

Your Pension 2020

Retired Firefighters Spring Newsletter

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your
pension
service



Cumbria Fire
& Rescue Service





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Welcome to the 2020 Spring Newsletter

It's been nearly 12 months since I took up the post of Director of Pensions Administration for Local Pensions Partnership (LPP) and what a year it has been! I am immensely proud of the progress our teams have made; delivering stability and improved member experiences.

After ensuring that the business was achieving all Service Level Agreements with clients, the focus is moving to deliver qualitative results as well as quantitative results. In order to do this, it's really important to us that we understand what you think about our service and what you would like to see us improve on. We've implemented member satisfaction surveys to hear your opinions – when you call our Pensions Helpdesk; at the end of the retirement process and after we've resolved complaints.

There are a number of strategic change programmes starting across the business. We are reviewing our core IT systems and will replace those that are not fit to support us in delivering enhanced member experience.

We are also looking to improve our member communications – ensuring that we move away from pensions jargon and communicate in ways that everyone can understand.

I am hugely excited about the opportunities we have to develop LPP Pensions Administration further and improving our service to members, employers and clients.

I hope you enjoy this newsletter and as always welcome your feedback on any of the services we provide.

Jo Darbyshire
Director of Pensions Administration



My Pension Online

Keeping it simple!



Do you like to keep things simple? Keeping in touch with your pension is important but it doesn't need to be complicated. At LPP we like to keep things simple for our members which is why we recommend signing up to **My Pension Online**. Having access to My Pension Online is an easy way to stay up to date with your pension and allows you to access important documents such as your annual P60 certificate.

As a member of My Pension Online you can:

- ✓ Access your annual P60 certificate
- ✓ Update nominated beneficiaries for death grant ((if applicable)
- ✓ Change contact details quickly and securely
- ✓ Change bank account details
- ✓ Receive e-communications

You can register in three easy steps

Step 1 – Complete the registration form online

Step 2 – LPP will send you a unique activation code

Step 3 – Once you have been issued your activation code you can go online and set up your username and password

Once registered, we can then contact you electronically when we want to share information with you about your pension.

If you would like support using My Pension Online call the Pensions Helpdesk on **0300 323 0260**.



Recent Court Rulings

Age Discrimination

You may be aware of the recent court case following the introduction of the Career Average Revalued Earnings (CARE) pension for firefighters and the judiciary. The case centred on the decision that only those closest to their schemes Normal Pension Age (NPA) would receive full transitional protection. As a result of the government losing the court case, we expect amendment regulations to be introduced in the next 18 months which may involve a change to a number of members pensions who have retired since 2015. We will be contacting those affected once amended regulations have been released.

Opposite Sex Civil Partnerships

The Government recently extended the Civil Partnership Act 2004 to include opposite-sex couples. The change is in response to the Supreme Court ruling that it was unlawful to deny opposite-sex couples the right to enter a civil partnership. The 2019 Act took effect from 26 May 2019.

The intention for the purposes of the pension scheme is that opposite-sex civil partners will be treated in the same way as those in an opposite-sex marriage.

Pensions Increase 2020/21

The government has approved the rate of increase for all public service pensions. The increase is effective from 6 April 2020 and is 1.7% for all pensioners in receipt of their pension from 8 April 2019 (except those under 55 who retired on grounds other than ill health).

The increase is set in line with the Consumer Price Index in September 2019. It does not reflect the performance of the Pension Scheme and we do not have the power to pay any additional increase.

Please find the increase amounts below, these are pro-rated depending on the date your pension started.

For pensions which began before 8 April 2019 the increase is 1.7 per cent. For pensions which began on or after 8 April 2019 the increases (following the calculation set out in article 3) are as follows.

Pensions Beginning	Increase
8 April 2019 - 21 April 2019	1.70 %
22 April 2019 - 21 May 2019	1.56 %
22 May 2019 - 21 June 2019	1.42 %
22 June 2019 - 21 July 2019	1.28 %
22 July 2019 - 21 August 2019	1.13 %
22 August 2019 - 21 September 2019	0.99 %
22 September 2019 - 21 October 2019	0.85 %
22 October 2019 - 21 November 2019	0.71 %
22 November 2019 - 21 December 2019	0.57 %
22 December 2019 - 21 January 2020	0.43 %
22 January 2020 - 21 February 2020	0.28 %
22 February 2020 - 21 March 2020	0.14 %

Coronavirus (COVID-19)

Coronavirus (COVID-19) is a new strain of coronavirus first identified in Wuhan City, China in December 2019.

Public Health England continue to update its Coronavirus Information. Read the latest information about the situation in the UK, along with guidance for what to do if you think you're at risk.

Go to **NHSUK/coronavirus** for information about the virus and how to protect yourself. Use the **111 online coronavirus service** to check if you need medical help.

The government has published its **coronavirus action plan** and expanded its **public information campaign**.

Keep up to date with the government's latest advice: www.gov.uk/guidance/coronavirus-covid-19-information-for-the-public.

Updates to any impact on LPP service will be posted on the Your Pension website. www.yourpensionservice.org.uk

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Benefits and Data Matching

If you are claiming any type of benefit, for example housing benefit, you need to declare that you are drawing a pension. This is because its value may affect your entitlement to benefits. Failure to do so may be considered a form of fraud and may lead to an overpayment of benefits. You should notify your benefits office of any changes as soon as possible.

Key payroll data and identifiers such as contact details may be provided to bodies responsible for auditing and administering public funds for the purposes of preventing and detecting fraud.

National Fraud Initiative

As part of the National Fraud initiative organised by the Cabinet Office and carried out under the Local Audit and Accountability Act 2014, regular checks are carried out to ensure our records are up to date in relation to members who may have passed away and do not have next of kin who can inform us.

Unfortunately, this does not include members who reside overseas and therefore, should this apply to you, you will be periodically contacted and asked to complete a declaration of life. It is important that you respond to our request in a timely manner so we can continue paying your pension without any issues. This exercise is undertaken not only to protect public funds but also so we can contact any beneficiaries who may be due payments under pension scheme rules.

Blues and Twos Credit Union

Blues and Twos Credit Union have been encouraging membership of this easy to save / borrow service for over 27 years. With over 8000 members Blues and Twos offers simple savings and loans at great rates to present and retired employees of the emergency services of Lancashire & Cumbria together with your close family members and your Juniors.

We also include teaching & education professionals, care workers, union and unite members, all working across Lancashire / Cumbria.

To check whether you are eligible please contact the member services team (details at the end of the article).

Saving a minimum of £10 per month encourages everyone to 'keep instantly available' funds for those emergencies and more. A competitive Dividend is paid to all members every year. The credit union will arrange for your regular saving amount to be deducted direct from your pension. Its easy / free to join / free life cover (T&C's apply) / Borrow up to £7500 in first six months of membership.

Call the Member Services Team on **01772 618833** or visit: www.bluesandtwos.org.uk



Protecting Yourself Online

Online scams and how to avoid them

Numerous scams are in operation to get you to provide personal details, such as your bank account or credit card details, for fraud. Be wary of anyone who asks for your bank or credit card details. Phishing is a mostly email-based scam that lures you under false pretences to websites which look legitimate to get you to provide personal information. Such emails appear to be from recognisable sources such as banks but link to fraudulent websites.

- If in doubt, don't open emails or attachments.
- Before disclosing any personal information online, make sure you know who you are dealing with.
- Be suspicious of anyone who asks for your bank account or credit card details or asks for your password.
- Examine the email sender's address carefully before opening an email, and do not click on any links or email attachments unless you are sure of the sender's identity.

Check that the link looks correct before you click on it – if you are using webmail in a browser, hovering over the link with your cursor should allow you to see the actual link in the bottom left corner of your browser. As a rule, don't click on any links in emails unless you've requested the email - visit the website you're being asked to by typing the address in manually, using a bookmark or a search engine.

How to protect your identity online

Do not make too much personal information available to lots of people, for example by having open access on social networking sites. Your personal information can be used to steal your identity. Only use secure sites when shopping online – secure sites usually carry the green padlock symbol in the address bar. However, this on its own is not a guarantee that you're visiting the site you think you are – make sure the address for the website is the one you would expect as well.

Be careful when providing your:

- Full name
- Full address
- Date of birth
- Telephone number
- National insurance number
- Birthplace
- Previous addresses
- Bank account details or payment card details
- Account information

When choosing a password, avoid obvious choices such as mother's maiden name, child's name, pet's name, or other references that someone may be able to find out through information you have posted elsewhere. Try to use random mixtures of numbers and letters. Use different passwords for different sites. For more on online safety visit: <https://ico.org.uk/your-data-matters/online/social-networking/>

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COVID-19 Scams

With the recent outbreak of COVID – 19 there has been a reported rise in fraudulent activity, many people want to do their bit to help elderly and vulnerable neighbours, but be extra vigilant off and online when accepting help or being asked to provide information related to the current situation.

The Local Government Association advises that anyone stuck at home without food or medical supplies or is lonely due to self-isolation and does not have family or neighbours they can rely on should contact their local council for assistance.

Find your local council online: www.gov.uk/find-local-council. If you do not have access to the internet use **BT operator services: 118 500**

The National Trading Standards Scams Team has a Friends Against Scams Initiative which aims to protect and prevent people becoming victims of scams. For more information visit their website: www.friendsagainstscams.org.uk

The Silver Line

Sometimes you just want someone to say goodnight to

The Silver Line, a helpline dedicated to providing support for older people living with loneliness and social isolation, has received in excess of 2.5 million calls since it was established in 2013. In October 2019 they became a subsidiary of Age UK.

Close to 1,500 people per day reach out to the helpline. There are thought to be around 1.2 million chronically lonely older people across the UK. That number is set to rise to 2 million by 2026 and The Silver Line is the front line of defence, combatting the destructive effects of this issue. Available 24 hours, 7 days, 365 days a year, it is the only free, national, confidential helpline offering information, friendship and advice to older people.

Over half of the people that call The Silver Line say that they have nobody else to speak to, the vast majority of them live alone and have very little human contact from day to day. Without our wonderful staff and volunteers, these people would be utterly isolated.

The Silver Line is providing a vital public service, funded entirely by charitable giving. It needs public support if it is to continue meeting and expanding in line with demand. To find out how you access their service or volunteer, visit www.thesilverline.org.uk/what-we-do alternatively phone **0800 4 70 80 90**.



Injury Pension and State Disablement Benefits

If you retired on an injury pension due to an accident, illness, injury or related condition attributable to your firefighting duties you must tell us of any Disablement Benefit, Reduced Earnings Allowance, Employment Support Allowance or Incapacity/Sickness benefits you receive for us to make an informed calculation of your benefits in payment.

Any benefit you are paid by the Department of Works and Pension (DWP), Jobcentre Plus (JCP), Benefits Agency (BA) or any related departments should be declared to LPP. In the most part, the only deductible benefits are those which are paid for the accident, injury or a related condition on which you were retired. If in doubt, it is important you declare all benefits and the LPP will investigate which are deductible.

Please send LPP the notification you received from DWP, JCP or BA. If the DWP or related departments cannot provide you with written confirmation, please write to us detailing what has happened and we will contact them on your behalf.

As a recipient of an injury pension you will be contacted periodically to confirm details of your benefit entitlements. Please reply to any requests as soon as possible to avoid any delay in the payment of your pension. Any changes or delays may cause recoverable overpayments.

The Firefighters Charity

Every year The Fire Fighters Charity helps over 13,000 people from the fire community. This includes retired personnel, as well as support staff, fire fighters and their dependants. The Charity helps by providing several services.

Rehabilitation

Residential therapy programmes, run by dedicated professionals; physical treatment for a wide range of conditions and injuries and, child and family focussed therapy programmes for families with children that have long-term disabilities and conditions.

Recuperation

Recover from illness, injury or surgery; and, peaceful environments aiding emotional and physical recovery.

Beneficiary Support Services

We can help with bereavement, drug and alcohol issues, mental health support and disability issues; and, we keep up to date with the constant changes within the UK Welfare Benefit System, as well as the work other organisations are doing to help people in need.

Call us on **0800 389 8820** all calls are confidential, our phone line is open from 8am to 5pm, Monday to Friday, where you can speak to a member of our team.

To find out more about the Charity and how you can support us, please visit: www.firefighterscharity.org.uk



Beneficiaries Pension

If you are receiving a beneficiary's pension in respect of a late scheme member, there are certain events about which you should keep us informed:

Widow/widower/civil partner pensions under the 1992 regulations and/or under the Injury regulations.

Under the 1992 Firefighters' Pension Scheme regulations and/or injury regulations, the survivor pension payable to a spouse/civil partner will normally cease upon the survivor marrying or entering into a civil partnership. If you are receiving a spouses'/civil partner's pension, it is important that you inform us of your intention to marry/enter into a civil partnership to avoid an overpayment of your pension.

You will need to send us a copy of your new marriage/civil partnership certificate once available so we can make sure you are paid up to the required date.

Children's Pensions

Pensions paid to eligible children of late firefighters are reviewed periodically. Once the child has reached seventeen, reviews will take place from time to time. However, you should keep us informed of any changes to the child's situation (listed below) in between these reviews to avoid overpayments.

- The child ceases full-time education;
- The child commences paid employment;
- The child marries or enters into a civil partnership;
- The child is no longer in your care;
- There is a change in educational establishment or course; or
- The child receives any remuneration in respect of training.

If you have any queries regarding this, please call the Pensions Helpdesk on **0300 323 0260**, who will be happy to help you.

Pension Paydays 2020-21

Month	Payment Date
April 2020	30 April
May 2020	29 May
June 2020	30 June
July 2020	31 July
August 2020	28 August
September 2020	30 September
October 2020	30 October
November 2020	30 November
December 2020	24 December
January 2021	29 January
February 2021	26 February
March 2021	31 March



Abatement

A member who retires on a Fire Fighters pension and is re-employed by a Fire and Rescue Authority or a Sponsoring Employer will need to declare the re-employment with their pension paying Authority's pension providers.

The general abatement rule is that any secondary employment salary cannot be more than the difference between salary at retirement (plus inflation) less the pension in payment (plus inflation). If there is an excess the pension in payment will be reduced to bring the level back in line with the salary at retirement. Overpayments will be recovered so it is in the member's interests to declare employment as soon as possible to avoid having to repay amounts to the pension scheme.

If you have any queries or concerns regarding abatement, re-employment and your pension please contact us detailing your Pension Paying Authority, your returning wage and your re-employing organisation.

P60s and Pay Advices

Unless you have opted out of electronic communications you will no longer receive paper P60s or pay advices. Your electronic P60 will be available to you within 'My Pension Online' by 1 May 2020.

If you have already opted out of electronic communications, you will receive your P60 through the post by 29 May 2020. Electronic pay advices will be available online for all pension payments, while paper pay advices will only be issued when there is a variance in net pay.

We are committed to electronic communications so that we can provide you with the most efficient service. You do not normally need to have a paper copy of your P60 unless you submit a self-assessment tax return.

Visit '**My Pension Online**' to sign up. Your P60 will be found in the 'Member Documents' Section.

Tell Us once

What is it?

Tell us once is a free to use government service which enables you to register a bereavement which will then be shared amongst other relevant participating agencies.

How does this benefit you?

It means that during what is a difficult time you will not have to contact numerous agencies yourself; you can have the peace of mind that this is being done for you, making the process less daunting.

What will it do?

Once registered the service will notify the following agencies:

HM Revenue and Customs (HMRC) - to deal with personal tax (you need to contact HMRC www.gov.uk/government/organisations/hm-revenue-customs/contact/bereavement-and-deceased-estate separately for business taxes, like VAT)

- Department for Work and Pensions (DWP)
- Passport Office - to cancel a British passport
- Driver and Vehicle Licensing Agency (DVLA)
- The local council
- Veterans UK - to cancel Armed Forces Compensation Scheme payments

Tell Us Once will also contact some public sector pension schemes so that they cancel future pension payments. They will notify:

- My Civil Service Pension
- NHS Pension Scheme
- Armed Forces Pension Scheme
- pension schemes for NHS staff, teachers, police and firefighters in Scotland
- local authority pension schemes that participate in Tell Us Once

* **Please note: Tell us Once does not notify us of deaths of Police and Fire Service scheme members in England.**

Tell Us Once is not available everywhere, for more information visit: www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

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To ensure any dependants benefits are paid promptly, your next of kin or executor of your will should contact us with the following information (you can cut this out and keep it with your will).

If you are dealing with the estate of someone who receives a pension from us, you should tell us as soon as possible, this will ensure dependents benefits are paid promptly.

- Name, address and date of death
- National Insurance number
- Marital Status at time of death
- Name, address and email of next of kin
- Relationship of next of kin
- Name and address of the person dealing with the estate
- Details of any dependent children

Address:

LPP - Your Pension Service
PO Box 1383
Preston
PR2 0WR

Phone:

0300 323 0260

Email:

askpensions@localpensionspartnership.org.uk





Power of Attorney

We have a few pensioners who, as time goes by, need a bit of help from relatives or friends with their financial affairs.

This is not a problem, but to enable us to take their instructions about change of address or bank details, we require evidence of either a power of attorney or Court of Protection order. Unless you have a power of attorney already, loved ones would need to apply for one through the court, which can prove long and costly.

For more information on how to make a power of attorney visit:
www.gov.uk/power-of-attorney

Did you know if you applied to register a power of attorney from 1 April 2013 to 31 March 2017 you can get part of your application fee refunded. This is because it is now cheaper to process a power of attorney than it was previously. For more information visit: www.gov.uk/power-of-attorney-refund

Contact Details

If you have any queries regarding your pension, please call us on:

Tel: **0300 323 0260**

Email: **Askpensions@localpensionspartnership.org.uk**

Address:

LPP - Your Pension Service
PO Box 1382, Preston, PR2 0WQ

Web: **www.yourpension.org.uk**

Useful contacts

These vary from high street discount to money off theatre breaks.

For more information and to start saving please visit:

www.rewardsforrescue.co.uk

NARF National Association of Retired Firefighters

Tel: **0121 380 6059 / 07831 520 049**

Fax: **01463 811 775**

E-mail: **retired.firefighters@wmfs.net**

Web: **www.narfire.org.uk**

General Data Protection Regulation (GDPR)

Local Pensions Partnership are fully compliant with the GDPR and Data Protection Act 2018 regulations that came into effect on 25 May 2018. This will not impact the way you receive your pension. However, it does change the way we hold and process your data.

For more information visit: **www.localpensionspartnership.org.uk/Your-privacy**

Pensions Service (State Pension Enquiries)

Tel: **0345 60 60 625**

Web: **www.gov.uk/contact-pension-service**

Tax Help

If you would like advice from Tax Help, they offer free independent and confidential tax advice to pensioners on incomes below £20,000 a year, they can be contacted on:

Helpline: **01308 488066**

Email: **taxvol@taxvol.org.uk**

Website: **www.taxvol.org.uk**



