request for a partner pension estimate' form on our website.



Contacting us

<u>Send us a secure message through the Member Portal</u>	To register or sign into Hampshire Pension Services Member Portal, visit: mypensionportal.hants.gov.uk
<u>Website</u>	www.hants.gov.uk/pensions
<u>Write to</u>	Hampshire Pension Services The Castle Winchester Hampshire SO23 8UB
<u>Telephone</u>	01962 845588
<u>Opening Hours</u>	Monday to Friday: 09:00 to 16:30 Weekends and public holidays: Closed

Our service aims

We aim to:

- Treat all members fairly and politely.
- Answer all your calls promptly, within office hours.
- Reply to all letters or emails within five working days or contact you to explain why we need to take longer to resolve your query.

Hampshire Pension Services have maintained the Customer Service Excellence certification following an annual review in February 2026. We have held this since being first awarded it in 2009.

We are continuously looking for ways to improve our service and welcome any feedback that you give us. If appropriate, we will change our processes to ensure we provide you with a service that best meets your needs. You can write to us with any feedback or complete our online survey.

If you are unhappy with the service we have provided, please let us know. Most problems can be put right informally, however if you wish to make a formal complaint please write to us at the above address or email pensions@hants.gov.uk.



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 0469

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

Money Helper - Free and impartial advice on money and pensions, set up by government

Website: www.moneyhelper.org.uk

Telephone: 0800 011 3797

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 income

Website: www.taxvol.org.uk

Telephone: 01308 488066

Pensions Ombudsman

Address: 10 South Colonnade, Canary Wharf, E14 4PU

Website: www.pensions-ombudsman.org.uk

Telephone: 0800 917 4487

HMRC

Pay As You Earn Address: HM Revenue and Customs, BX9 1AS

Telephone: 0300 200 3300

