

# LPP

Local Pensions Partnership

# Your Pension 2019

Pensioner Spring Newsletter



**Lancashire  
Constabulary**

police and communities together

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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.**

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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 your P60s, pay advices and newsletters. Please visit Member Self Service at: <https://lancslive.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

Month	Payment Date
April 2019	1 May
May 2019	31 May
June 2019	1 July
July 2019	1 August
August 2019	30 August
September 2019	1 October
October 2019	1 November
November 2019	29 November
December 2019	31 December
January 2020	31 January
February 2020	28 February
March 2020	1 April

## 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 scheme 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 %

## Blues and Twos Credit Union

Blues and Twos Credit Union have been encouraging membership of this easy to save / borrow service for over 27 years. With over 8000 members Blues and Twos offers simple savings and loans at great rates to present and retired employees of the emergency services of Lancashire & Cumbria together with your close family members and your Juniors. We also include teaching & education professionals, care workers, unison and unite members, all working across Lancashire / Cumbria.

To check whether you are eligible please contact the member services team (details at the end of the article).

Saving a minimum of £10 per month encourages everyone to 'keep instantly available' funds for those emergencies and more. A competitive Dividend is paid to all members every year. The credit union will arrange for your regular saving amount to be deducted direct from your pension. Its easy / Free to Join / Free life cover (T&C's apply) / Borrow up to £7500 in first six months of membership. Call the Member Services Team on **01772-618833** or visit [www.bluesandtwos.org.uk](http://www.bluesandtwos.org.uk)





# 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](http://www.gov.uk/power-of-attorney)

## Recent Court of Appeal Decision

**We are aware that the Court of Appeal has handed down the judgment in the Firefighters' transitional appeals case, finding that the transitional protections introduced with the new pension scheme in 2015 were unlawfully discriminatory on grounds of age.**

It is important to note that the case relates only to the transitional protection arrangements in the 2015 firefighters' pension scheme, and whether these are discriminatory. It does not address the introduction of that scheme itself by the primary legislation of the Public Service Pensions Act 2013.

We understand that an application has been lodged by the Government to appeal this judgment to the Supreme Court. The outcome of this case may have an impact on the police pension scheme.

## Changes to survivor benefits for same sex spouses and civil partners

### **Scheme improvement for dependants**

Following a recent Supreme Court judgement, the Home Office have issued amendment regulations that will provide benefits to surviving civil partners and surviving spouses of same-sex marriages that are equal to the benefits that would have been provided had the member been male and the survivor been female. The amendment will have effect back to 5 December 2005 for civil partnership cases and back to 13 March 2014 for same-sex marriage cases. We will review any past cases and pay improved benefits if appropriate.

## 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](http://www.localpensionspartnership.org.uk/cookie-policy)



## Benefits and Data Matching

### Benefits

Please be aware that if you are claiming any type of benefit, for example housing benefit, you need to declare that you are drawing a pension. This is because its value may be taken into account. Failure to do so may be considered a form of fraud and may lead to an overpayment of benefits, so please notify your benefits office of any changes as soon as possible.

Please note that key payroll data and identifiers such as contact details may be provided to bodies responsible for auditing and administering public funds for the purposes of preventing and detecting fraud. For more details go to [www.yourpensionservice.org.uk](http://www.yourpensionservice.org.uk)

### Death Notification

When a member of the scheme passes away it is vitally important that we are made aware as soon as possible. This avoids overpaying pension benefits.

To prevent this from happening you can inform the person who will be managing your affairs to notify ourselves at the earliest opportunity. This can be done by phone on **0300 323 0260**.

Not only will this cease your pension before overpayments are made, but it will enable us to put in place any dependant's pensions which may arise, e.g. spouses pension.

### Pensioners Abroad

If you are a pensioner residing abroad, each year we also require you to fill in a form for data matching for the same purposes as above. As you are no longer resident in the UK, if you were to pass away we would not be automatically informed, so the form is a method of confirmation.

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.

## Tax allowances/Tax help

**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**

# The North West Regional Police Pension Board

## The North West Regional Police Pension Board has appointed Fiona Daley as Independent Chair

The Board is delighted to announce the appointment of Fiona Daley as Independent Chair from 1 January 2019.

The Board was established in 2015 and consists of Lancashire Constabulary, Greater Manchester Police, Cheshire Constabulary, Merseyside Police and Cumbria Constabulary. The purpose of the Board is to assist Scheme Managers (the relevant Chief Constables) with good governance arrangements and efficient and effective administrative arrangements for each Police Pension scheme.

Fiona's appointment follows the retirement of the previous Independent Chair, Clive Portman, at the end of 2018.

Fiona is a member of the Chartered Institute of Public Finance and Accountancy. Most of Fiona's professional career has been spent working in the public sector, including 22 years with the Audit Commission, where she was the appointed auditor responsible for the audit of a portfolio of NHS and local government bodies and their pension funds.

Fiona's continuing contribution to governance in the public sector is borne out of a commitment to ensuring high standards of audit and accountability in public services. Her recent work includes working with the Local Government Association to establish the transitional arrangements for local public audit following the closure of the Audit Commission; she is currently chair of the Cumbria Police Joint Audit Committee; an accountant member of the Financial Reporting Council disciplinary panel; and a self-employed consultant working to support improvement in audit quality, transparency and governance within the public sector.



Fiona says she is looking forward to working with the Board and building on the strong foundations already established to secure compliance with the pension regulations. The Board will be looking to make sure that it is well placed to help monitor and manage performance of pension administrators and to respond to emerging regulatory issues.

More information about the Board and its Members can be accessed via the following link [Lancashire Constabulary - North West Regional Police Pension Board](#)



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## Contact Details

If you have any queries regarding your pension,  
please call our contact centre on:

Tel: 0300 323 0260 Email: [Askpensions@localpensionspartnership.org.uk](mailto:Askpensions@localpensionspartnership.org.uk)

LPP - Your Pension Service

PO Box 1381, Preston, PR2 0WP

[www.yourpension.org.uk](http://www.yourpension.org.uk)

## Useful contacts

**Employment** During your service with the police force you have built up a valuable set of skills. These skills are transferable and may perfectly match alternative career options. If you would like to consider another career path or are simply looking for part time employment to pass the time please visit <https://jobs.policeoracle.com/>

**Benefits** Also, did you know as an ex member of the force you have access to a wide range of exclusive benefits. These vary from very competitive mortgage rates to discounted shopping cards. For more information and to start saving visit [www.policebenefits.co.uk](http://www.policebenefits.co.uk)

Lancashire Constabulary Pensioners Association

Secretary: **David Hilton, 17 Waterside Road, Summerseat, Bury BL9 5QL**

Tel: **01706 825547** E-mail: [davidhilton@conway5658.plus.com](mailto:davidhilton@conway5658.plus.com)

NARPO – National Association of Retired Police Officers

Andy Edwards - Tel: **07895 050 328** E-mail: [andyedwards@narpolancashire.org.uk](mailto:andyedwards@narpolancashire.org.uk)

Web: <http://www.narpolancashire.org.uk/>

North West Police Benevolent Fund Web: [www.nwpcf.org/](http://www.nwpcf.org/)

**Pensions Service (State Pension Enquiries)**

Tel: **0345 60 60 625** Web: [www.gov.uk/contact-pension-service](http://www.gov.uk/contact-pension-service)