

## Welcome to the 2018 issue of our In Touch pensioner newsletter

It has been a very busy year for the Pensions & Investments Team. We have been working on a number of projects which include:

- The Brunel Pension Partnership, which includes the BCC Pension Fund, has published its 2016/17 annual report. The 10 Funds in the partnership have pooled their investments in order to achieve savings in investment management costs. More information on Project Brunel is available at [www.brunelpensionpartnership.org](http://www.brunelpensionpartnership.org).
- “My pension online” enables all our members to access their pension records online. “My pension online” provides secure access to your pension payment history, P60 statements and tax code, making it far easier to manage your retirement, whilst at the same time making significant savings by reducing the Fund’s printing and postage costs. Register/login now at <https://ms.buckscc.gov.uk>.
- We have made improvements to our website to better meet the needs of mobile device users. Visit [www.buckscc.gov.uk/pensions](http://www.buckscc.gov.uk/pensions) to view the improvements and for more information about the LGPS and our Fund.
- This newsletter has had a makeover! See page 12 for more details.

We really hope that you enjoy this issue of In Touch. Feel free to email your comments and feedback to [pensions@buckscc.gov.uk](mailto:pensions@buckscc.gov.uk).

**Julie Edwards**  
**Pensions and Investments Manager**



## **Pensions Increase 2018**

Local government pensions are revalued each April in line with the changes in the Consumer Price Index (CPI) in the 12 months up to September. HM Treasury issue a Pensions Increase review order to notifying us of the annual increase. We are bound by this order and have no discretion to change it.



On 9 April 2018, local government pensions will increase by 3.0%. You will receive the pensions increase if:

- you are aged 55 or over, or
- you are receiving a surviving spouse's, civil partner's, nominated partners or children's pension, or
- you retired on ill health grounds.

The BCC Pension Fund will pay the full 3.0% increase for most pensioners; however, if you paid into the LGPS between 6 April 1978 and 5 April 1997, and reached State Pension Age before 6 April 2016, the Government will pay part of the increase with your State Pension.

Where pensions came into payment part way through the year a proportion of the increase is payable, as shown in the table below.

<b>Pensions beginning</b>	<b>Pensions Increase %</b>
Up to 24 April 2017	3.00%
25 April to 24 May 2017	2.75%
25 May to 24 June 2017	2.50%
25 June to 24 July 2017	2.25%
25 July to 24 Aug 2017	2.00%
25 Aug to 24 Sept 2017	1.75%
25 Sept to 24 Oct 2017	1.50%
25 Oct to 24 Nov 2017	1.25%
25 Nov to 24 Dec 2017	1.00%
25 Dec to 24 Jan 2018	0.75%
25 Jan to 24 Feb 2018	0.50%
25 Feb to 24 March 2018	0.25%
25 March 2018 onwards	Nil

## State Pension Increases

The Government has confirmed that the State Pension will rise by 3.0% from 9 April 2018, in line with its “triple lock”. The triple lock guarantees that the increase payable from April will be the highest of three measures:

- Earnings - the average percentage increase in UK wages, or
- Prices - the percentage increase in CPI, or
- 2.5%

While the Government have pledged to maintain the triple lock until 2020, they have warned that it could be cut in future due to rising longevity.

## State Pension Forecasts

If you have not yet reached State Pension Age, visit [www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension) for a State Pension Forecast. You can use this service to find out:

- how much State Pension you could get
- when you can get it
- how to increase it, if you can

Visit [www.gov.uk/state-pension](http://www.gov.uk/state-pension) for more information about your State Pension.

## Pay Dates 2018/19

Month	Pay day
April 2018	Mon 30th
May 2018	Thurs 31 <sup>st</sup>
June 2018	Fri 29 <sup>th</sup>
July 2018	Tues 31 <sup>st</sup>
Aug 2018	Fri 31 <sup>st</sup>
Sept 2018	Fri 28 <sup>th</sup>
Oct 2018	Wed 31 <sup>st</sup>
Nov 2018	Fri 30 <sup>th</sup>
Dec 2018	Mon 31 <sup>st</sup>
Jan 2019	Thurs 31 <sup>st</sup>
Feb 2019	Thurs 28 <sup>th</sup>
March 2019	Fri 29 <sup>th</sup>

## Pension Payslips

We do not display your full bank account number on your payslip. You will only receive a pension payslip when the amount of pension being paid to you varies by more than £5 (usually in April and May of each year).

We send a payslip to all our pensioners in September or October to confirm that the address we hold is still current. If payslips are returned by Royal Mail we will suspend payment of the pension until we hear from you. If you move, you can update your address online (see page 5 for more details), or by writing to us. If you write to us, for audit purposes, please sign your letter.

## Tax Code Changes

HMRC assess your income and allocate your tax code accordingly. Tax codes are sent to us electronically, automatically updating our payroll system.

If your code has changed, HMRC will send confirmation of your new tax code to you and an explanation of how the code has been assessed. If you have any tax code queries, please contact HMRC using the details given on page 11 of this newsletter.

Always quote your National Insurance number and the tax office reference number **120/JZ56432**.

## P60s sent by the end of May

We will post your P60 to your home address by the end of May. The tax office may ask you for your P60 before the end of May, but we are only able to send them out once we have agreed the financial records for all our pensioners for the tax year. Your P60 looks similar to a payslip and is a summary of your pay and tax details for the tax year.

Please keep your P60 safe. You may need it if you are asked to complete a tax return and we are unable to reissue original P60s.

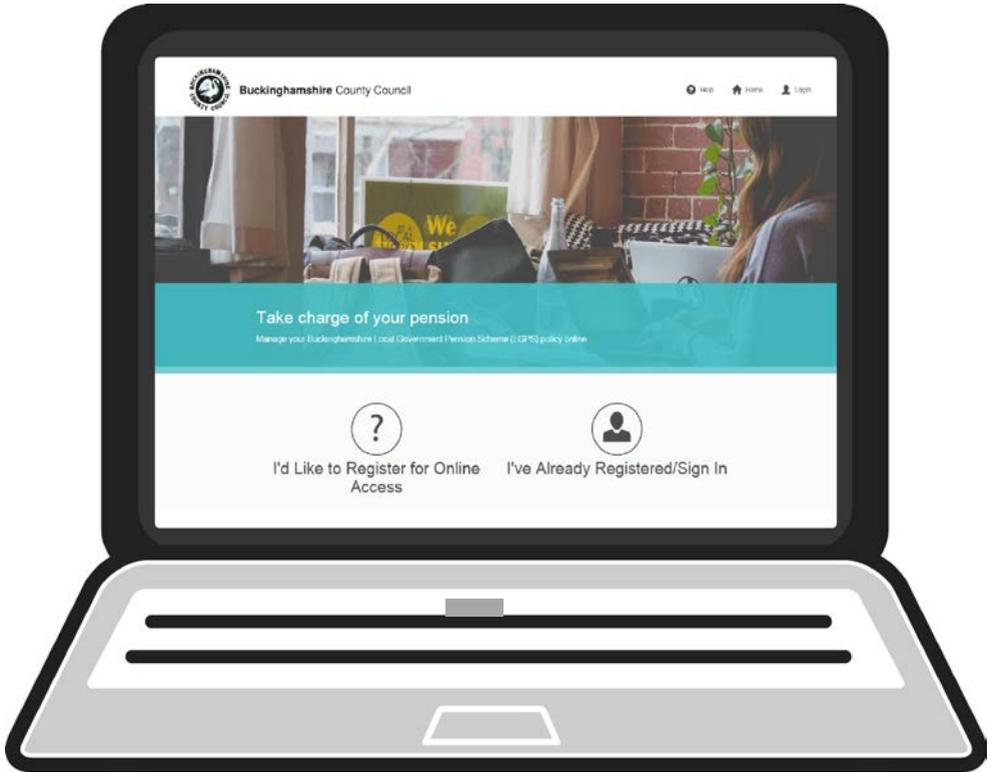
## Bank account changes

If your bank or building society returns a payment to us, your pension will be suspended until we hear from you.

For security and audit purposes you must make a written request for any changes to your bank details. Bank account changes cannot be taken over the telephone, by email or be updated online.

If you are notifying us of a change in bank details, please also confirm the exact name(s) in which the account is held. Please send any bank account changes **by the 15<sup>th</sup> of the month** to meet our payroll deadline.

To avoid unnecessary delay, always quote your pension payroll number or National Insurance number, your full name and please ensure that your letter is signed.



## “My pension online” is safe, secure & convenient.

You can now access your pension record online. We have changed the registration process to remove the requirement to email the Pensions & Investments Team. Instead, all of our Fund’s members can now register and login via our secure “my pension online” portal.

Registering for “my pension online” will give you 24-hour access to your P60, your payslips and will allow you to change your postal address in a secure online environment.<sup>1</sup> Sign up today.

**Register / login now at <https://ms.buckscc.gov.uk>**

<sup>1</sup> **NB:** Bank account changes can only be made by sending a signed letter to us, as detailed on page 4.

## **Data sharing**

The Council is required by law to protect the public funds it administers. It may share information provided to it with other bodies responsible for auditing, or administering public funds, or where undertaking a public function, in order to prevent and detect fraud.

On a regular basis our pensioner payroll data is matched with secure national computer systems for the following purposes:

### **The National Fraud Initiative (NFI)**

The National Fraud Initiative (NFI) is the Cabinet Office's data matching exercise. Data matching involves comparing computer records held by one body against other computer records held by the same or another body to see how far they match. This is usually personal information.

Computerised data matching allows potentially fraudulent claims and payments to be identified. Where a match is found it may indicate that there is an inconsistency which requires further investigation. No assumption can be made as to whether there is fraud, error or other explanation until an investigation is carried out.

We participate in the Cabinet Office's NFI to assist in the prevention and detection of fraud. We are required to provide particular sets of data to the Cabinet Office for matching for each exercise, as detailed at <https://www.gov.uk/government/collections/national-fraud-initiative>

The "code of data matching practice" helps to ensure that the NFI and everyone involved in data matching exercises comply with the law. The data will not be used for any other purpose. For more information please email [audit@buckscc.gov.uk](mailto:audit@buckscc.gov.uk).

### **The LGPS National Insurance database**

We participate in a data sharing project with other LGPS pension funds in England, Wales and Scotland. Data sharing enables us to comply with legal requirements contained in the LGPS's governing regulations.

The National Insurance database allows Funds to check if an individual has other LGPS records and in which Fund(s) these are held. This ensures that the correct death and dependants' benefits are paid at the appropriate time.

More information about the LGPS national insurance database is available from [www.buckscc.gov.uk/LGPSguidesandforms](http://www.buckscc.gov.uk/LGPSguidesandforms).

## **General Data Protection Regulation**

The General Data Protection Regulation (GDPR) is a new set of EU regulations due to come into force on 25 May 2018 and will replace the Data Protection Act 1998.

GDPR will govern how businesses process and handle data, with the key aims of simplifying data privacy laws, whilst giving greater protection and rights to individuals. As LGPS Funds already have procedures in place which comply with the GDPR principles under the existing Data Protection Act, scheme members should not notice any change in the service they receive from us.

The BCC Pension Fund is a “data controller”. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are required to share your information with certain bodies, but will only do so in limited circumstances, such as the NFI and LGPS NI database.

GDPR will apply in the UK from 25 May, regardless of Brexit. We will provide more information about GDPR, including the relevant legal notices, on our website closer to its implementation date.



## Health and Wellbeing

Although we all experience changes in physical ability, social circles, employment and bereavement as we grow older, ageing is often associated with many rewarding experiences.

**“Don’t count the days; make the days count.”**  
Muhammad Ali

### Here are the top 5 tips for positive ageing:

1. **Stay physically active** to improve your health and quality of life.
2. **Exercise your brain.** Learn a new skill or enrol in an adult learning course.
3. **Maintain a healthy diet** and adopt good sleeping habits to help you to relax.
4. **Be positive.** Staying positive is good for your body, your mind and how you relate to people around you.
5. **Stay connected with other people.** Spend time with your family and friends. Consider volunteering in your community.

**Volunteering** is a great way to stay active, learn new skills or use skills that you have already developed to help others and make a difference. Community Impact Bucks offer a wide range of volunteering opportunities. For more information, call 0300 111 1250 or visit [www.volunteeringbucks.org.uk](http://www.volunteeringbucks.org.uk).

If you are not based in Bucks, you can find a volunteering opportunity near you by visiting [www.do-it.org.uk](http://www.do-it.org.uk).

**Prevention Matters** is a free service that helps older people and vulnerable adults in Bucks to remain independent. Volunteer roles include driving, gardening, running errands and befriending. For more information call 0300 666 0159, or email the team at [admin@preventionmatters.org.uk](mailto:admin@preventionmatters.org.uk).



## **The University of the Third Age (U3A)**

U3A brings together people in their ‘third age’ to develop their interests and continue their learning in a friendly and informal environment.



“The third age” is a time after you have finished working full-time or raising your family and have time to pursue your interests or just try something new.

U3A has a ‘university’ of members, who draw upon their knowledge and experience to teach and learn from each other, but there are no qualifications to pass, it is just for pleasure. Learning is its own reward and it's all voluntary. A typical U3A will be home to many activity groups covering hundreds of different subjects; from art to zoology and everything in between.

Formed over 30 years ago, there are now over 1,000 U3As and over 400,000 members across the UK, with thousands of interest groups between them. Visit [www.u3a.org.uk](http://www.u3a.org.uk) to find out more or to contact your local U3A.

## **Active Bucks**

The Active Bucks programme have set up new group activities to get older Bucks residents, aged 65+, more active. There is a special focus on those who do little or no activity at all.



A wide range of activities are on offer across Bucks; from walking football and bowls, to chair-based yoga and tea dances. The programme started in the Chiltern and South Bucks areas and will move to High Wycombe and Aylesbury Vale later this year.

All activities cost between £2 and £4, are beginner friendly and most importantly, fun! More information can be found on the Active Bucks website, where you can also register to download a free first session voucher. Visit [www.activebucks.co.uk](http://www.activebucks.co.uk) for more information.



## Changes to the State Pension Age

The Department for Work and Pensions (DWP) published a report outlining the Government's proposals for changing the state pension age from 2028.

The changes to the state pension age will impact members of the LGPS who are aged 39-47, as the normal retirement age in the Scheme for benefits built up after 1st April 2014 is linked to individual state pension ages. Visit [www.gov.uk](http://www.gov.uk) and search for "State Pension age review" for more information and to read the full report.

## Law to ban pension cold calls expected early 2018

The Government has confirmed that they will bring forward draft legislation to ban pensions cold-calling, including texts and emails, in early 2018. If you are worried about pension scams, The Pensions Regulator website has some useful advice on how to keep yourself safe. Visit [www.pension-scams.com](http://www.pension-scams.com) for more information.



## Power of Attorney

It's not easy to think about a time when you won't be able to make your own decisions, but it can help to be prepared. A power of attorney is a legal document that allows someone to make decisions for you, or act on your behalf, if you're no longer able to, or if you no longer want to make your own decisions. There are two types of power or attorney: Ordinary and Lasting. The following organisations can provide guidance on how to set up powers of attorney:

- Visit [www.gov.uk/power-of-attorney/](http://www.gov.uk/power-of-attorney/)
- Visit [www.ageuk.org.uk](http://www.ageuk.org.uk) or telephone 0800 055 6112
- Visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) online or visit your local Citizens Advice bureau in person.

If you have already granted lasting power of attorney to a family member, send us a clear photocopy of the registration so that we can record it. It is important that we know who has authority to speak to us about your pension and change any of the current arrangements.

## Useful contact information

### Tax Office (HM Revenue & Customs)

Write to HMRC at this address for all income tax queries:

HMRC	Tel: 0300 200 3300
Pay As You Earn	Web: <a href="http://www.gov.uk/hmrc">www.gov.uk/hmrc</a>
BX9 1AS	If living abroad: +44 135 535 9022



You don't need to include a street name, city name or PO box when writing to this address. Remember to quote your Pay as You Earn (PAYE) reference number **120/JZ56432** and your national insurance number on all correspondence with the Tax Office.

### The Pension Service (State Pensions)

Enquiries regarding State Pension benefits already in payment should be directed to:

The Pension Service 1	Tel: 0800 731 7898 (new claims only)
Post Handling Site B	Tel: 0800 731 0469 (changes)
Wolverhampton	Web: <a href="http://www.gov.uk/state-pension">www.gov.uk/state-pension</a>
WV99 1AL	If living abroad: +44 191 218 7777

Pension Credit claim line: 0800 99 1234

### Pension Tracing Service

If you've lost track of a pension, the free Pension Tracing Service may be able to help you find it. Please provide as much information as you can to assist them in their trace.

#### Pension Tracing Service

The Pension Service 9

Mail Handling Site A

Wolverhampton

WV98 1LU

Tel: 0800 731 0193

Web: [www.gov.uk/find-lost-pension](http://www.gov.uk/find-lost-pension)

Call **Age UK** on 0800 055 6112 or visit [www.ageuk.org.uk](http://www.ageuk.org.uk) for information and advice for yourself, or to volunteer for Age UK.

## **In Touch newsletter redesign**

For a number of years we have issued our newsletter on a Buckinghamshire County Council letterhead.

This year we have carefully considered the cost of producing a more engaging publication. The redesign was done in-house; therefore the only extra cost was in the printing of this newsletter. The extra print cost was less than 5p per newsletter, which we hope you will agree has resulted in a far more attractive and interesting publication.

This newsletter is also available online from the “Scheme Pensioner” section of our website at [www.buckscc.gov.uk/pensions](http://www.buckscc.gov.uk/pensions). The online In Touch newsletter enables you to click on and visit any of the website addresses provided in our articles. We realise that some of you may not regularly use the internet, however providing website addresses allows us to provide you with brief information on a wider range of topics. You are then free to choose which websites you visit for more detailed information. We have also included telephone numbers wherever possible.

We would love your feedback on the redesign. Please email us at [pensions@buckscc.gov.uk](mailto:pensions@buckscc.gov.uk) or write to us at our usual postal address.



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