For pension members of the Local Government Pension Scheme

Pensions Newsletter - 2017
Welcome to the 2017 edition of your Pensions Newsletter in which we will provide details of the situation with pension increases for 2017/18 and provide you with helpful information that may be relevant to your pension benefits being paid.

If you would like this newsletter in an alternative format (e.g. large print version) please contact the Pensions Team on 01243 642148 and selecting Option 2 or via e-mail at pensions@westsussex.gov.uk

Pension increases

Legislation governing public service pensions requires them to be increased annually by the same percentage as additional pensions (State Earnings Related Pension and State Second pension). Public service pensions will therefore be increased from 10 April 2017 by 1%, in line with the annual increase in the Consumer Prices Index up to September 2016, except for those public service pensions which have been in payment for less than a year, which will receive a pro-rata increase as follows:

<table>
<thead>
<tr>
<th>Period during which pension began</th>
<th>Pensions Increase Applicable (%)</th>
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</thead>
<tbody>
<tr>
<td>26/04/2016 – 25/05/2016</td>
<td>0.92</td>
</tr>
<tr>
<td>26/05/2016 – 25/06/2016</td>
<td>0.83</td>
</tr>
<tr>
<td>26/06/2016 – 25/07/2016</td>
<td>0.75</td>
</tr>
<tr>
<td>26/07/2016 – 25/08/2016</td>
<td>0.67</td>
</tr>
<tr>
<td>26/08/2016 – 25/09/2016</td>
<td>0.58</td>
</tr>
<tr>
<td>26/09/2016 – 25/10/2016</td>
<td>0.50</td>
</tr>
<tr>
<td>26/10/2016 – 25/11/2016</td>
<td>0.42</td>
</tr>
<tr>
<td>26/11/2016 – 25/12/2016</td>
<td>0.33</td>
</tr>
<tr>
<td>26/12/2016 – 25/01/2017</td>
<td>0.25</td>
</tr>
<tr>
<td>26/01/2017 – 25/02/2017</td>
<td>0.17</td>
</tr>
<tr>
<td>26/02/2017 – 25/03/2017</td>
<td>0.08</td>
</tr>
</tbody>
</table>
Your payslips

Details of the payment dates for 2017 are as follows:

<table>
<thead>
<tr>
<th>Date</th>
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<tbody>
<tr>
<td>28/04/2017</td>
</tr>
<tr>
<td>31/05/2017</td>
</tr>
<tr>
<td>30/06/2017</td>
</tr>
<tr>
<td>31/07/2017</td>
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<tr>
<td>31/08/2017</td>
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<tr>
<td>29/09/2017</td>
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<tr>
<td>31/10/2017</td>
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<tr>
<td>30/11/2017</td>
</tr>
<tr>
<td>29/12/2017</td>
</tr>
</tbody>
</table>

Just to remind you, you will receive a payslip if there is a change in your net payments of £2 per month.

We also issue payslips to all pensioners in April/May so that you can check any tax code changes that have been applied from April and ensure you are paying the correct tax.

When is my P60 sent?

Your P60 for 2016-17 will be posted to you by May. It is important that you keep this document as it is a record of your tax and pension paid over the last 12 months. The figures provided on the P60 are the gross taxable pension and the tax deducted. Any non-taxable amounts that have been paid are not shown as they are not required by HMRC.

Why has my tax code changed?

We can only change a tax code on the direct instruction of HM Revenue & Customs and have no part in deciding your tax liability or code. If you have queries about your tax code or tax, please send these to the following address quoting your pension reference and NI number:

HM Revenue & Customs:
Centre 1 Area,
Large Processing Office,
Queensway House,
East Kilbride,
G79 1AA

Tel no: 0300 200 3300
Tax Office Reference: 120/EA84843
Re-employment

If you become re-employed there is a possibility your pension could be affected. Abatement (i.e. suspension or reduction) may apply subject to certain conditions. Before you take up such employment please contact Capita Employee Benefits (CEB), using the details on the next page who will discuss your personal circumstances and be able to advise if abatement may apply in your case.

A copy of West Sussex Pension Fund’s abatement policy is available at the following link: www.westsussex.gov.uk/media/2595/lgps_wscc_pension_fund_abatement_of_pension_rules.pdf

Paying Pensions Abroad

Pension payments may be made to a foreign bank account if a pensioner moves overseas following their retirement. Pensioners who wish to have their pension paid to an overseas bank should be aware that the overseas bank may levy a charge for overseas payments and fluctuations in foreign exchange rates will impact on the value of the pension payment received.

If payment is required into an overseas bank account, then you should write to confirm the bank details. For bank accounts within the Eurozone, we need an IBAN and BIC/Swift number. For bank accounts outside the Eurozone a bank account number, all necessary routing codes and the BIC/Swift number are required. Please note that overseas bank accounts cannot be updated online.

Pension payments to overseas bank accounts are made via Citibank.

If you would like to discuss this, please contact 01243 642148 (Option 1).

Mortality Screening

You would have been notified on your retirement that the County Council reserves the right to check that you are still entitled to receive your pension. This is to prevent the overpayment of pensions in such circumstances as a member has passed away.

By stopping overpayments, the fund immediately saves money, and by enabling actuaries to make calculations on accurate data, we can have visibility of the true value of the fund. It is also helpful to members to avoid overpayments and the sensitivity of recovering money at a difficult time for the family.

The data is matched against all available data sources including: General Register Office (GRO), Scottish GRO, Disclosure of Death Registration Information (DDRI), and a number of other data sources. Thereafter, data is matched against DDRI on a regular basis.

Life Certificates for Overseas Pensioners

For the majority of pension members this is carried out via a ‘mortality screening’ exercise using UK General Register database as detailed above. It is however not possible to identify pension members who have a permanent address abroad through this process. We therefore needed to find an alternative way to ensure that a pension member remains entitled to receive their pension.

If you receive one of these certificates, please ensure it is completed and returned to Capita as soon as possible as we may need to suspend your pension if this is not returned by the date stated on the letter.
Hartlink Pensions Portal

The Hartlink Pensions Portal is a secure online facility, somewhat like internet banking, which allows you to check your personal details are up to date, and make changes if required. You will also have access to see your monthly payslips online.

Please be reassured that you are under no obligation to register for this service, and therefore if you choose not to, you will still receive your payslips in the post, when your monthly pension varies by £2 or more. However, we are encouraging as many people as possible to sign up for the service as it is a quicker and more efficient way to provide information direct to pension scheme members.

Have your personal circumstances changed?

It is important that your pension is accurate and paid on time. To ensure this happens and that our records are correct, please contact the Capita Pensions Department in writing to confirm a change of bank account, address, name or other key information that you think we should know. You can contact us by the following methods:

By post:
West Sussex County Council
c/o PO Box 304
Darlington
DL1 9NS

Telephone no: 01243 642148 (Option 2)
Email: pensions@westsussex.gov.uk
Expression of Wish form

By taking a few minutes to check your Expression of Wish form is up-to-date, you can tell the Administering Authority who, in the event of your death, you would like any death grant that may be payable to be paid to. For more information please view: www.westsussex.gov.uk and search ‘Expression of Wish’.

Data Sharing

West Sussex County Council in administering the West Sussex Local Government Pension Scheme will hold information about you so that we can provide services that you may need and keep in touch with you.

We also share your information with other service providers (such as our appointed Pension Administrator, Actuary and Auditor) and government organisations so that they can monitor our performance and ensure that public funds are safeguarded.

The information you provide will be treated confidentially at all times.

If you have any queries, contact the Data Protection Officer: 01243 642148.

More information is available from the LGPS website: www.westsussex.gov.uk/media/8756/lgps_privacy_notice.pdf

Pension Fund Governance

The role of the local Pensions Board is to help West Sussex County Council (WSCC), as West Sussex Pension Fund Scheme manager, ensure the scheme complies with legislative requirements and any requirements of the Pensions Regulator. This includes the Code of Practice on the governance and administration of public service pension schemes issued by the Pensions Regulator.

For more information on the work of the Board and the representatives please visit the Pension Advisory Board website: www.westsussex.gov.uk/about-the-council/how-the-council-works/committees-and-decision-making/other-meetings/pension-advisory-board/
Unions and retired staff

Trade unions nationally are an important stakeholder in the Local Government Pension Scheme. That is also true in West Sussex. UNISON plays a role on the West Sussex Pension Panel, which stewards the scheme and its investment strategy. Judith Taylor is the UNISON West Sussex branch’s Pensions Officer, and represents all scheme members at the Panel.

The recently established West Sussex Pension Advisory Board scrutinises the work of the Panel. Fund members have equal representation to employers, with two reps a piece, with appointments made after a competitive process. Both Fund Member reps are currently UNISON members, Christopher Scanes from UNISON West Sussex branch, and Andrew Elder from the Arun UNISON branch.

All UNISON branches run a retired membership scheme so you can stay in touch with your branch after you retire. Some UNISON branches like West Sussex have an active retired members’ group which meets regularly. This means that mutual support and social contact continues after work has stopped.

Retired members of the union are also entitled to get support from their branch if they have any pension issues or problems they need help with, and can avail themselves of the same non-work benefits of trade union membership as they had when they were in work, including financial advice.

For more information, a good starting point is www.unisonwestsussex.org.uk/get-involved/retired-members/

Fund Performance

Details of the fund’s performance for 2016/17 will be available on the pension Fund’s website at the link below in early August: www.westsussex.gov.uk/about-the-council/pensions/local-government-pension-scheme-lgps/further-information/pension-fund/

Contacting the Capita Pensions Team

All incoming telephone and e-mail enquiries are now dealt with by the Pensions Team. You can speak to a member of the team on 01243 642148 and selecting Option 2, alternatively you can contact the team via e-mail at pensions@westsussex.gov.uk. We aim to respond to e-mail enquiries within 10 working days.

This and all future newsletters will be available on the Pension Fund website.