

LPP

Local Pensions Partnership

Your Pension 2019

Pensioner Spring Newsletter



Ealing

www.ealing.gov.uk

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Welcome to the 2019 Spring Newsletter

In this edition we will provide all the information you need to manage your pension account as well as details of your 2019/20 Pension Pay Dates.

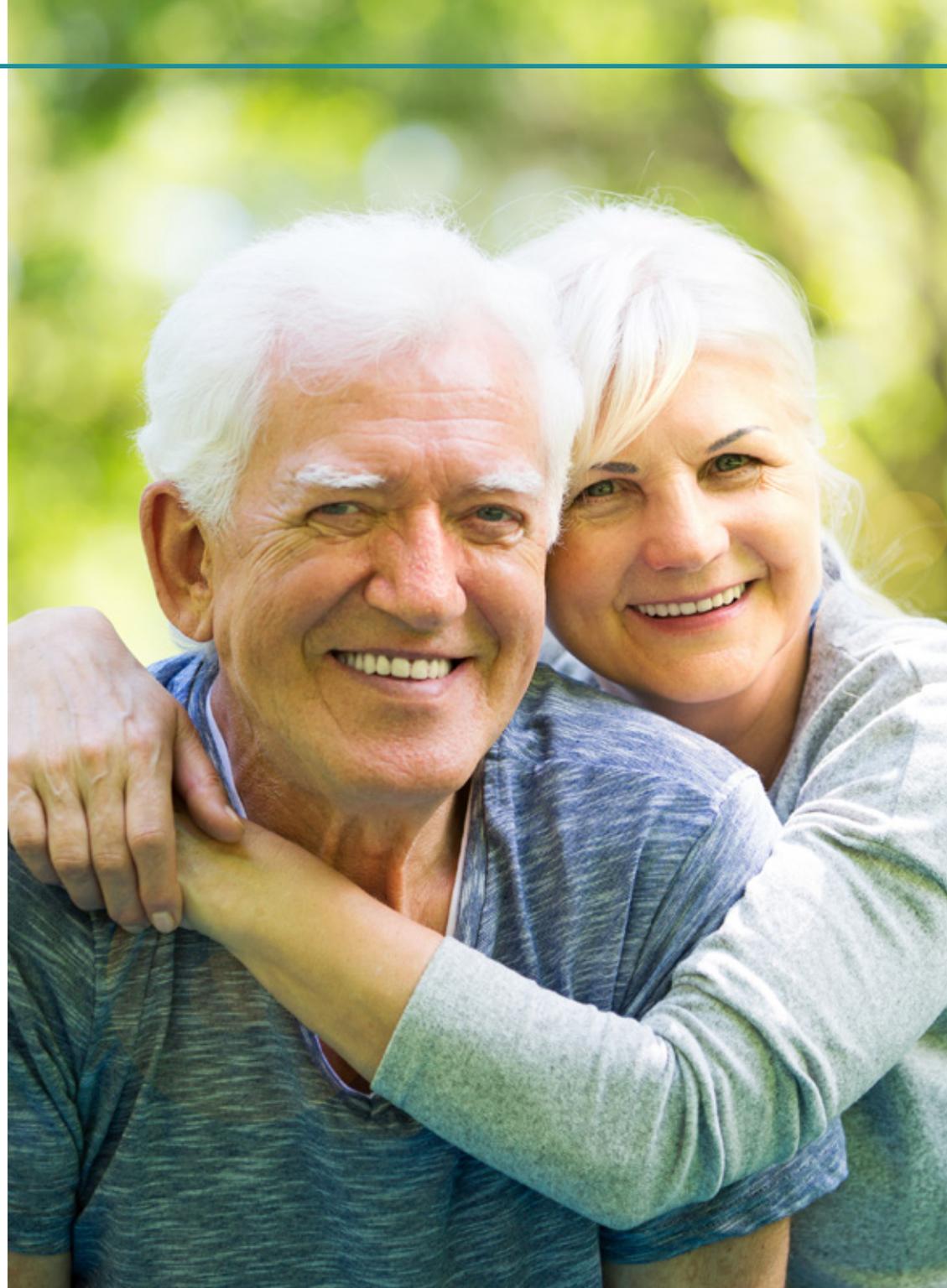
2018 was a very busy year for LPP and we are committed to improving our service to you. We have continued to focus on not only becoming more efficient but to also endeavour to deliver a better experience for you, our members.

It is great to be able to share with you that when a member calls the Contact Centre, we have now introduced a member satisfaction survey and that 92% of those surveyed so far are satisfied with the experience. We will be extending this survey to our members taking their pension benefits at the point of retirement and we look forward to sharing the results with you next year.

At the time of writing, we are imminently launching a new look My Pension Online – Member Self Service facility which will improve your online experience. With this in mind it is important that you register on 'My Pension Online – Member Self Service' to ensure you keep up to date with any changes, retain your latest personal details securely and view any documents including newsletters. Please visit Member Self Service at: <https://axise.yourpension.org.uk> to **sign up now**.

We hope you enjoy our newsletter and, as always, we welcome your feedback on any of the services we provide and what you would like to see in future editions.

Rachel Blundell
Deputy Director
Member Operations





Pension Paydays 2019-20

PENSIONER PAYSLEIPS

Pensioner payslips will only be sent if the net payment differs by more than £1.00 from the preceding month. Pension payments will be credited into accounts on the following pay days:

Month	Payment Date
April 2019	26 April
May 2019	24 May
June 2019	26 June
July 2019	26 July
August 2019	23 August
September 2019	26 September
October 2019	25 October
November 2019	26 November
December 2019	20 December
January 2020	24 January
February 2020	26 February
March 2020	26 March

* Please note pensions are paid early in December due to the Christmas period

Pensions Increase

The Government has approved the rate of increase for all public service pensions. The increase is effective from 8 April 2019 and is 2.4% for all pensioners in receipt of their pension from 6 April 2018 (except those under 55 who retired on grounds other than ill health).

The increase is set by reference to the Consumer Price Index in September 2018. It does not reflect the performance of the Pension fund and we do not have the power to pay an additional increase.

Please find the increase amounts below, these are pro-rated depending upon the pension commencement date.

Pensions Beginning	Increase
6 April 2018 - 23 April 2018	2.4 %
24 April 2018 - 23 May 2018	2.2 %
24 May 2018 - 23 June 2018	2 %
24 June 2018 - 23 July 2018	1.8 %
24 July 2018 - 23 August 2018	1.6 %
24 August 2018 - 23 September 2018	1.4 %
24 September 2018 - 23 October 2018	1.2 %
24 October 2018 - 23 November 2018	1 %
24 November 2018 - 23 December 2018	0.8 %
24 December 2018 - 23 January 2019	0.6 %
24 January 2019 - 23 February 2019	0.4 %
24 February 2019 - 23 March 2019	0.2 %

My Pension Online

Member Self Service

My Pension Online – Member Self Service allows members to obtain information about their pension quickly and easily.

We have developed a more user-friendly version of My Pension Online – Member Self Service which will enable you to better navigate the system. All existing members who have signed up already will be moved onto the new version automatically and there will be no requirement to re-register!

When we need to contact you about your pension our preferred way of sharing information is via My Pension Online – Member Self Service.

Benefits of registering for this service are:

- ✓ Change contact details quickly and securely
- ✓ Change bank account details
- ✓ View nominated beneficiaries for death grant (if applicable)
- ✓ Receive e-communications

For those members who feel they need support in using the online portal they can call our Contact Centre on **0300 323 0260**.

Preventing Online Pension Scams

It's great that we have more ways of accessing information such as your pension information and online banking on your computers, smartphones and tablets. The internet is such a wonderful thing and has so many positive aspects, however it's also become a platform for a new wave of crime called Cyber-attacks and Cyber Scams. These types of threats are caused by criminals who use the internet to try to con you into giving them your money or your personal information to commit fraud.

It is therefore very important to stay safe whenever you are connected to the internet and **safe guard your pension** and all of your personal details and bank accounts at all times.

Here are 10 tips to staying safe online:

- 1) Never respond to any emails requesting you to open an attachment, follow a link or divulge your personal information unless it is from a trusted source. These malicious emails are commonly referred to as phishing emails. Phishing emails are emails that seem to have come from a trusted or recognisable source. These emails could also be targeted and come from a seemingly trusted source that knows you (spear phishing). The emails could refer to you by name and the content might address some information that is specific to you. Again, be wary of these emails as the giveaway would be the fact that it requires you to take action.

We will never send you any email requesting your personal information neither will we send you a link to download information that might be harmful to your systems. All email correspondence from us will direct you to the My Pension Online – Member Self Service Website where you can log in as usual via our secure portal.

- 2) Do not give any personal information over the telephone during a call that you have not initiated. If you receive a call and the caller is requesting information which you might deem sensitive or confidential then it is ok to say "NO" and end the call. These criminals might also call pretending to be from a company like Microsoft or Google claiming you have an issue with your PC, and they would like to remotely connect to your device to resolve the issue. Please do not allow them to connect.
- 3) Take care when visiting websites. Before you complete any secure transactions on any websites, ensure the green padlock with the https:// symbol is showing in the browser search bar. This means that the websites have been set up to securely manage and encrypt your transactions.
- 4) Always use strong passwords such as a mix of upper and lower-case characters, numbers and symbols. Never share this information with anyone else or leave it written down where anyone may see it.
- 5) Always install a good quality antivirus software on your computer systems, this will protect you from malware and all types of computer viruses.
- 6) Never leave your devices unattended. If you need to leave your computer, phone, or tablet for any length of time no matter how short, lock the screen so nobody can use it while you're gone. If you keep sensitive information on a flash drive or external hard drive, make sure this is secure too.
- 7) Be mindful of the information you post on social media such as Facebook, Twitter and Instagram, please make sure you don't share personal confidential information that scammers can use to defraud you such as your whereabouts, your telephone number, your birthday and address details.
- 8) Be wary of anyone you may meet online, they may not be who they say they are.
- 9) Keep your systems regularly updated with software updates so you always have the latest version of your applications. The latest updates will provide you with the latest protection from any malicious activity.
- 10) Be careful what you plug into your PC such as free giveaway USB sticks and electronic equipment with USB charging. These products could contain viruses and malware that could infect your device.



Power of Attorney

We have a number of pensioners who, as time goes by, need a bit of help from relatives or friends with their financial affairs.

This is not a problem, but to enable us to take their instructions about a change of address or bank details, we do require evidence of either a Power of Attorney or court of protection order. Unless you have a Power of Attorney already, loved ones would need to apply through court, which can prove long and costly.

For more information on how to make a Power of Attorney visit:
www.gov.uk/power-of-attorney

General Data Protection Regulation (GDPR)

LPP are fully compliant with the GDPR and Data Protection Act 2018 regulations that came into effect on 25 May 2018. This will not impact the way you receive your pension. However, it does change the way we hold and process your data.

You now have more control over your personal data to ensure it is used for the express purpose it was collected for. LPP use your personal data to calculate and pay your benefits. The GDPR strengthens the existing Data Protection Act and ensures greater protection of your data. From time to time we will share your personal data with third parties, including our contractors, advisors, government and law enforcement agencies and insurers. This is in order to comply with our obligations under law, and in connection with the provision of services that help us carry out our duties, rights and discretions in relation to the Fund. These organisations are listed in the full Privacy Notice which is available at:
www.localpensionspartnership.org.uk/cookie-policy

Changes to survivor benefits for same sex spouses and civil partners

A change to the scheme rules has been made to provide survivor benefits payable to a same-sex spouse or a civil partner equal to those paid to the widow of a male member.

Why has the change been made?

The change has been made as a result of a Supreme Court judgment (Walker v Innospec) which found that Mr Walker's male spouse was entitled to the same benefits that would have been paid if Mr Walker had left a widow from an opposite-sex marriage.

Why does this apply to the LGPS?

The government believes that the implication of this judgment for all public service pensions schemes, including the LGPS, is that surviving civil partners or surviving same-sex spouses should be provided with benefits equal to those that would be left to the widow of a male member.

When does the change take effect from?

The change is backdated to the date the civil partnerships and same-sex marriages were introduced – this is 5 December 2005 for civil partnerships and 13 March 2014 for same-sex marriages.

This means that where a member of the LGPS has died leaving a surviving civil partner or a same-sex spouse, the survivor's pension in payment will need to be reviewed and any additional amounts paid, where applicable. We are in the process of reviewing the impact of this change and will be contacting affected civil partners and same-sex spouses in due course.

Tax Help for Older People

Tax Help is a charity that offers free tax advice to pensioners on incomes below £20,000 a year. They have a helpline for straightforward queries and a nationwide network of volunteer advisers who offer face to face meetings for more difficult cases.

Their volunteers are mainly practising or retired tax professionals and normally meet clients by appointment at local venues such as Age UK or Citizens Advice offices. For those who find travelling difficult, home visits can be arranged.

Tax Help can advise on any personal tax issue – no problem is too small or too large. Common issues include checking tax codes and tax computations; completion of tax returns; making repayment claims; drafting letters to HMRC; and resisting claims from HMRC for arrears of tax due to errors made by HMRC or by pension providers.

Advice from Tax Help is free, independent and confidential.

If you would like advice from Tax Help, they can be contacted on:

Helpline: **0845 601 3321** or **01308 488066**

Email: **taxvol@taxvol.org.uk**

Website: **www.taxvol.org.uk**

Brexit

We are aware that Brexit has created a huge degree of uncertainty for people. Your entitlement is set out under law and is not linked to market returns; we do not envisage any problems in continuing to make payments to pensioners living overseas.

P60's

Ealing Council will not be sending out copies of P60s. You can view and print your P60 or payslip online by using the link below, which will take you to your iTrent Employee Self Service account. We have added some instructions too, which should assist you.

How to log on:

Please click on the following link: https://bealli.webitrent.com/bealli_ess/
You will then be asked for your Username and Password. Your Username is your 7-digit payroll (employee) number (for new pensioners this would have been provided on the payslip you received with your first pension payment) and your password (for first time users only) is Lbe followed by your date of birth expressed in the format DDMMYY e.g. if your birthday is 15 June 1958, then please enter Lbe150658

You will be prompted to change this to something more familiar to yourself, but your password must contain:

- A minimum of 8 characters.
- Have a least one capital letter and one number

You will need to confirm your password for a second time.

After successfully submitting your password, you will be redirected to your Employee Self Service account.

Click on pay and benefits tab at the top of the page.

Note: If you have accessed iTrent Self Service previously, you would have already set up your password.

If you have any problems with accessing your Employee Self Service account, please contact the iTrent Support Team on:

Telephone: **020 8825 9000**

(there is no need to wait to hear all the options, just dial 3,2,4,1)

Email: **iTrentSupportTeam@ealing.gov.uk**

Contact Details

If you have any queries regarding your pension, please call a member of the Pensions Team on:

Tel: 0300 323 0260 Email: Askpensions@localpensionspartnership.org.uk

LPP - Your Pension Service, PO Box 1383, Preston, PR2 0WR

www.yourpension.org.uk

Pension Enquiries

If you have any tax related enquiries you will need to contact the Ealing Council's tax office direct at the following address. In all correspondence please quote Ealing Council's tax reference number and your national insurance number.

Pay As You Earn and Self-Assessment, HM Revenue and Customs, BX9 1AS
Ealing Council's Tax Reference: LP33 120 B27

For all other enquiries related to the actual payment of your pension including:

- Change of Address;
- Change of bank / building society details; and
- Union deductions etc.

Please note written notification is required for any changes; please forward the details to the following address:

Ealing Council, Payroll & Pensions Department, 5th Floor South West
Perceval House, 14 – 16 Uxbridge Road, Ealing, London, W5 2HL

Telephone 0300-200-3300 - option 3 – then select the appropriate number.

Useful contacts

Pensions Service (State Pension Enquiries)

Tel: 0345 60 60 625 Web: www.gov.uk/contact-pension-service

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