

# at ease

Haringey Pension Fund — Keeping people in touch

**At Ease is the bulletin to keep you informed about matters affecting the Local Government Pension Scheme.**

## Pension Payslips

Payslips are issued if your net pay changes by plus or minus £1 in any month. A payslip is always sent to you in April and May so that you can see the affect that pensions increase and any tax adjustment has on your pension. This only applies to pensioner members resident in the UK.

## When is my P60 Sent?

Your P60 for 2017/18 will be posted to you by 31 May. It is important that you keep this document as it is a record of your pension and tax paid over the last 12 months. If you request a duplicate P60 or payslip there may be a charge. The figures provided on the P60 are the gross taxable pension and the tax deducted. Any non-taxable amounts that have been paid are not shown as they are not required by HMRC.

## Changing your home address or Bank Account

If you change your address or bank account, please let us know in writing and in good time. Notice received after the 15th of the month may be too late for the payroll deadline. For example, a notice of change received after the 15th July might not be amended on payroll until August.

Payslips are not redirected by the Royal Mail, instead they are returned to the Council. Even if you are moving away temporarily, and you have asked the Post Office to redirect your mail, then you should also inform the Pensions Team. If you tell us when you are returning to your permanent address, we will continue pension payments until your expected return.

*If payslips are returned to us, your pension payments will be suspended and the payments cannot then be released until the next available payroll run.*

## Overseas Pensions Payments

To avoid delays in payment of a death grant or survivor pension, the Council will need to be provided with a death certificate. For pensioners living abroad this means that the next of

kin or personal representative must register a death locally and in addition, it should be registered with the British Consul. By doing this, a record of a death will be kept here in the U.K.

If your pension is being paid to you abroad, you will need to tell the Pension Team of any changes to your bank account details in good time. If your payment is returned by the receiving bank, a penalty charge may be made against the Council. This charge will then be recovered from you.

## Pension Increases (Review) Order 2018 from 9th April 2018

Pensioners who have been retired, before age 55, for reasons other than ill health will not receive any increase on their pension until age 55.

Pensioners other than teachers, who have retired from Local Government since 1978 and have attained State retirement age, may have a "Guaranteed Minimum Pension (GMP)" included in their pension. This may consist of a "Pre 1988 GMP" and/ or a "Post 1988 GMP". The pension increase on the "Pre 1988 GMP" will be paid by the State together with the State retirement pension. The pension increase on the "Post 1988 GMP" will be 3% from 9th April 2018.

Pensioners who retired on or before 24th April 2017 receive a 3% increase and pensioners who retired on or after 25th April 2017 receive a proportioned amount dependant upon the date of retirement. Details are as follows:

Before 24th April 2017	3.00%
25th April 2017 to 24th May 2017	2.75%
25th May 2017 to 24th June 2017	2.50%
25th June 2017 to 24th July 2017	2.25%
25th July 2017 to 24th Aug 2017	2.00%
25th Aug 2017 to 24th Sept 2017	1.75%
25th Sept 2017 to 24th Oct 2017	1.50%
25th Oct 2017 to 24th Nov 2017	1.25%
25th Nov 2017 to 24th Dec 2017	1.00%
25th Dec 2017 to 24th Jan 2018	0.75%
25th Jan 2018 to 24th Feb 2018	0.50%
25th Feb 2018 to 24th March 2018	0.25%

**Haringey**  
LONDON

[www.haringey.gov.uk](http://www.haringey.gov.uk)

# Privacy Notice (Summary)

## for the members and beneficiaries of the Haringey Council Pension Fund

As the Administering Authority of the Fund we hold certain information about you ("personal data") which we need to administer the Fund.

We have summarised some of the key ways in which we deal with this information below. Further information can be found in the Full Privacy Notice at the following link:

[www.haringeypensionfund.co.uk](http://www.haringeypensionfund.co.uk)

### What personal data do we hold?

The types of data we hold and process will typically include:

- Contact details, including name, address, telephone numbers and email address.
- Identifying details, including date of birth and national insurance number.
- Information relating to your benefits in the Fund, including length of service or membership and salary.
- Other information in relation to your membership of the Fund or to enable the calculation or payment of benefits, for example bank account details.
- Information about your family, dependents or personal circumstances, for example, marital status and information relevant to the distribution and allocation of benefits payable on death.
- Information about your health, for example, to assess eligibility for benefits payable on ill health, or where your health is relevant to a claim for benefits following the death of a member of the Fund.
- Information about a criminal conviction if this has resulted in you owing money to your employer or the Fund and the employer or Fund may be reimbursed from your benefits.

We obtain some of this personal data directly from you. We may also obtain data from your employer (for example, salary information) and from other sources including public databases.

### What will we do with your personal data?

We will use this personal data to administer the Fund and to calculate and provide you (and, if you are a member of the Fund, your beneficiaries if you die) with benefits. We will also use this personal data for statistical and financial modelling and reference purposes (for example, when we assess how much money is needed to

provide members' benefits and how that money should be invested), and to comply with our legal obligations.

From time to time we will share your personal data with third parties, including our contractors, advisors, government bodies and dispute resolution and law enforcement agencies and insurers 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.

In some cases these recipients may be outside the UK. If this occurs, we will make sure that appropriate safeguards are in place to protect your data in accordance with applicable laws. Please use the contact details below if you want more information in connection with this.

### What is the legal basis for our use of your personal data?

The legal basis for our use of your personal data will generally be one or more of the following:

- a. we need to process your personal data to satisfy our legal obligations as the Administering Authority of the Fund; and/or
  - b. we need to process your personal data to carry out a task in the public interest or in the exercise of official authority in our capacity as a public body; and/or
  - c. because we need to process your personal data for the legitimate interests of administering and managing the Fund and liabilities under it, calculating, securing and paying benefits and performing our obligations and exercising any rights, duties and discretions the Administering Authority has in relation to the Fund.; and/or
- we need to process your personal data to meet our contractual obligations in relation to the Fund (for example, under an agreement that you will pay additional voluntary contributions to the Fund), or to take steps, at your request, before entering into a contract.

### How long will we hold your data?

We will only keep your personal data for as long as we need it to administer the Fund and to deal with any questions or

complaints that we may receive about this, unless the law requires us to keep it for a longer period. In practice, this means that your personal data may be retained for as long as you (or any beneficiary who receives benefits after your death) are entitled to benefits from the Fund and for a period of 40 years after those benefits stop being paid. For the same reason, your personal data may also need to be retained where you have received a transfer, or refund, from the Fund in respect of your benefit entitlement.

### Your rights

You have a right to access and obtain a copy of the personal data that we hold about you and to ask us to correct your personal data if there are any errors or it is out of date. In some circumstances you may also have a right to ask us to restrict the processing of your personal data until any errors are corrected, to object to processing or to transfer or (in very limited circumstances) erase your personal data. You can obtain further information about these rights from the Information Commissioner's Office at: [www.ico.org.uk](http://www.ico.org.uk) or via their telephone helpline (0303 123 1113).

If you wish to exercise any of these rights, please contact the Fund Administrator below. You also have the right to lodge a complaint in relation to this summary notice, the full Privacy Notice or our processing activities with the Information Commissioner's Office, which you can do through the website above or their telephone helpline.

We may from time to time ask for further information from you. If you do not provide such information, or ask that the personal data we already hold is deleted or restricted, this may affect the benefits payable to you under the Fund. In some cases it could mean that we are unable to put your pension into payment or have to stop your pension (if already in payment).

### Contacting us

Please contact the Fund administrators Pensions Manager for further information.

### Data Protection Officer

You may also contact our data protection officer for further information.

# Vision of your future...

Try this technique for setting and achieving your targets in life.

What's your biggest goal? Maybe it's to lose weight, move house, go to bed earlier or buy a boat. Perhaps you want a lavender garden, a golf club membership or a villa in the South of France for your holidays. Maybe you'd just like to see your friends more and spend more meaningful time with those you love.

Whatever your goals in life, if you want to transform them from a dream into a reality you'll probably need some sort of plan to make that happen. Many people do this using a technique that makes goal setting a visual and memorable activity that reminds you every day where you want to be – by creating a vision board which is a visual representation of all the goals on your list.

## How to create one

Think of your goals in key areas of your life: health, money, relationships, career, personal growth, and home life. Then find an image that represents that goal to you, and stick it on your board. You want a Lotus Elan? You put a picture of one on your board. You want a series of City Breaks this year? You include images of the cities you want to visit on there too.

You can either clip pictures from magazines and stick them on a physical board or on your wall, or you can create one digitally. The easiest way perhaps is using picture clipping social media site Pinterest where you can search for other people's images to include in your own board, which you can then access on any device. Alternatively try the free vision

board tool at [www.oprah.com](http://www.oprah.com), which lets you print your finished version.

When your board is complete you put it somewhere you will see often so that your dreams stay uppermost in your mind.

## Why go visual?

The principle here is that humans are visual beings. We understood pictures long before we developed language and writing skills. Therefore visual data is very powerful for us. Pictures speak louder than words. However a great vision board is more than just creating a selection of pictures. It also needs a few more touches.

Firstly you need a plan of how you go about achieving each element on the board. It's not enough to say you'd like a lavender garden this summer. You'll also need to sketch out a budget, a plan of action, a list of tasks required, and a schedule.

This sort of detailed planning is very important in achieving goals, according to research from Harvard. Those graduating from its MBA programme one year were asked whether they had written down clear goals for their future and a plan on how to achieve them. The 3% who said yes ended up much more successful than their contemporaries; ten years later earning on average ten times more than the other 97% of graduates in their year.

Secondly it helps to turn your two-dimensional images into three-dimensional films in your head. Put some action, movement and emotion into achieving the goal. Feel what it would feel like to have achieved it. Spend a few minutes each day shutting your eyes and imagining yourself actually enjoying the goal. If you want an exotic beach holiday this year, then you include a picture of a perfect beach on your board plus every day you shut your eyes and imagine you are there.

Feel the hot sand beneath your feet, hear the seagulls and the waves, and sense the sweat on your brow and the cooling breeze in your hair. Pinpoint the emotions you are feeling too, for example relaxed, free of worries and content with life.

Sports professionals and athletes do the same, visualising themselves sinking a put, scoring a goal, dipping for the line so that they programme themselves for success.

And finally make the board a happy-feeling place. Include images of happy times with your friends and family, or holidays you have enjoyed in the past. Find images of things that make you feel good, not just specific goals you want. It all helps create the right ambiance on your board.



## Contact and keeping us informed of changes to your circumstances

### Visits To The Pensions Team

We regret that we are unable to offer individual face to face appointments except in exceptional circumstances. You should in the first instance contact us via one of the options shown in the Making Contact box. If an appointment is necessary, a member of the Pension Team will make arrangements with you to visit the office.

### National Fraud Initiative

Under NFI rules, Haringey provides details of occupational pensioners to the Cabinet Office, in order that they can compare them with information provided by other organisations to ensure that:

- No pensions are being paid to anyone who is deceased
- Occupational pension income is being declared by anyone who is claiming housing benefit
- Anyone who starts work again after their retirement remains eligible to receive their pension

Any indication of possible fraud is investigated. All data is used in accordance with Data Protection and Human Rights legislation. Any investigation is conducted in accordance with all relevant statutory and professional standards.

Previously, NFI was restricted to the public sector, but private sector organisations and especially private sector pension providers, have been requesting that they be included in future data matching exercises.

If you become re-employed in local government or in an employment covered by the Local Government Pension Scheme you are required by law

to contact the pension section in writing so that we can make sure that you receive the correct pension.

Similar rules apply to former Teachers who must contact the Teachers Pensions Agency.

### Re-Employment

If you return to Local Government or to employment under the Local Government Pension Scheme, then you are required by law to notify the Council of the details. Notification must be in writing to the address shown in the Making Contact Box.

### Legislation

Legislation updates amending the LGPS can be viewed on [www.haringeypensionfund.co.uk](http://www.haringeypensionfund.co.uk)

#### Pension Payroll Payment Dates (April 2018 to March 2019)

27th April 2018
25th May 2018
27th June 2018
27th July 2018
24th August 2018
27th September 2018
26th October 2018
27th November 2018
21st December 2018
25th January 2019
27th February 2019
27th March 2019

# Making Contact

You can contact the Pensions Team from 9.00am to 4.45pm Monday to Friday.

#### Telephone

020 8489 1700

#### Email

[pensions.mailbox@haringey.gov.uk](mailto:pensions.mailbox@haringey.gov.uk)

#### Postal address

The Pensions Team  
Haringey Council  
Alexandra House  
10 Station Road  
London N22 7TR

- Pension Web Page  
[www.haringeypensionfund.co.uk](http://www.haringeypensionfund.co.uk)
- HMRC (Tax Queries)  
**0300 200 3300** (Ref 120/B31)
- Teachers Pensions Agency  
**0345 606 6166**
- Pensions Service (DWP)  
**0800 99 1234**

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## Pension scams. Don't get stung.

As you are in receipt of your pension the transfer out of your pension to another scheme is not allowed.

Pension scams are on the increase in the UK with offers such as 'one-off pension investments', 'pension loans' or 'upfront cash' all being used to attract savers.

For most people, these offers will be bogus and those who take part will probably lose their pension savings and may be subject to tax charges for transferring out and making an 'unauthorised payment'.

The Pensions Regulator has published new guidance to raise awareness of pension scams. You can access this at:

[www.thepensionsregulator.gov.uk/pension-scams](http://www.thepensionsregulator.gov.uk/pension-scams)



One tonne of recycled paper saves 17 trees, 32,000 litres of water, and enough electricity to heat an average house for 6 months.

