

Welcome to the 2020 issue of 'Pensioner Focus'. This newsletter has been produced for all pensioners in the Local Government Pension scheme (LGPS) receiving a pension from the Harrow Pension Fund.

Pensions Increase 2020 (1.70%)

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 to pensions effective from 6 April 2020 is 1.70% and is payable to all pensioners in receipt of their pension before 22 April 2019.

If your pension began on or after 22 April 2019, a smaller pro rata increase will be applied to your pension as shown in the table below:

Date Pension Began	Percentage Increase
22/04/2019 – 21/05/2019	1.56%
22/05/2019 – 21/06/2019	1.42%
22/06/2019 – 21/07/2019	1.28%
22/07/2019 – 21/08/2019	1.13%
22/08/2019 – 21/09/2019	0.99%
22/09/2019 – 21/10/2019	0.85%
22/10/2019 – 21/11/2019	0.71%
22/11/2019 – 21/12/2019	0.57%
22/12/2019 – 21/01/2020	0.43%
22/01/2020 – 21/02/2020	0.28%
22/02/2020 – 21/03/2020	0.14%

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 1.70% on this amount.

If you reach State Pension Age after 5 April 2016 but before 6 April 2021 and have a GMP, Harrow Pension Fund pays the whole increase on the GMP as part of your Local Government pension.

The government is investigating possible alternative methods of paying increases to your GMP if you reach State Pension Age on or after 6 April 2021.

Pension Pay Dates 2020/21

Your monthly pension will be paid on:

24 April 2020	23 October 2020
22 May 2020	25 November 2020
25 June 2020	December -not known
24 July 2020	25 January 2021
25 August 2020	25 February 2021
25 September 2020	25 March 2021

How often will you receive a payslip

We always send out a payslip when someone first retires, then you will always get one for March and April. If there has been a pension increase then you will also receive a payslip in May, as this is the first full month that includes the full increase. Apart from that we only send you a payslip when your monthly pension changes by £5.

Overseas Pension Payments

If you are one of our pensioners who live outside the UK, here is a quick reminder that you can have your pension paid to you in your local currency. We use **Western Union** to pay overseas pensions.

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 in this, please contact the pension section for further information.

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

Alternatively, you can contact the Future Pension Centre Helpline on 0800 731 0175 (Monday to Friday 8 am to 6 pm)

How to inform us when someone dies

When a pensioner dies, the Fund will pay survivors' benefits to their qualifying dependants. To ensure that these payments are made as soon as possible, and to avoid an overpayment of the deceased's pension, it is very important that we are told as soon as possible when a member dies.

You can report a pensioner's death by

Telephone **020 8424 1186**

or by email to pension@harrow.gov.uk

Lost Pension Rights

If you think you may have an old pension, but are not sure of the details, the Pension Tracing Service can usually help by tracing it for you. It can be easy, for instance, if you have changed jobs a number of times through your working life and have lost contact with a previous employer and their pension scheme.

The Service may be able to provide you with an up-to-date contact address for a pension scheme free of charge and you can then use this information to contact the pension provider to pursue any financial entitlement.

You can also request contact details from the Pension Service by phone or post.

Pension Tracing Service

Telephone: 0800 731 0193

From outside the UK: +44 (0)191 215 4491

Text/phone: 0800 731 0176

The Pension Service 9

Mail Handling Site A

Wolverhampton

WV98 1LU

You can complete the application form online, go to the website:

www.gov.uk/find-lost-pension

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.

For more details or information

www.harrow.gov.uk/fraud

Harrow Pension Fund Annual Report and Accounts

If you would like to view the pension fund information please refer to the Harrow pension website at

www.harrowpensionfund.co.uk

Re-employed Pensioners

There is a legal requirement for any re-employed pensioners to notify this office of any period of employment with a Local Authority or an employer that has access for employees to the Local Government Pension Scheme. Please note that re-employment may have a material impact on both present and future retirement benefits paid by this authority.

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 paid on your pension. Their contact details are:

HM Revenue and Custom, PO Box 1970, Liverpool, L75 1WX

Telephone : 0300 200 3300

Reference: **120/B29**

Changing your Address and Bank details

Please complete the form below if your address or bank details need updating.

ADDRESS CHANGE

I wish to inform you of my change of address from _____ (please insert date).
Please send all future correspondence to the address as detailed below:

_____ Post Code _____
Email _____ Telephone no. _____

BANK DETAILS CHANGE

Bank: _____
Account Name: _____
SORT CODE _____ (6 Digits)
ACCOUNT No _____ (8 Digits)
BUILDING SOCIETY ROLL No _____

NB. Some Building Societies operate current accounts similar to those of Banks, other accounts require a Roll Number also. If you are not sure of the details, please check with your branch of the Building Society before completing this form.

Signature _____ Date _____