

**Oxfordshire Pension Fund**

**News for Firefighters'  
Pensioners  
2019**

## The increase this year

This year the consumer price index (CPI) in the twelve months to September 2018 increased by 2.4 percent. We will increase your pension from 8 April 2019 by the full amount if:

- we have been paying you a pension for at least one year, and you are at least 55 years old, or
- you have recently started to draw your pension which had been deferred for at least a year, or
- you are aged at least 55, your pension was calculated on pay details for a period not ending on your last day of service, or
- we have been paying an ill health pension for at least a year regardless of your age.

## Does this affect everyone?

If your pension began on or after 24 April 2018 you will receive a proportion of the increase as follows:

Date Pension began		Percentage increase to pension
From	To	
24 April 2018	23 May 2018	2.2%
24 May 2018	23 June 2018	2.0%
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	1.0%
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%

## How do we work out the increase?

The starting point for calculating the increase is the value of your annual pension at March 2019.

If you reached State Pension Age (SPA) before 6 April 2016, payment of the increases to your pension may be shared between Oxfordshire Pension Fund and the government (DWP).

Your pension may comprise of two elements: Guaranteed Minimum Pension (GMP) and pension in excess of GMP. A GMP applies if you were a Scheme member between 6 April 1978 and 5 April 1997 and have reached SPA.

If you reached SPA before 6 April 2016, the DWP pays the increases on the GMP part of your LGPS pension with your state pension; however, Oxfordshire Pension Fund has to pay up to the first 3% increase on the GMP generated by any membership after April 1988.

If you reach SPA after 5 April 2016 but before 6 April 2021, Oxfordshire Pension Fund pays the whole increase on the GMP as part of your LGPS pension.

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

For pensioners with no GMP, we apply the percentage increase to the value of your annual pension as at March 2019.

Don't know your State Pension Age? Find it here:

<https://www.gov.uk/state-pension-age>

## Pay dates for your monthly pension 2019/2020

Tuesday, 30 April

Friday, 31 May

Friday, 28 June

Wednesday, 31 July

Friday, 30 August

Monday, 30 September

Thursday, 31 October

Friday, 29 November

Tuesday, 31 December

Friday, 31 January **2020**

Friday, 28 February

Tuesday, 31 March

## Payslips and P60s

### Payslips

Your pension is paid one month in advance, which means the payment you receive in March reflects the pension payable for April.

- we will send out a payslip in March 2019, if the value of your pension differs by at least £1 (when compared to the previous month) as a result of either an annual review or a change to your tax code. We will send out this payslip even if you have registered online for *My Oxfordshire Pension*
- We pay your pension into your bank or building society account on the last working day of each month.

### P60s

Your P60 will be available on *My Oxfordshire Pension* before 31 May 2019. This document, which looks similar to a payslip, shows the amount of pension we have paid and the tax deducted.

If you have already told us that you do not want to use My Oxfordshire Pension, the online connection, we will post your P60 to your home address. There is no need to contact us again.

## How do we keep in touch with you?

### Get online!!

We have been encouraging you all to sign up to our secure website *My Oxfordshire Pension* at <https://oxfordshire.pensiondetails.co.uk/> to see payslips every month and to keep your personal details and banking arrangements for paying pensions up to date.

It may be that this was not something you wanted to consider last year. Please remember that you can change your mind and get in touch at any time for the activation code to sign up to your online pension account with *My Oxfordshire Pension*.

Last summer, we introduced *My Oxfordshire Pension* to the rest of the membership – the active and deferred members. So, if you have other records and are already signed up then you will also now see your other pension records when you log in.

### Online access? No thank you!!

Maybe online access is not for you, and if that is the case, you can keep things exactly as they are.

- If you have already registered that you wish to keep the paper notices, you do not have to contact us again.
- If you have not told us, we will assume that you intend to log in at some point.
- If you wish to register to keep paper please send us a letter or complete the online form telling us you do not want to use *My Oxfordshire Pension*.

Please note using *My Oxfordshire Pension* does not change how or when we pay your pension, but it is a way for you to see your payslips and receive news.

## Helping you get on line

Guidance for registering for *My Oxfordshire Pension* can be found here <https://www.oxfordshire.gov.uk/business/pensions/my-oxfordshire-pension>

*Dedicated helpline:* 03300 536760

*Email:* [pension.mssenquiry@oxfordshire.gov.uk](mailto:pension.mssenquiry@oxfordshire.gov.uk)

## Other ways to contact us

*Email:* [pension.services@oxfordshire.gov.uk](mailto:pension.services@oxfordshire.gov.uk)

*Phone:* 03300 241369

*Post:* Oxfordshire Pension Fund  
4640 Kingsgate, Cascade Way,  
Oxford Business Park South,  
Oxford OX4 2SU

*My Oxfordshire Pension:* <https://oxfordshire.pensiondetails.co.uk/>

*Our website:* [www.oxfordshire.gov.uk/pensions](http://www.oxfordshire.gov.uk/pensions)

## Going to live abroad?

We can continue to pay your pension if you move overseas, and through Western Union you can have your pension in the local currency. It does take a little while to set up the arrangements, so don't leave this change to the last minute. Contact Pension Services for details.

## Tax

Your tax is a personal matter between you and Her Majesty's Revenue and Customs (HMRC). Our pension payroll team can only operate a tax code change when instructed by HMRC. Sorry, but we cannot advise on tax matters or act as your representative with the tax office.

# Tax Enquiries to HMRC

## Telephone Tax Helpline

Please have your National Insurance number ready when you phone. Tax reference number for Oxfordshire's pension payroll 075 EZ 29045.

*Opening Hours:* 8.00 am to 8.00 pm, Monday to Friday  
am to 4.00 pm, Saturday  
am to 5.00 pm, Sunday

**0300 200 3300**

Or from abroad **+44 135 535 9022**

For customers who are deaf or hard of hearing or speech impaired:  
**300 3319** (Textphone)

A textphone allows you to type what you want to say rather than speaking into a mouthpiece. You can use a textphone instead of a voice telephone if you are deaf or have problems with your speech. It is not possible to speak to an adviser by phoning a textphone number.

## Online

**<https://www.gov.uk/claim-tax-refund>**

How to claim a refund if you think you've paid too much tax

**<https://www.gov.uk/tax-codes>**

Understanding tax codes and your PAYE Coding Notice, emergency tax, underpayments, what to do if your tax code is wrong.

**<http://www.hmrc.gov.uk/tools/progress-tool/index.htm>**

When you can expect a reply after contacting HMRC.

**<http://www.hmrc.gov.uk/individuals/change-of-circs.htm>**

By submitting information to HMRC directly by using special forms on their website your message is secure, but their email reply to you, which will be sent over the internet, is not. Information sent by

email over the internet is not secure and is at risk of being intercepted and read by other people other than those it was intended for.

## **Post**

Use the postal address on their most recent correspondence to you. If you don't have recent correspondence from HMRC then write to:

**HM Revenue & Customs  
Pay As You Earn and Self-Assessment  
BX9 1AS**

If you want to complain to HMRC about their service in relation to Pay As You Earn (PAYE), please clearly mark your letter as a complaint so HMRC can direct it to a complaints handler quickly.

## **Residents in Scotland and Wales and Income Tax**

**If you are resident in Scotland** and getting a pension or employed your tax code will start with an S. This will show that you are paying tax at the Scottish rate.

You will find more information on this website

<https://www.gov.uk/scottish-income-tax>

**If you are resident in Wales** and getting a pension or employed, you'll start to pay the new Welsh income tax from 6 April 2019. Your tax code will start with an C. This will show that you are paying tax at the Welsh rate.

You will find more information on this website

<https://www.gov.uk/welsh-income-tax>



## Tax and pension savings

Make sure any personal pension is in payment before age 75. There may be high tax charge against a benefit paid after that birthday.

## Donating to a charity

Many people donate to a charity through Gift Aid, meaning the charity or community sports club can claim an extra 25p from the government for every £1 you donate. However, there are restrictions. Although you have to complete the charity's Gift Aid form, you also must advise the charity if you no longer pay sufficient tax to qualify.

You will find the details on

<https://www.gov.uk/donating-to-charity/gift-aid>

## Have your personal details changed?

**Moved house?**

**Switched your banking arrangements?**

**Made a change to your marital or partnership status?**

Make sure you tell us about any changes, by email, phone or by letter, or by logging on to *My Oxfordshire Pension* and making the change yourself!

*Email:* [pension.services@oxfordshire.gov.uk](mailto:pension.services@oxfordshire.gov.uk)

*Phone:* 03300 241369

*My Oxfordshire Pension:* <https://oxfordshire.pensiondetails.co.uk/>

## Security

### *... for your pension payments*

Remember – if we receive paperwork or a bank payment back to this office, we will suspend pension payments until you can confirm the new information. This could delay your pension payments. We must have a written and signed statement from you about any new bank account instruction, or you must supply full details using *My Oxfordshire Pension* at <https://oxfordshire.pensiondetails.co.uk/>

### *... of your personal details*

We use your personal details to pay your pension. The General Data Protection Regulations (GDPR) came into force on the 25 May 2018, replacing the Data Protection Act 1998. GDPR has changed how businesses process and handle data, with the key aims of simplifying data privacy laws whilst giving greater protection and rights to individuals.

Please take a look at

<https://www.oxfordshire.gov.uk/business/pensions/pension-fund/admin-and-performance>

for more information and to read our full Privacy Notice.

### *....of email correspondence*

Oxfordshire Pension Services use an encryption service called Egress Switch to ensure that any personal information we send you can be delivered securely.

When we send personal information by email you will receive a message to advise you a secure message is waiting.

The instructions from that email to set up your own account are straightforward, but must be followed before you can receive our message. There is no cost to you in using this service to reply to us.

## **Data security**

As well as protecting your information, we also share information with bodies responsible for auditing and administering public funds, in order to prevent and detect fraud.

We participate in the National Fraud Initiative, which is designed to help in the prevention and detection of fraud. The Initiative helps promote the best use of public funds.

We share information about you with other public bodies. This helps to make sure that no pensions are being paid to now deceased pensioners or to people no longer entitled to receive payments.

Where fraud has been committed and pensions have been wrongly paid, this must be recovered. However occasionally wrong payments are made because of genuine error and this could result in payments to pensioners being increased.

## **National Insurance and your State Pension**

The government introduced the new state pension from April 2016. The State scheme is now a flat rate scheme, so there are no longer contracted out reduced rates of national insurance for members or employers.

Whilst your Fire Service pension forms a very important part of your retirement planning it is important not to forget about your State Pension. If you are not on track to get the full amount of State Pension (or you are not receiving the full amount if you have already drawn your State Pension), then you may wish to consider whether ‘topping up’ is an option for you.

The amount of State Pension you get is based on your record of National Insurance Contributions (NICs):

- If you reached State Pension age before 6 April 2016, you need to have completed at least 30 qualifying years of NICs to receive the basic State Pension.

- If you reach State Pension age on or after 6 April 2016, your past NICs to that date will be used to calculate a ‘Starting Amount’ for the new State Pension.

If you’re not sure whether you’re on track to get the full State Pension visit [www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension) to find out.

### **If you reach State Pension age on or after 6 April 2016**

You may not receive the full new State Pension, if you paid into a ‘contracted out’ pension scheme, such as the Fire Service, between 6 April 1978 and 5 April 2016.

So, what can you do?

#### **1. Top Up**

- If you have gaps in your NI record you may be able to pay voluntary NICs to fill them, <https://www.gov.uk/voluntary-national-insurance-contributions> for more information and to see if you are eligible.
- Bear in mind that just because you can fill gaps in your record it doesn’t necessarily mean you should; you might first want to check if you qualify for any NI credits [www.gov.uk/national-insurance-credits/eligibility](http://www.gov.uk/national-insurance-credits/eligibility) (such as carers credit) and if you don’t, if paying voluntary NICs would actually increase the amount of State Pension you will receive.
- You can also pay voluntary NICs after you retire – follow the link above.

#### **2. Or you could defer your State Pension**

- Delaying the date you start taking the State Pension can make a significant difference to the level of pension you’ll get.
- If your SPA is on or after 6 April 2016, for every 9 weeks you delay taking your pension, it increases by 1%. This means you’ll receive an increase of around 5.8% by delaying for at least a year.

- Find out how to defer your State Pension at [www.gov.uk/deferring-state-pension](http://www.gov.uk/deferring-state-pension)

## **If you reached State Pension age before 6 April 2016**

You may not receive the full State Pension if you haven't completed at least 30 qualifying years of NICs.

So, what can you do?

### **1. Top Up**

- If you have gaps in your NI record you may be able to pay voluntary NICs to fill them, and so increase your State Pension.
- You can normally only go back up to six years but there are exceptions when you can go back further [www.gov.uk/voluntary-national-insurance-contributions](http://www.gov.uk/voluntary-national-insurance-contributions)

### **2. Or you could defer your State Pension**

- Delaying the date you start taking the State Pension can make a big difference to the level of pension you'll get.
- The rules for people who reach State Pension age before 6 April 2016 are that for every 5 weeks you delay taking your pension, it increases by 1%. This means that if you defer for at least a year, you'll get a 10.4% boost to your pension.
- Find out how to defer your State Pension at [www.gov.uk/deferring-state-pension](http://www.gov.uk/deferring-state-pension)

## Difficult subjects to mention

No one likes to think that a time might come when managing our own care, money or daily lives is beyond our capabilities. For this reason, it may be useful to start to consider the ‘unthinkables’ while as individuals we can still exercise decisions and choice.

Last year we discovered a significant number of pensioners had granted **power of attorney** to family members but had not advised us about the change. It is important that we know who has authority to ask about your pension and change any of the current arrangements. We will need to hold copies of the registration to know who you have authorised.

There is very useful information about the different roles and responsibilities of an appointed attorney on the following websites:

<https://www.ageuk.org.uk/information-advice/money-legal/legal-issues/power-of-attorney>

<https://www.gov.uk/power-of-attorney>

Our pension regulations allow the fund to consider arrangements for paying your pension if you are unable to deal with matters yourself. But how much better if you have already set up and registered your own back up plans?

## Other useful numbers and contacts

<https://www.gov.uk>

a single website to start enquiries on matters relating to state benefits, tax, allowances, retirement, through to taking your pet abroad. This will be your first step to question areas where the government is involved.

<https://taxvol.org.uk>

**01308 488066**

A UK charity helping those on low incomes and aged 60 or over to resolve tax problems.

<https://www.moneyadvice.service.org.uk>

**Helpline 0800 138 7777**

An independent service, set up by government to help people make the most of their money, giving free, unbiased money advice to everyone across the UK – online, over the phone and face-to-face.

[www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

**0800 917 4487**

If you have a complaint or dispute with your pension provider concerning your workplace pension arrangements you should contact The Pensions Ombudsman

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

**0800 011 3797**

If you need information and guidance concerning your pension arrangements

**And finally ... please always check the information for your own personal situation before making financial decisions.**

Please note that information in this booklet cannot override the regulations. In the event of a dispute we will use the appropriate regulations.

If you need this information in another format please contact Pension Services.

**Pension Services  
Oxfordshire County Council  
4640 Kingsgate  
Cascade Way  
Oxford Business Park South  
Oxford, OX4 2SU**



**OXFORDSHIRE  
COUNTY COUNCIL**