

Bexley Pensioners

Change of Details

If you move address, change your bank /building society account or have any other change affecting your pension, please notify the TOPS Section immediately in writing.

Contact points:

Calculation and Administration of Pensions

London Pensions Fund Authority
Dexter House
2 Royal Mint Court
London EC3N 4LP
Telephone: 020 7369 6247
Or e-mail: bexley@lpfa.org.uk
(Please have your national insurance number to hand.)

Payment of Pension

London Borough of Bexley
TOPS Section
Hill View
Hill View Drive
Welling
Kent DA16 3RY
Telephone: 020 8836 8042
Or e-mail: glenys.arney@bexley.gov.uk

(Please have your Group & Employee No. to hand e.g. M3 A12345) If you include your telephone number and/or email address in any correspondence this would help us to answer your enquiries swiftly.

Your Tax Office

HM Revenue & Customs
Northeast Metropolitan Area
Fountain Court
119 Grange Road
Middlesbrough TS1 2XA
Telephone: 0845 302 1414

Please quote Bexley Tax Reference number **120/LB18** and your National Insurance number.

To receive a copy of this Newsletter in large print format, or to provide feedback on the Newsletter, please write to:

Ricky Canning
TOPS Section (Pensions)
Hill View
Hill View Drive
Welling
Kent DA16 3RY
Telephone: 020 8836 8040
or e-mail:
ricky.canning@bexley.gov.uk

Welcome to Pensioners 2009, your annual newsletter containing details of your pension increase, pension pay dates and other interesting information.

Pension increase 2009

The Local Government Pension Scheme (LGPS) is 'index-linked', meaning that your pension will increase in line with inflation every year. Consequently, Local Government pensioners aged 55* or over will, subject to Parliamentary approval, receive the annual pension increase award of 5.0% from 6 April 2009.

If your pension began after 21 April 2008 you will receive a proportion of the 5.0% increase depending on the date you retired. Please see the table overleaf for details.

The increase applied to your Local Government Pension and State Pension is the rate determined by the Retail Prices Index (RPI) as at 30th September from the preceding year, in this year's case, 2008. The RPI is an inflationary indicator that measures the change in the cost of a fixed basket of retail goods.

For those pensioners, over State Pension Age, who retired since 6th April 1978, the increase may be split between your State Pension and your LGPS pension.

If you would like to know more about the services the Council provides, or would like either a translation of this document or the information in a different format, please call our Customer Contact Centre on 020 8303 7777 and press 0, quoting reference: 508970/03.09



Amount of pension increase

If your pension began on or before 21 April 2008 your pension increase is 5.0%. If your pension began after this date a smaller, pro-rata, increase will apply as shown:

Pensions Starting...	Increases Payable
22 April 2008 to 21 May 2008	4.58%
22 May 2008 to 21 June 2008	4.17%
22 June 2008 to 21 July 2008	3.75%
22 July 2008 to 21 August 2008	3.33%
22 August 2008 to 21 September 2008	2.92%
22 September 2008 to 21 October 2008	2.50%
22 October 2008 to 21 November 2008	2.08%
22 November 2008 to 21 December 2008	1.67%
22 December 2008 to 21 January 2009	1.25%
22 January 2009 to 21 February 2009	0.83%
22 February 2009 to 21 March 2009	0.42%

*For pensioners under age 55 it is only payable in the case of widows, widowers, children's pensions and those who retired on ill health grounds

Pension Pay Dates 2009/10

Monthly pension payments will be made on the following dates:

Pay Days	
30 April 2009	29 October 2009
28 May 2009	26 November 2009
25 June 2009	24 December 2009
30 July 2009	21 January 2010
27 August 2009	25 February 2010
24 September 2009	25th March 2010

Payday is the last Thursday of each month except December and January when it is a week earlier.

Remember:

- The increase will be paid with your April pension payment.
- We will send you a letter in April normally with your April pay slip, setting out the amount of the increase to your Local Government Pension and the new annual value.
- Pension Increase is calculated on the annual pension in payment at the end of March 2009, less any Guaranteed Minimum Pension (GMP). The Department for Works and Pensions (DWP) will pay any increase due on your GMP as an addition to your state retirement pension. A leaflet explaining GMP is available from the DWP, telephone 0845 6060 275 (GMP usually applies to those pensions which arose as a result of employment between 6 April 1978 and 5 April 1997).
- Your P60 (certificate of earnings and income tax) will be sent to you by the end of April, normally together with your pay slip and pension increase letter. Retain your P60, as you will need it should you be asked to complete a self-assessment return.
- When you receive a new tax code from Her Majesty's Revenue and Customs (HMRC), please check your next monthly pension pay slip to verify that we have applied the same code.

Electronic payslips

Bexley offers electronic access to payslips to existing as well as new pensioners.

You will need to have access to the Internet in order to enter the secure site and a secure personal e-mail address to which the system can send passwords. Should you wish to change to electronic payslips, please e-mail Pensioners@Bexley.gov.uk from your chosen e-mail address and you will receive further information.

Should you have any queries, please do not hesitate to contact us on the above email address, alternatively telephone: 020 8836 8042 and a member of staff will be pleased to assist you.

Re-employment

If you are considering, or have taken up new employment, you should contact the London Pensions Fund Authority (LPFA) and they will be able to advise you as to whether this will affect the pension that we pay you. These 'rules' only apply if the employment is with an organisation that is subject to the rules of the Local Government Pension Scheme.

The Pension Service

This is a dedicated service for current and future pensioners and is part of the Department for Works and Pensions. Their website contains a wealth of information for individuals about pensions and other pensioner benefits in the UK, whether you are planning for the future, are about to retire, or have already retired. In addition to detailed information about the State Pension, they also provide information on the following:

- Winter Fuel Payment - an annual payment, of up to £300, to help people aged 60 and over with the costs of keeping warm during winter.
 - Pension Credit - an entitlement for people aged 60 or over living in Great Britain. Entitlement may mean that you can get help with other things such as Housing Benefit, Council Tax Benefit and eligibility for a free grant to help insulate your home against the cold and rising fuel bills.
- The Pension Service can now help you apply for Pension Credit, claim Council Tax Benefit and Housing Benefit at the same time over the phone.

Useful Contacts:

The Pension Service - telephone 0845 606 0265. Or visit www.thepensionservice.gov.uk

Pension Credit - telephone 0800 99 1234.

Lines are open Monday to Friday between 8am - 8pm and Saturdays 9am - 1pm

Age Concern Information Line

Provides information on issues affecting older people and their carers, relatives or friends - telephone 0800 00 99 66 Lines are open 7 days a week from 8am - 7pm

Did you know ...

Volunteering

According to recent research a clear link between volunteering and good health has been found. The study, 'volunteering & health', commissioned by Volunteering England showed that volunteering could help people live longer and is good for their health and well-being. In addition, volunteering has a positive effect on people's self-esteem, helps to reduce the number of hospital visits, and can beat depression, stress and pain.

If you are looking for a way to keep fit and active, volunteering may be the answer. It can also provide an interesting and meaningful way to support your local community.

The following two websites explain about volunteering, and where local volunteer centres can be found. Those of you without computers could go to your local library

The National Volunteering Database includes details of hundreds of London Borough of Bexley volunteering opportunities, and over 800,000 available throughout the UK

Telephone 020 7250 5700

Website www.do-it.org.uk/

Community Service Volunteers is the UK's largest volunteering and training organisation

Telephone 020 7278 6601

Website www.csv.org.uk/