



**West Sussex Fire Pensions
administered by
Hampshire Pension Services**

2023 Pensioner newsletter

Welcome to your pensioner newsletter for 2023
which contains important information about your Firefighter's pension.

Message from the Pension Board

Dear member,

We hope you find the content within this newsletter informative. When the news reports instability in the world investment markets it's reassuring to know that your pension is fully protected and unaffected by market changes. We are part of the Firefighters' Pension Scheme, which is a defined benefit scheme in which benefits are set out in law. Alongside the regular information about tax, pension payment dates and the Scheme benefits I wanted to highlight a few articles:

- The pandemic and the rising cost of living have left lots of people with new money worries. Firefighters' pensions are eligible for an inflation increase each April – and from April 2023 most pensions in payment will increase by 10.1%. It is also important to be aware of other benefits available including the separate welfare benefit for eligible pensioners called Pension Credit. Further information can be found here (<https://www.gov.uk/pension-credit>), by calling 0800 99 1234 or via textphone on 0800 169 0133.
- Unfortunately, the cost-of-living crisis has seen a rise in fraudulent activity – both online and by telephone. The team work hard to try to keep members money secure from scams through education on the risk of scams, adopting high standards that prevent practices leading to saver harm, and dealing with fraudsters where they are identified. We have included some top tips to help you safeguard your personal details within the newsletter.
- The McCloud age discrimination remedy implementation period will start later this year. It will affect you if you have membership of the Firefighters' Pension Scheme during the remedy period 1 April 2015 to 31 March 2022. The team will contact you if you are in scope for this remedy. We have also started to implement changes required by the Matthews remedy, also known as the second options exercise, this year. This will affect you if you had a Retained employment matching the eligibility criteria and will allow those members in scope to purchase backdated service and a pension in the 2006 Modified Fire Pension Scheme. More information about the second options exercise can be found on the FPS member website: <https://fpsmember.org/fps-2006-special-members/second-options-exercise> and the team will contact you if you are in scope for this remedy.

Please telephone us on 01962 845588 if you would like this newsletter, or any other information, in large print.

Scheme details

Firefighters' Pension Scheme (FPS) - Arrears payroll

Pay As You Earn (PAYE) reference: 120/BB92404

Contents	Page
Message from the Pension Board	1
Scheme details	2
Contact details	3
Member Portal	3
Pension pay dates for 2023/24	4
Pensions increase	4
Tax codes	5
Latest news	5
Changes to your personal details	6
Preventing online and telephone scams	7
Fraud prevention	8
Overseas payments	8
Re-employment	8
Transfers	8
Injury pension and State benefits	9
Pensions payable to surviving dependants	9
Tell us once	10
Power of Attorney	10
Personal tax account – HMRC	10
Modification	10
Our aims	11
Our service	11
Useful contacts	12

Contact details



We encourage you to visit our website for information and our latest news. Please ensure that you quote your National Insurance number when contacting us.

Send a Member Portal secure message	To register or sign into Hampshire Pension Services Member Portal, visit: https://upmliveportal.hants.gov.uk
Website	www.hants.gov.uk/pensions
E-mail	pensions@hants.gov.uk
Write to	Hampshire Pension Services The Castle Winchester Hampshire SO23 8UB
Telephone	01962 845588
Opening hours	Monday to Thursday: 08:30 to 17:00 Friday: 08:30 to 16:30 Weekends and public holidays: Closed

Member Portal



Your pension is very important so it is essential that you can **access your pension information** and **keep us up to date** with any changes in your personal circumstances.

The easiest way to do this is using our online **Member Portal**. This will allow you to:

- securely view payslips and your P60,
- change your address, name or marital status,
- update your bank details,
- view any changes in your tax code,
- add or amend 'expression of wish' nominations,
- send us a secure message.

To register or sign in, visit: <https://upmliveportal.hants.gov.uk> Once you have registered, we will then contact you electronically when we want to share information with you about your pension.

Pension pay dates for 2023/2024

Month	Payment date	Month	Payment date
April	28 April 2023	October	31 October 2023
May	31 May 2023	November	30 November 2023
June	30 June 2023	December	29 December 2023
July	31 July 2023	January	31 January 2024
August	31 August 2023	February	29 February 2024
September	29 September 2023	March	29 March 2024



Pension increases

Your pension is reviewed each year. HM Treasury sets the increase in public service pensions, based on the rate of the Consumer Price Index (CPI) in the previous September. Once the increase has been approved by parliament, the Firefighters' Pension Scheme is informed and the increase is applied. This year, the increase is effective from **10 April 2023**.

If you are under 55: your pension will not normally be reviewed before your 55th birthday, except for:

- some instances of ill-health retirements or
- dependant's pensions.

If you are over the age of 55: your pension will increase by 10.1%.

However, if you left after 24 April 2022, you may receive only part of the full pension increase in your first year of retirement. Please note that this is not always the case - for example, if we have used a previous year's pay in the calculation of your benefits. You can find details of part year increases on our website.

If you need a detailed breakdown of your pension increase, then please contact us.

If you:

- are over state pension age (SPA),
- reached SPA before 6 April 2016, and
- are entitled to the state pension,

the payment of your increase may be split between your Firefighter's pension and state pension.

If you left after 1 April 2015 any Career Average Revalued Earnings (CARE) benefits that you have built up in the Fire 2015 scheme will be revalued separately from the remainder of your benefits and any increases will take effect from 1 April 2022.

Tax codes

Your pension is a taxable income. If you have a new tax code for the year 2023/24, it will apply from the first pension payment after 6 April, which will be on 28 April 2023.

We can only apply tax code changes that are received from HM Revenue and Customs (HMRC).

Important: please check your pension payslip carefully, to ensure that we have used the correct tax code for your pension.

Contact HMRC (not Pension Services), at the following address, if you have a query with your tax code:

Pay As You Earn

Address: HM Revenue and Customs, BX9 1AS
Telephone: 0300 200 3300



Latest news

McCloud update

It is expected that regulations for the Age Discrimination Remedy will be finalised by 1 October 2023. Affected members will receive a Remediable Service Statement within 18 months of the change in regulations. You will be asked to choose which scheme you would like your benefits to be paid from. You will have until 1 April 2026 to make this choice. See our website for more information.

Cost of living increases

If you are struggling with the cost of living increases you may benefit from talking to Money Helper. They offer free, impartial advice to:

- help with managing everyday money,
- signpost to extra financial support that may be available,
- advise on dealing with debt.

You can find more information on their website <https://www.moneyhelper.org.uk> or contact them by phone on 0800 011 3797.



Changes to your personal details

Whilst we aim to communicate with our members electronically, there may be times that we need to contact you by post, therefore if you change your address or email address it is important that you let us know.

You can change the **address** we hold for you through our Member Portal. You can also write to us or email us. Please include the following information:

- full name,
- date of birth,
- National Insurance number,
- previous address.

We cannot accept a change of address by telephone.

The most secure way to change your **banking details** is via the Member Portal. Alternatively, you can write to us, but you must include your signature in the letter in order to verify the amendment and protect you from fraud. We can accept a scanned letter sent by email, but this must be a clear image and also be signed.

Any requests for changes to bank details received after the 17th of the month may not be updated in time for your next pension payment. Instead, we will apply the changes for the following payment.

If your bank or building society returns a payment to us, we will suspend your pension payments until we have received up-to-date information from you. When your details have been updated, any arrears due to you will be included within the next available payroll run.

If you act on someone's behalf (such as holding Lasting Power of Attorney, Court of Protection, or form BF57 'appointment to act' from the Department for Work and Pensions) the relevant document must be included with any request if we do not already hold this on record.

If you are changing your **name**, we will require a copy of the relevant certificate (marriage certificate/change of name by deed poll). You can send us a scanned copy, or you can post a copy to us.



Preventing online and telephone scams

Unfortunately, the cost of living crisis has seen a rise in fraudulent activity – both online and by telephone.

Criminals are trying to trick you into giving them money or your personal details so they can commit fraud.

When you use the internet or telephone, be very careful to safeguard both your personal details and your bank account details.

To stay safe:

- 1) Use our secure Member Portal to update your address or bank details, send us a message or submit an expression of wish regarding any death grant.

We will never ask you for your Portal password, either in an email or by telephone.

- 2) Use strong passwords such as a mixture of upper and lower case letters, numbers and symbols (depending on website's requirements). Do not share this information with other people or leave it written down where someone else may see it.
- 3) Do not open any email attachment without first checking that the email is from a trusted source. You should check the sender's email address very carefully as some criminals use email addresses which are very similar to those of reputable organisations.
- 4) If you are visiting a website to carry out a secure transaction, make sure that the green padlock **and** the https:// symbol are showing in your browser search bar. This means that the website has been set up to encrypt your transaction.
- 5) Do not give any personal information over the telephone during a call that you have not initiated. It is fine to say "No" and end the call.

If you need to give information to an organisation, then look up the telephone number yourself and make the call, instead of accepting an incoming call.

- 6) Allow your computer system to do regular software updates. The latest updates will give you the latest protection from malicious activity.
- 7) Ensure that you have a good quality antivirus software package on your computer to protect against computer viruses.

Fraud prevention

To detect and prevent fraud, the Scheme regularly reviews a member's entitlement to continue to receive pension benefits. Because of this, we periodically contact members – especially those who live overseas - and ask for confirmation of some details.

If we contact you, we will provide information on how to respond and ask that you do this promptly or there may be delays in future payments to you. If we ask you to complete a form, we can accept the completed form by either post or e-mail.

Our auditors may also request that we supply details of pension payments to third parties. This is to compare our records with those that other public bodies hold to help prevent fraud.

Overseas payments

If you live overseas, you can have your pension paid into your overseas bank account.

We use Citibank's WorldLink Payment Service to pay pensions to overseas bank accounts.

Please complete the bank mandate for overseas payments available on our website.

Alternatively, you can send us your full banking details in a signed letter including the bank name, branch address, and the currency in which you wish payments to be made.

Citibank will credit your overseas bank account within 5 working days of your original pay date.

There is a £2.74 transaction fee for each payment made overseas. Please contact us if you have any questions regarding overseas payments or would like a copy of the mandate posted to you.

Re-employment

If you are re-employed in any capacity with **any** Fire & Rescue Authority you must write to us with your salary, grade, hours, and any subsequent changes.

Such employment may affect your pension. If your pension is overpaid because you fail to notify us of your re-employment, the overpayment will be recovered from future payments.

Transfers

Please note that it is not possible to transfer a pension in payment, to another pension scheme.

Injury pension and State benefits

If you are in receipt of an injury pension and are receiving any State benefits (which are paid specifically because of the injury that you received whilst on duty), these benefits are considered 'additional benefits' and may be deducted from your injury pension.

You must keep us informed of any changes in the scale or amounts of these benefits, other than the usual annual increases, so that the amount of injury pension payable to you can be assessed correctly. We also need to know if you are **not** entitled to receive any of these benefits, so that we can pay you the full amount of injury pension.

We will need to see copies of any letters from the Department for Work and Pensions to verify the benefits and amounts which you may or may not be entitled to.

Pensions payable to surviving dependants

If you die before your partner, they may be eligible to receive a pension. The rules for this depend on when you left the employment for which you are now receiving a pension.

The scheme regulations are very complicated and there is no straightforward answer to the question: 'how much will my dependants get in the event of my death?'

The amounts that are payable depend on a number of factors, including:

- when you left the scheme,
- your pensionable service,
- your marital status, and
- whether you have eligible children.

Note: if you marry after leaving pensionable membership, then this may affect the amount of pension payable to your surviving partner.

You can find more information about dependants' benefits on our website. If you require specific information based on your own circumstances, please use the 'request for a partner pension estimate' form on our website.

Tell Us Once

We participate in the 'Tell Us Once' service that is offered when a bereavement is registered. You can find out more about this service at:

<https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>

Power of Attorney

Some pensioners ask relatives or friends to help with their financial affairs. To enable us to take their instructions about a change of address or bank details, we require evidence of either:

- a power of attorney or
- a Court of Protection order.

For information on how to make a power of attorney, see:

www.gov.uk/power-of-attorney

Personal tax account - HMRC



HMRC provide an online personal tax account that allows you to view and check your tax records at any time.

You can use this account to:

- check your income tax estimate and tax code,
- complete, submit and view a personal tax return,
- claim a tax refund,
- check how much income tax you paid in the previous 5 years,
- check and manage your tax credits,
- check your state pension,
- track tax forms that you've submitted online,
- tell HMRC about a change of name or address.

Go to <https://www.gov.uk/personal-tax-account> to access this service.

Modification

If you are affected by National Insurance modification regulations, then details of any modification to your pension benefit were included in your original retirement letter.

If modification applies to your pension, and you have not yet reached state pension age (SPA), we will write to you the month before SPA to inform you of the adjustment that will be made.

Our aims

We aim to:

- Treat all members fairly and politely.
- Answer all calls promptly, within office hours.
- Reply to your letters or e-mails within five working days or contact you to explain why we need to take longer to resolve your query.

We welcome all suggestions for improving our website or our newsletters. If you have any ideas on how to improve our communications, please do contact us.



Our service

Hampshire Pension Services has maintained the Customer Service Excellence (CSE) certification following an annual review in January 2023. We have held this since first being awarded it in 2009.

We are continuously looking for ways to improve our service to you and we welcome any feedback that you give us, good or bad. If appropriate, we will change our processes to ensure that we provide you with an efficient service that meets your needs. You can write to us with your feedback or complete our online survey which can be found on our [website](#).

If you are not happy with the way we have dealt with your pension or with our service to you, please let us know. Most problems can be sorted out quickly. We are happy to put right any mistake that may have occurred, and an informal enquiry of this kind may save you a lot of time and trouble.

However, if you do wish to complain please write to:

Hampshire Pension Services
Hampshire County Council
The Castle
Winchester
SO23 8UB

Useful contacts

GOV.UK - General information about government services

Website: www.gov.uk

Department for Work and Pensions (DWP) - Queries about your State Pension

Telephone: 0800 731 0469

Department for Work and Pensions (DWP) - Claim your State Pension

Telephone: 0800 731 7898

Money Helper - Free and impartial advice on money and pensions, set up by government

Website: www.moneyhelper.org.uk

Telephone: 0800 011 3797

TaxAid - Help with a tax problem if HMRC can't sort it out

Website: www.taxaid.org.uk

Tax Help for Older People – Tax advice for older people on low income

Website: www.taxvol.org.uk

Telephone: 01308 488066

Pensions Ombudsman

Address: 10 South Colonnade, Canary Wharf, E14 4PU

Website: www.pensions-ombudsman.org.uk

Telephone: 0800 917 4487

HMRC

Pay As You Earn

Address: HM Revenue and Customs, BX9 1AS

Telephone: 0300 200 3300