

Welcome to the 2023 issue of 'Pensioner Focus'. The Pension Team currently have flexible working arrangements and are based between home and the Harrow Hub. You may contact us by telephone, email or post. Please note for future correspondence we have a new postal Address:

Harrow Council Pensions, PO Box 1358, Harrow, HA3 3QN

Pensions Increase 2023 (10.1%)

Your pension is increased under the provisions of the Pensions (Increase) Act 1971 which is based on the September-to-September **increase in the Consumer Price Index (CPI)**.

The annual increase effective from 10 April 2023 is 10.1% and payable to all pensioners in receipt of their pension. If your pension began on or after 26 April 2022, a pro rata increase will be applied to your pension as shown in the table below:

Date Pension Began	% Increase
Before 26 th April 2022	10.1%
26/04/2022 – 25/05/2022	9.26%
26/05/2022 – 25/06/2022	8.42%
26/06/2022 – 25/07/2022	7.58%
26/07/2022 – 25/08/2022	6.73%
26/08/2022 – 25/09/2022	5.89%
26/09/2022 – 25/10/2022	5.05%
26/10/2022 – 25/11/2022	4.21%
26/11/2022 – 25/12/2022	3.37%
26/12/2022 – 25/01/2023	2.53%
26/01/2023 – 25/02/2023	1.68%
26/02/2023 – 25/03/2023	0.84%
From 26 th March 2023	0%

Pensions Increase at State Pension Age

If you have a pre-1988 Guaranteed Minimum Pension payable (indicated on your payslip as 'GMP', the Department of Works and Pensions (DWP) is responsible for paying the pensions increase on this amount. If you have a Post 1988 GMP payable, indicated on your payslip as 'Alternative GMP', Harrow Council will pay 3.00% on this amount.

If you reach State Pension Age after 5 April 2016 and have a GMP, Harrow Pension Fund pays the increase on the GMP as part of your Local Government pension.

How often will you receive a payslip

We send out a payslip when you first retire, then you will always receive one for March and April. When the yearly pension increase is applied you will also receive a payslip in May. Apart from that we only send a payslip when your monthly pension changes by £50.

Pension Pay Dates 2023/24	
25 April 2023	25 October 2023
25 May 2023	24 November 2023
23 June 2023	December - tbc
25 July 2023	25 January 2024
25 August 2023	23 February 2024
25 September 2023	25 March 2024

Have a query about your income tax code?

Income tax records for Harrow pensioners are held by HM Inspector of Taxes, we do not have access to these records so please contact the tax office if you have a query about the tax you have paid on your pension.

Tax Reference 120/B29
HMRC Contact details are:
PAYE and Self Assessment
HMRC
BX9 1AS
Telephone: 0300 200 3300

Overseas Pension Payments

If you are one of our pensioners who live outside the UK, you can have your pension paid to you in your local currency. We use **Convera** to pay overseas pensions. Due to exchange rate fluctuations, the amount of pension you receive may vary slightly each month. There is no charge for the transaction, their extensive payment network means pensions are normally only a day or so after the normal UK pay date, and best of all, they offer preferential exchange rates.

If you are interested, please contact the Pension section and we can send you a form to complete.

P60s

The P60 detailing your total pension for 2022/23 will be sent out by the end of May 2023. If you have not received one by the end of June, please write to us requesting a certified copy. This will allow us to check whether your address matches our records.

Death Benefits

It is important that the person dealing with your Estate is aware they will need to contact us promptly in the event of your death. This will enable us to pay any benefits quickly and ensure that an overpayment of pension does not arise.

Under the Local Government Pension Scheme Regulations there are provisions for the payment of a pension to the legally married Spouse or Civil Partner of the deceased and in some circumstances pensions to co-habiting partners and eligible children.

The benefits that may become payable to your dependants upon your death vary according to your individual circumstances. Calculation of the benefits is based on the regulations in force at your date of leaving, your pension scheme membership, and the date of your marriage or partnership.

You can report a pensioner's death by
Telephone 020 8424 1186
or by **post** to the address at the top
or by **email** to pension@harrow.gov.uk

Change of Address or Bank Details

It is important to keep us informed of any changes to your address or bank details. If any written correspondence is returned to us, or if monies are returned to us by the bank, your pension payments will be suspended.

Please complete and return the enclosed form, via post or email, to notify us of any changes. We cannot accept any change of details by telephone. Please ensure you quote either your National Insurance Number or Pension Payroll Number on all correspondence.

Harrow Pension Fund Annual Report and Accounts 2021-22

The report is available on our website
www.harrowpensionfund.org

Do you know your State Pension Age?

Since 6 December 2018, men and women in the UK no longer receive State Pension on their 65th birthday. Have you checked when you will receive yours?

If you don't know when you can claim your State Pension, you can use the government's State Pension calculator to find out your State pension age at:
www.gov.uk/state-pension-age

Other useful Contacts:

The Pensions Service 0800 731 0469
Pensioners living abroad, should contact the International Pension Centre on +44 (0)191 218 7777

GOV.UK offers all public services <https://www.gov.uk/>

Age UK for information and services for those in later life: 0800 678 1602 www.ageuk.org.uk

National Fraud Initiative

Harrow Council takes part in the National Fraud initiative, which cross checks the records from key payroll data from pension schemes like ours with the Department of Works & Pensions' database, increasing the chances of all the parties finding out when someone has died. This is used for the purpose of preventing and detecting fraud, which is then investigated further.

Further information can be found on the Government's National Fraud Initiative webpage at www.gov.uk/government/collections/national-fraud-initiative

Life Certificate

If you have received a life certificate enclosed with this newsletter due to living overseas or being randomly selected, please return this to us by 31st May 2023. If you have any questions regarding this please contact the pensions team.



Local Government
Pension Scheme

Harrow Council Pension Team Contacts & More Information:

Tel: 020 8424 1186

Email: pension@harrow.gov.uk

Postal Address: Harrow Council Pensions, PO Box 1358, Harrow, HA3 3QN

www.harrowpensionfund.org

www.lgpsmember.org