

At Ease

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

Visits to The Pensions Team

As we gradually return to the office following the lifting of Covid restrictions, we are now able to offer a limited number of in-person office appointments. You should contact us via one of the options shown in the Making Contact box to make an appointment.

Pension Payslips

Payslips are issued if your net pay changes by plus or minus £1 in any month. A payslip is 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. If you would like to register for online payslips contact the payroll section (Mailbox.payroll@haringey.gov.uk) with your name and payroll number and ask for registration instructions.

When is my P60 Sent?

Your P60 for 2021/2022 will be posted to you or be available online 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. 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. Forms are available on the website. Please sign the form. Notices 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 or pensions credits 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 2022 from 11th April 2022

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 0.5% from 12th April 2021. The full GMP increase is applied by the pension fund to all members who have reached or will reach the new state pension age from 06/04/2016 to 04/03/2021.

Pensioners who retired on or before 27th April 2021 receive a 3.1% increase and pensioners who retired on or after 28th April 2020 receive a proportioned amount dependant upon the date of retirement. Details are as follows: -

Retirement date	Pensions increase (%)
Up to 27 April 2021	3.10
28 April to 27 May 2021	2.84
28 May to 27 June 2021	2.58
28 June to 27 July 2021	2.33
28 July to 27 August 2021	2.07
28 August to 27 September 2021	1.81
28 September to 27 October 2021	1.55
28 October to 27 November 2021	1.29
28 November to 27 December 2021	1.03
28 December to 27 January 2022	0.78
28 January 2021 to 27 February 2022	0.52
28 February to 27 March 2022	0.26
28 March 2022 onwards	Nil



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

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; and
- 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.

If you are in receipt of Housing Benefits and your financial circumstances change, please make sure that you contact your Housing Benefits Department as soon as possible.

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 below

Legislation

Legislation updates amending the LGPS can be viewed on www.haringeypensionfund.co.uk

Making Contact

You can telephone the Pensions Team from 9:00am to 4.45pm Monday to Friday.

Telephone 020 8489 2810

Email: Pensions.mailbox@haringey.gov.uk

Postal address (we are currently not seeing any visitors to the offices)

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

Pension Web Page www.haringeypensionfund.co.uk

Teachers Pensions Agency 0345 606 6166

HMRC (Tax Queries) 0300 200 3300 (Ref 120/B31)

Pensions Service (DWP) 0800 99 1234