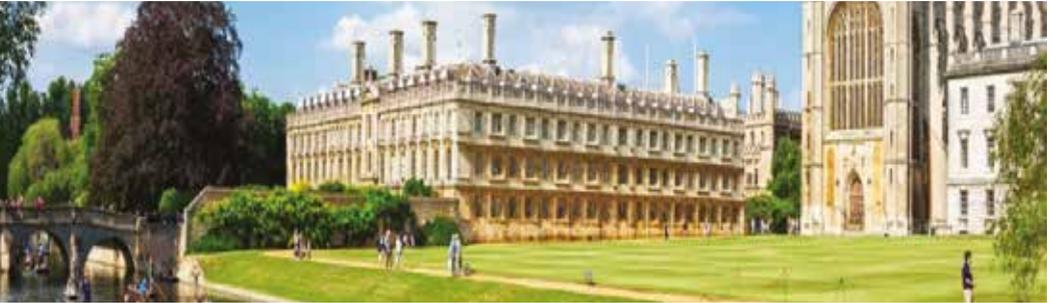


Pensioner Matters

March 2020



Local Government Pension Scheme

Newsletter from LGSS Pensions on behalf of Cambridgeshire Pension Fund

In this issue

- Pension payment information
- Pensions increase 2020
- Changes to how we communicate with you
- National Fraud Initiative
- Information for your next of kin
- Contact details

Pension payment information

Payment dates

The dates that your pension will be paid into your bank account until March 2021 are detailed below:

Payment dates
30 April 2020
29 May 2020
30 June 2020
31 July 2020
28 August 2020
30 September 2020
30 October 2020
30 November 2020
31 December 2020
29 January 2021
26 February 2021
31 March 2021

For more information about pay dates, please call Payroll and Pension enquiries (option 3) on **0300 126 7333**



Payslips

Payslips are currently issued every March, April and May. After that you will only receive a payslip when:

- there is a change in your net payment of £5 or more from the previous month;
- you have told us about a change of address; or
- your tax code has changed.

To protect your identity, we will no longer show your full National Insurance number on your payslips.

Income tax

Following the annual increase in state pensions, it is usual for HM Revenue & Customs to adjust the personal tax code of those pensioners who receive state retirement benefits. Usually, any new code issued for this will be applied in April or May and may result in a change in the amount of tax you pay from your pension.

If you have any questions about your new tax code, please write to the address shown here. When you contact the tax authorities, please quote reference CCC Pensioners 475/ZB50342 or 475/MB50343 and your National Insurance number. You will receive your P60 for the tax year 2019/2020 by 31 May 2020.

Pay As You Earn and Self Assessment
HM Revenue and Customs, BX9 1AS
Phone: 0300 200 3300

Changes to how we communicate with you

In the future, our aim is to communicate with you as much as possible electronically. We believe that this is a faster, more secure and more convenient way to communicate with you. You will be able to keep and access communications electronically, as they will all be saved in your online pension account. This removes the risk of communications, containing your personal and sensitive information, being lost in the post or sent to the wrong address, if you move home and forget to tell us. Nothing will change immediately and we will write to you again before moving to electronic communications. When we do make the switch, if you still want to receive communications by post, you will be able to opt out of electronic communications by telling us in writing. But there is no need to take action just yet.

How do I register?

Follow these three simple steps.

1. On the homepage of our website, select the Login/Register link to request an activation key. If we have the email address you have registered with, the activation key will be sent instantly. If we do not have your email address, we will send an email to the address you are registered with, asking for further information to confirm your identity.
2. Once you have received the activation key, you can complete your registration by selecting 'complete your registration' after following the link in your email.
3. To log in, enter your username and password and you will be able to access your information.

Please visit pensions.cambridgeshire.gov.uk and enter the member's portal, then click on Login/Register to get started.

You don't have to wait for us to make this switch, your online pension account is ready and waiting for you to use right now. By registering and logging into your online pension account:

- You can check and amend your death grant nomination and other personal details; including your address.
- You can see your payslips.
- All communications we send you will be uploaded and stored securely in your online account.

National Fraud Initiative



Cambridgeshire County Council is the administering authority for the Cambridgeshire Pension Fund and is required by law to protect the public funds we are responsible for. Your information may be shared with other bodies responsible for auditing or administering public funds for the purpose of preventing and detecting

fraud. As part of the 'National Fraud Initiative', by law, your information must be shared with the Cabinet Office. We make sure that the information we provide keeps to the Data Protection Legislation (General Data Protection Regulations and Data Protection Act).

You can find more information about the National Fraud Initiative at www.gov.uk/government/collections/national-fraud-initiative

To read the National Fraud Initiative's privacy statement, please visit: www.gov.uk/government/publications/fair-processing-national-fraud-initiative/fair-processing-level-3-full-text

Information for your next of kin

The following information is for your next of kin or the executors of your estate. Please cut out this section and keep with your will or other information to be used in the event of your death.

If you are dealing with the estate of a relative who receives a pension from

us, you should tell us as soon as possible if they die. This makes sure any dependants' benefits are paid promptly, and also keeps pension overpayments to a minimum. We will need the following details of the pensioner.

- Name, address and date they died
- National Insurance number
- Name and address of next of kin
- The name and address of the person dealing with the estate, if not the next of kin
- Details of any dependent children

Our contact details are over the page.



Image: Freepik.com

Keeping in touch

It is important to keep in touch with us so that we can continue to provide you with important information and manage your pension payments. Please make sure that you let us know about any changes to your home address or bank or building society details as soon as possible.

Failure to do so may result in your pension being suspended whilst efforts are made to establish contact with you.

It is also important that you let us know if you have started a new job in local government. Please use the contact details over the page to keep in touch.

Pensioner representative

Whilst we are able to answer any questions that you may have about your LGPS Pension, we also have a Pensioner Representative, John Walker, who is able to assist with your queries. He can be contacted by email at jwalker189@btinternet.com

Pensions increase 2020

Each year, the pension that you receive from us is usually increased in line with the cost of living. This is based on the Consumer Price index as assessed over the previous year, to 30 September. The next increase to your pension is due to take place on 6 April 2020, at which point a 1.7% increase will be applied to your pension and pro-rated if you have not been receiving your pension for the full year.



Contact details

If you need to contact us, please remember to quote your National Insurance number with any enquiries.

Phone

01604 366537

Email

pensions@northamptonshire.gov.uk

Website

pensions.cambridgeshire.gov.uk

