



Hampshire Police Pensions
administered by
Hampshire Pension Services

2020 Pensioner newsletter

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

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

Welcome to your pensioner newsletter for 2020. Please read it, and keep it safe, as it contains important information about your Police pension.

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Message from Hampshire Constabulary - Families Day 2020

The annual Police Families day will be held on 6 June 2020, and the committee would like to extend an invitation to all our pensioners, widows and widowers and their families to attend.

The day is run from 10am – 5pm and includes a whole host of activities and exhibits including pony rides, bouncy castles, fairground games, Police Dog displays, market stalls, children's entertainer, Police vehicles and many more.

The day is free to attend, with most activities free as well (there is a small charge for the fairground games) and we would love to welcome you to the day.



Contact details

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

Write to	Hampshire Pension Services The Castle Winchester Hampshire SO23 8UB
Telephone	01962 845588
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.

We encourage you to visit our website for information and our latest news.

We welcome all suggestions for improving our website or our newsletters. If you have on any ideas on how to improve our communications, do contact us.

Member Portal

You can easily view your pension details online using our Member Portal. This will allow you to:

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

To register or sign in, visit <https://upmliveportal.hants.gov.uk>.

Please contact us if you need assistance to register or use this service.

If you are changing your name, we will require a copy of the relevant certificate (marriage certificate/change of name by deed poll). You can send us a scanned copy or you can post a copy to us.

Pension pay days for 2020/2021

Period	Month	Payment date	Period	Month	Payment date
1	May	1 May 2020	7	November	30 October 2020
2	June	1 June 2020	8	December	1 December 2020
3	July	1 July 2020	9	January	31 December 2020
4	August	31 July 2020	10	February	1 February 2021
5	September	1 September 2020	11	March	1 March 2021
6	October	1 October 2020	12	April	1 April 2021

Please note that in some months two payments will be made. We realise that some members have specific banking arrangements which require a payment each calendar month to attract interest, but we are **unable** to amend the payment dates.

Pension increases

Your pension is reviewed each year in line with the Consumer Price Index (CPI). Every year, HM Treasury sets the increase, which is then approved by parliament. This year the increase will take effect from 6 April 2020.

Your pension will not normally be reviewed until you reach your 55th birthday, except in some instances of ill health retirements or for dependant pensions.

If your pension came into payment before 22 April 2019, and you are over age 55, you will receive the **full increase of 1.7%**. 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 need a detailed breakdown of your pension increase, then contact us.

If you:

- are over State Pension Age (SPA),
- reached SPA before 6 April 2016, and
- are entitled to the State Pension,

the payment of your increase may be split between your Police pension and State Pension.

For information about the part year increase to expect if your first pension payment occurred during the year, please see our website.

Payslips

We will send you a payslip:

- before the April and May payments,
- during the rest of the year – only if your net pension after deductions changes by £5* or more from the previous month.

* This is a change from last year, when we sent a payslip if your net pension changed by £1 or more from the previous month.

You can always view your payslips online via our Member Portal.

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).

Any refund of tax will be shown as a negative payment of PAYE in the 'Deductions' column.

Tax codes

If you have a new tax code for the year 2020/21, it will be applied from the first pension payment after 6 April, which will be on 1 May 2020.

Note: we can only apply tax code changes that are received from HM Revenue and Customs (HMRC).

Important: please check your pension payslip carefully, to ensure that we have used the correct tax code for your pension.

Contact HMRC (not Pension Services), at the following address, if you have a query with your tax code:

Pay As You Earn
HM Revenue and Customs
BX9 1AS

Telephone: 0300 200 3300

P60s

A P60 will be issued by the end of May if you received any pension in the tax year 2019/20.

Please keep this document safe as it shows a summary of the total taxable income received and tax paid for the year.

Alternatively, you can view your P60 through our Member Portal.

Changes to your personal details

You can change the **address** we hold for you through our Member Portal. You can also write to us or email us. Please include the following information:

- full name,
- date of birth,
- National Insurance number,
- previous address.

We cannot accept a change of address by telephone.

The most secure way to change your **banking details** is via the Member Portal. Alternatively, you can write to us, but you must include your signature in the letter 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 as 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 any request if we do not already hold this on record.

Any requests for changes to bank details received after the 17th of the month may not be updated in time for your next pension payment. Instead, we will apply the changes for the following payment.

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

Overseas payments

We use Citibank's WorldLink Payment Service to pay pensions to overseas bank accounts. Please complete the bank mandate for overseas payments available on our website. Alternatively, you can send us your full banking details in a signed letter including the bank name, branch address, and the currency in which you wish payments to be made.

There is a £2.74 transaction fee for each payment made overseas. Please contact us if you have any specific questions regarding overseas payments or would like a copy of the mandate posted to you.

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 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 as a Police Officer whilst receiving a Police Pension, you must write to us with your salary, rank, 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

The Scheme is obliged to look out for and prevent fraud. Because of this, it is necessary to send periodically '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.

You must ensure the form is completed and returned to us promptly or there may be delays in future payments. We can accept the completed form by post 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 those that 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 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 leaving pensionable membership, this may affect the amount of pension payable to your surviving partner. If you are a beneficiary pensioner and you marry or start living with a new partner, this may affect your pension payment and you will need to contact us.

We provide more details about dependant's benefits on our website where you can also find an estimate request form. Use this to request 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 May 2019. 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:

Chief Constable's Chief Finance Officer
Room 204
EII Court South
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.moneyadvice.service.org.uk/en

Telephone: 0800 138 1677

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: 01308 488066

The Pensions Advisory Service

Address: Money and Pensions Service, 120 Holborn, London, EC1N 2TD

Website: www.pensionsadvisoryservice.org.uk

Telephone: 0800 011 3797

Pensions Ombudsman

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

Website: www.pensions-ombudsman.org.uk

Telephone: 0800 917 4487