



April 2018

South Tyneside Council

Providing pension services for

Tyne and Wear Pension Fund and
Northumberland County Council Pension Fund

Mr A B Sample
2 Sample Road
Anywhere
Any Town
Any County
AB1 1BA

Your ref: ZZ999999Z
Our ref: PI 2018
Date: April 2018

Dear Mr Sample

Your Local Government Pension 2017/2018

I am pleased to provide you with your annual payslip for April 2018 and your P60. Other than this annual update, we will only send you a payslip if your pension changes by more than £10 (net).

For a number of years, we have been developing online member services. In future, you will be able to access and print your payslips every month, along with your P60. You will also be able to change some of your personal details online. Further information is included later in this mailing.

The Annual Pension Increase this year is 3%. This is how the increase will affect your pension.

Your Gross pension in April 2018 is	£9999.99	Your Gross pension from May 2018 is	£9999.99
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The May amount is your gross monthly pension for the rest of the year unless there is an adjustment in May or your personal circumstances change.

New pensions

If your pension began after 25 April 2017 you will get a smaller increase as shown in the table below:

Pension beginning	Amount of Increase	Pension beginning	Amount of Increase	Pension beginning	Amount of Increase
25.04.17 – 24.05.17	2.75 %	25.08.17 – 24.09.17	1.75 %	25.12.17 – 24.01.18	0.75 %
25.05.17 – 24.06.17	2.50 %	25.09.17 – 24.10.17	1.50 %	25.01.18 – 24.02.18	0.50 %
25.06.17 – 24.07.17	2.25 %	25.10.17 – 24.11.17	1.25 %	25.02.18 – 24.03.18	0.25 %
25.07.17 – 24.08.17	2.00 %	25.11.17 – 24.12.17	1.00 %	25.03.18 onwards	0.00 %

In addition, if your pension started between 1 April 2017 and 31 March 2018 you will receive a further small increase on the part of your pension that you earned from 1 April 2017 under the new Career Average Revalued Earnings (CARE) Scheme.

If you have already reached State Pension Age and have a Guaranteed Minimum Pension (GMP) we will have advised you of this and the amount is shown on your payslip. It may look as if you have not received the full increase. This is because of the complex way that the GMP ties in with your State Pension. Overall you will receive the full 3% increase across both pensions. If you are not yet State Pension Age and have pension benefits built up before 1997, we will be writing to you around State Pension Age to confirm the effect of your GMP on your Local Government pension. Further information about how the State Pension ties in with your Local Government pension can be found on our website at www.twpf.info or at www.lgpsmember.org/more/PI-GMP.php

Please contact us if you require further information. Our contact details are near the back of this mailing.

Yours sincerely

Ian Bainbridge
Head of Pensions



Payslip

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Tax Code Queries

HM Revenue and Customs (HMRC) set your tax code, which includes your tax free amount.

Please note that the Fund is unable to provide information on how it was set or why it might have changed.

If you have a query about your tax code please contact HMRC on 0300 200 3300, quoting reference number 504/15018

Name	Mr A B Sample
Payroll Number	99999999
NI Number	ZZ999999Z
Payment Method	BACS
Tax Period	1
Tax Code	999Y C
Tax Reference	504/15018

Pension this Period: April 2018

Pension Payment Date: 16 April 2018

Payments

	£
NEWCASTLE CITY COUNCIL 99999999	
Funded Pension	9.99
Pensions Increase on Funded Pension	9.99
Pre 88 GMP	9.99

Deductions

	£
TAX	9.99

Total Payments	£99.99	Total Deductions	£99.99	Net Pay	£99.99
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Total Payments this year		Taxable Payments	£99.99	Total Tax	£99.99
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P60 End of Year Certificate

Tax year to 5 April **2018**

This form shows the total pension for Income Tax purposes paid to you by us in the year.

PAYE reference

Issued by (*fund name and address*)

Tyne and Wear Pension Fund
 PO Box 212
 SOUTH SHIELDS NE33 9ER

Pensioner's details

Surname
 Forenames or initials
 National Insurance number Pension payroll number

Pension and Income Tax details

	Pay	£	p	Tax deducted	£	p
In previous employment(s)	<input type="text" value="99999"/>		<input type="text" value="99"/>	<input type="text" value="9999"/>		<input type="text" value="99"/>
Pension paid by us	<input type="text" value="99999"/>		<input type="text" value="99"/>	<input type="text" value="9"/>		<input type="text" value="99"/>
Total for Year	<input type="text" value="99999"/>		<input type="text" value="99"/>	<input type="text" value="99999"/>		<input type="text" value="99"/>
	Pension / Pay			Tax deducted		
	<input type="text" value="99999"/>			<input type="text" value="99999"/>		
	Final tax code			<input type="text" value="999L"/>		

Figures shown here should be used for your tax return, if you get one

To the pensioner

Please keep this certificate in a safe place. **You will need it if you have to fill in a tax return, make a claim for tax credits or to renew your claim.** You can also use it to check we are using your correct National Insurance number.

By law you are required to tell HM Revenue & Customs about any income that is not fully taxed, even if you are not sent a tax return.

Do Not Destroy

P60(2017-2018)(Substitute)TWPF

Important Telephone Numbers

Tax code queries	HMRC	0300 200 3300
All Pension Fund queries, including payments queries and name, address and bank changes	Pensions Office	0191 424 4141
To claim State Pension	DWP	0800 731 7898
To claim Pension Credit	DWP	0800 99 1234
Existing State Pension and Pension Credit queries	DWP	0800 731 0469

How to Contact the Pensions Office



Telephone Helpline

If you want to talk to us, please contact the Pensions Helpline on 0191 424 4141

You will need to answer some security questions before we can provide any personal details. We will not be able to discuss your position or provide your information to anyone else unless you are present during the call and you authorise us to speak to the caller or you have already appointed someone to act on your behalf by setting up a power of attorney



pensions@twpf.info - for general queries only - please do not include any personal details in any emails



www.twpf.info



The postcode for 'sat nav' systems is NE33 2RL



Our postal address is Tyne and Wear Pension Fund, PO Box 213, South Shields, NE33 9ES. However, if you are sending us recorded mail, please use the full address shown below under our Walk in Service



Walk in Service

You can visit us on Monday to Thursday from 8.30am to 4.30pm, and on Friday from 8.30am to 4.00pm at the Town Hall and Civic Offices, Westoe Road, South Shields, NE33 2RL. You do not need an appointment

Our information can be produced in other ways on request. Please let us know if we can help in any way.

Looking after your affairs

People can become unable to look after their own affairs, for example as a result of illness, injury or old age. If that happened to you, it could become difficult for us to pay your pension to you unless you had properly authorised someone to manage your affairs by setting up a power of attorney.

A number of organisations can provide information on how to look after your financial affairs. You may find the following useful:

www.gov.uk/power-of-attorney/overview

www.ageuk.org.uk

Changing your Banking Details?

We pay your pension on the first working day after the 15th day of each month.

If you need to change your bank details, please let us know at least two weeks before the payment is due. Otherwise, your payment may be delayed or misdirected and we cannot guarantee that your old bank will return your payment.

Details of pension payment dates and the deadlines for making a change can be found on our website, or by contacting the Pensions Helpline.

You can change your bank details by contacting the Pensions Helpline or by writing to us. Please note we do not accept changes by email.

Moving House? Please Keep in Touch

It is important that you keep us informed whenever you change address, even if your pension is paid directly to a bank account. We may have to suspend payment of your pension if we do not have an up to date home address. You can inform us by calling the Pensions Helpline.

Survivor's Pensions

A survivor's pension can only arise from the death of a former contributing member. In most cases, it will be paid when a former contributing member dies and was married or had registered a civil partnership. The amount paid will depend on the date that the former contributing member stopped paying into the Scheme and the date of the marriage or civil partnership.

Cohabiting Partners

If you have a cohabiting partner and have not married or registered a civil partnership, a surviving partner may not automatically receive a survivor's pension when you die. The rules on cohabiting partner's pensions are shown below and vary depending on when you paid into the Scheme.

Ceased paying into the Scheme on or before 31 March 2008

A cohabiting partner's pension is not payable.

Ceased paying into the Scheme from 1 April 2008

A cohabiting partner's pension will be paid if the following conditions are met:

For at least two continuous years:

- You have been free to marry each other or enter into a civil partnership
- You have lived together as if you were husband and wife or registered civil partners
- Neither of you have been living with someone else as if you were husband and wife or civil partners
- Your financial affairs have been interdependent, or your partner has been financially dependent on you.

In the past, members were required to complete a form to nominate a cohabiting partner to receive a survivor's pension. A nomination form is no longer required. A cohabiting partner's pension will be paid where the above conditions are met.

At the time of your death we would check that the above conditions are met before paying any cohabiting partner's pension.

Death Grants and Nomination Forms

If you die before your 75th birthday whilst receiving a pension in your own right and within the first few years of retirement, a death grant may be payable. The rules on death grants are complex. Further information can be found on our website or by contacting the Pensions Helpline.

If a death grant is payable, it will generally be paid to either:

- The person(s) named on your Death Grant Nomination Form
- Your estate, if you have not completed a Death Grant Nomination Form.

However, the Fund may have to take any financial dependents into account when deciding who should receive the death grant. If you are under age 75, and have not already done so, you can complete a Death Grant Nomination Form to let us know your wishes – please remember it is your responsibility to keep your Nomination Form up to date if your circumstances change or you wish to amend your nomination.

The Fund can choose to make payment to another person, for example if your Form appears invalid. You can get a Form from our website at www.twpf.info or by calling the Pensions Helpline.

New State Pension

On 6 April 2016, the Government introduced a new single tier State Pension for people reaching State Pension Age on or after this date.

Further information on this can be found at www.gov.uk/new-state-pension

Privacy Notices - How we use Your Personal Information

From 25 May 2018, the General Data Protection Regulation (GDPR) will replace the existing Data Protection Act. We have reviewed our processes in line with the GDPR, and will continue to process your data solely for the purpose of pension processing.

Your information is treated as confidential; however, it may be shared with other organisations for the processing of benefits and, if required by law, for the detection and prevention of fraud.

If you would like to know more about what information we hold about you, or the way we use it please contact **The Pensions Helpline on 0191 424 4141**, write to the **Tyne and Wear Pension Fund, PO Box 213, South Shields, NE33 9ES** or view our Privacy Notices on our website at **www.twpf.info**

Online Member Web Service

We have notified you that we were developing online services. In future, you will be able to securely access your pension record, view and print your payslip every month, view and print your P60 every year and update some of your personal details online.

When these online services are available, we will write to you to give you step by step instructions to register.

If you wish to opt out of this efficient and improved service, you can write to us at our postal address giving your personal details.

Earned Income

Please remember that the pension payments you receive from this Fund count as 'Earned Income' and must be declared if you are ever asked to provide information about your financial position.

Pooling of Investments

Tyne and Wear Pension Fund and Northumberland County Council Pension Fund, together with ten other pension funds have received agreement from Government for our proposals to create an organisation to manage our assets. The organisation is called the Border to Coast Pension Partnership.

Border to Coast Pension Partnership has submitted a five year business plan to the Financial Conduct Authority for the internal and external management of the £43 billion assets of the twelve like-minded funds, commencing in 2018. The twelve funds believe that this pooled arrangement can make a difference to investment outcomes by creating a stronger voice; and deliver cost effective, innovative and responsible investment now and in the future.

Both the Tyne and Wear Pension Fund and Northumberland County Council Pension Fund will continue to exist and will remain responsible for paying pensions, collecting contribution income, the funding strategy and the investment strategy. Your pension will not be affected in any way and you will continue to contact the Pensions Office for any queries.

Information on the Fund

More information about both the Tyne and Wear Pension Fund and Northumberland County Council Pension Fund is available on our website.

The Tyne and Wear Pension Fund Annual Report and Accounts are available from the Publications Section of our website.

The Northumberland County Council Pension Fund Annual Report and Accounts are available by following the links from the Publications Section of our website.

Further information about the Scheme rules can be found on the following websites:

- The Pensions Office at www.twpf.info
- The national Scheme site at www.lgpsmember.org