








Tyne and Wear Pension Fund
Administered by South Tyneside Council

How to Contact Us

-  Tyne and Wear Pension Fund, PO Box 143, Hebburn, NE31 2WT
-  Pensions Helpline 0191 424 4141 or 0845 625 4141
-  pensions@twpf.info
-  www.twpf.info
-  0191 424 4171
-  You can visit us from Mondays to Thursdays, 8.30am to 5.00pm, and on Fridays from 8.30am to 4.30pm at the Civic Centre, Campbell Park Road, Hebburn, Tyne and Wear, NE31 2SW. You do not need an appointment.

Tax Queries

Our Pensions Helpline cannot provide information about the tax on your pension.

If your query is not about your tax code, please call the Tyne and Wear Pension Fund Tax Helpline on 0191 424 4320.

If your query is about your tax code, please call Her Majesty's Revenue and Customs on 0845 302 1456, or write to them at Northumbria Area, Aiden House, All Saints Business Centre, Newcastle upon Tyne, NE1 2TT.

You will need to quote the Fund's tax reference number which is 504/15018.

If you have a query about your State Pension, please call The Department for Work and Pensions State Pension Enquiries on 0845 301 3011.

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.



Last year we asked some members who receive a pension to complete a satisfaction survey. From the responses we received, 98% were satisfied with the service provided

Fund Report and Accounts - To save on cost, we have not included a Fund Report with this letter. We are asking you to view the Report at www.twpf.info/membersreports.asp. A paper copy or a copy in another format is available on request from our Helpline.

Data Protection and Sharing your Information

South Tyneside Council (as the administrator for the Tyne and Wear Pension Fund) is responsible for protecting the public funds it manages. To do this we may use the information you give us or the information we hold about you to detect and prevent crime or fraud. We may also share this information with other organisations that inspect and manage public funds. For the purposes of the Data Protection Act 1998, South Tyneside Council (as the administrator for the Tyne and Wear Pension Fund) is the Data Controller (the holder, user and processor) of the information. We will keep all information safe and secure. If you would like to know more about what information we hold about you, or the way we use your information please either view the Council's website at www.southtyneside.info, contact **The Pensions Helpline** on 0191 424 4141 or write to: Records Management Team, Town Hall and Civic Offices, Westoe Road, South Shields, Tyne and Wear, NE33 2RL.

Mr AB Sample
Sample House
Sample Road
Sample Town
Anywhere
AB1 2CD

Our ref: AB123456C
Your ref: PI09
Contact: Please see back page
Date: April 2009

Dear Mr Sample

Local Government Pension Scheme Increase

We are pleased to provide you with your annual payslip, P60 and information on your pension increase. **The increase is 5% from 6 April 2009.**

This is how the increase will affect your pension:

Gross April 2009 Payment	£123.45	Gross May 2009 Payment	£123.45
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Notes on the Increase

The increase starts from 6 April so your April payment is made up of 5 days at the old rate and 25 days at the new rate. Unless there is a further change, you will be paid the Gross May Amount each month for the rest of the year. There might be a difference of 1p because our calculations are rounded to the nearest penny.

If your pension started after 21 April 2008, you will not receive the full 5% increase. This is because your pension has not been in payment for a full year.

If you have already received a letter about your April pension amounts, please disregard this new letter.

You may have a concern about the value of your pension because of press reports about poor investment returns. However, your pension from this Scheme is paid by law and does not depend on investment returns or the value of the Fund.

State Pension and Widow's Pension - If you are over State Pension Age or are receiving a widow's pension, your local government pension may include an amount called a **Guaranteed Minimum Pension (GMP)**. If you have a GMP, it is **shown on your payslip**. It is linked to the National Insurance Contributions paid by you or your late husband. It is based on a minimum amount of pension that the Government requires that you receive from this Fund.


Because of the way that the GMP amount increases, it may look as though you have not received your full pensions increase. This is how it increases:

- **GMP Pre 1988.** The Department for Work and Pensions (DWP) pays the increase on a GMP built up before 5 April 1988 as part of your State Pension.
- **GMP Post 1988.** The Pension Fund pays the first 3% of the increase on a GMP built up since 6 April 1988, and the DWP pays the remaining 2% with your State Pension.

If you require further information, please see the back page for the Fund's contact details and how to get information on tax.

Yours sincerely,


Councillor Eileen Leask
Chair of Pensions Committee


Stephen Moore
Head of Pensions



Tyne and Wear Pension Fund

Administered by South Tyneside Council

Mr AB Sample
Sample House
Sample Road
Sample Town
Anywhere
AB1 2CD

Name AB Sample
NI Number AB123456C
Payment Method BACS
Tax Period 01
Tax Code 123A
Tax Reference 123/45678

Private and Confidential

Pension this period: April 2009

Payment date: 16/04/2009

Payments

Any Employer 0123456789
Fund Pension 123.45

Deductions

Tax 123.45

Total payments 123.45 Total deductions 123.45 Net Pay 123.45

Taxable payments this year 123.45 Tax this year 123.45

Tyne and Wear Pension Fund

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P60 End of Year Certificate

Tax year to April 2009

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

Issued by (fund name and address)

Tyne and Wear Pension Fund
PO Box 143
HEBBURN NE31 2WT

PAYE reference 504/12345

Pensioner's details

Surname Sample
Forenames or initials Anonymous

National Insurance number Pension payroll number
A B 1 2 3 4 5 6 C 0123456789

Pension and Income Tax details

	Pay	£	p	Tax deducted	£	p
In previous employment(s)		123	45		123	45
Gross pension paid by us		123	45	Tax deducted if net refund mark 'R'	123	45
Total for year		123	45	Tax deducted	123	45
				Final tax code	123A	

Figures shown here should be used for your Tax Return, if you get one

Other details

Student Loan Deductions
In this employment (whole £s only)

£ 0

Lifetime Allowance (LTA)

This is the total amount of pension savings (total value of all pension funds) that can be built up before incurring an extra tax. The standard allowance for 2008/09 is £1.65 million. Your Local Government pension counts towards your standard LTA, as shown below:

Pension ref no	% of Standard LTA used
0123456789	12.34

To the Pensioner.

Please keep this certificate in a safe place. **You will need it if you have to fill in a Tax Return or make a claim for Tax Credits.** 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.