

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 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 Any tax or tax code query should be first be referred to the HMRC 0300 200 3300 (Ref 120/B31). If you would like to register for online pension payslips contact pensions.mailbox@haringey.gov.uk with your name and payroll number for registration and state that you wish to register for online payslips.

When is my P60 Sent?

Your P60 for 2018/19 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. 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 2019 from 8th April 2019

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 2.4% from 8th April 2019. 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 23rd April 2018 receive a 2.4% increase and pensioners who retired on or after 24th April 2018 receive a proportioned amount dependant upon the date of retirement. Details are as follows:-

Before 23 rd April 2018	2.40%
24 th April 2018 to 23 rd May 2018	2.20%
24 th May 2018 to 23 rd June 2018	2.00%
24 th June 2018 to 23 rd July 2018	1.80%
24 th July 2018 to 23 rd Aug 2018	1.60%
24 th Aug 2018 to 23 rd Sept 2018	1.40%
24 th Sept 2018 to 23 rd Oct 2018	1.20%
24 th Oct 2018 to 23 rd Nov 2018	1.00%
24 th Nov 2018 to 23 rd Dec 2018	0.80%
24 th Dec 2018 to 23 rd Jan 2019	0.60%
24 th Jan 2019 to 23 rd Feb 2019	0.40%
24 th Feb 2019 to 23 rd March 2019	0.20%

Haringey
LONDON

www.haringey.gov.uk

Kitchen common sense

Freeze your shopping bills and food waste the simple way

How much money do you waste every year by throwing away food that's gone off? Yet there is a simple solution to the problem sitting in the corner of your kitchen. It's your freezer.

Frozen food has a couple of advantages over fresh. It is undeniably handy and it lasts for months rather than days which is useful. Nutritionally it is also considered the next best thing to fresh food. Yet it also has a price advantage that is less well publicised; certain foods are much cheaper bought frozen instead of fresh and once you see the savings it could transform the way you cook. Official food safety advice is to cook frozen meat and vegetables before eating as freezing doesn't kill bacteria.

Vegetables

Spinach is expensive fresh and you don't get much for your money once cooked. A bag the size of a small cushion shrinks to the dimensions of a bean bag when ready for the table. Yet buy it blanched and frozen and it's very affordable. As it's already shrunk down to 'cooked' proportions you get a massive amount in every bag - maybe 20 to 30 portions the size and shape of a hockey puck. The difference in price is pleasing too: per kilo, it costs just £1.67 compared to £4 fresh. Just drop a couple of pucks into a stew and you're ready to go.

Some freezer foods are perfect to be poured into other dishes to add flavour, colour and taste. Peas are an obvious choice, but frozen sweetcorn is a good buy too. Standard own label frozen corn from one UK supermarket is £1.30 per kilo whereas the own brand tinned variety is up to £2.82 per kilo. Note, if you're adding your frozen sweetcorn to a salad remember the food safety advice above and cook it first.

Broccoli, cauliflower, leeks and peppers are significantly cheaper frozen - plus they've also been washed and chopped up for you. Mushrooms never last long fresh but frozen they are always ready to use.

Onions are perhaps the best freezer staple to have. You can buy large bags of chopped and frozen onion. You can find it on its own or mixed with cubed carrot and celery. Either way, you just pour it into a frying pan ready to go. No more chopping and no more tears! You could even fry off your entire bag of frozen onion in one go, then pour any leftovers into a bag, freeze flat in a sheet and, when you need it, break bits off to drop into any meal. That is a real time saver.

Herbs

They are expensive to buy and have a short shelf life but herbs work well frozen. Don't freeze them in the crinkly bag you bought them in - this sort of plastic splits in the freezer and leaves basil all over your ice-cream. Instead, chop, mix with a little oil or water and freeze in ice cube trays ready to drop straight into meals.

Fruit

Fruit often has a high water content which means it often might be a bit

soggy when thawed. This is because the water expands as it freezes and the ice crystals break down the structure of cell walls. Once at room temperature, therefore, they look very different to their fresh counterparts. However, it doesn't affect their taste, so use them in places where they are cooked, blended or disguised. Frozen strawberries and other berries work well in a smoothie, porridge or a jam for example.

Bread

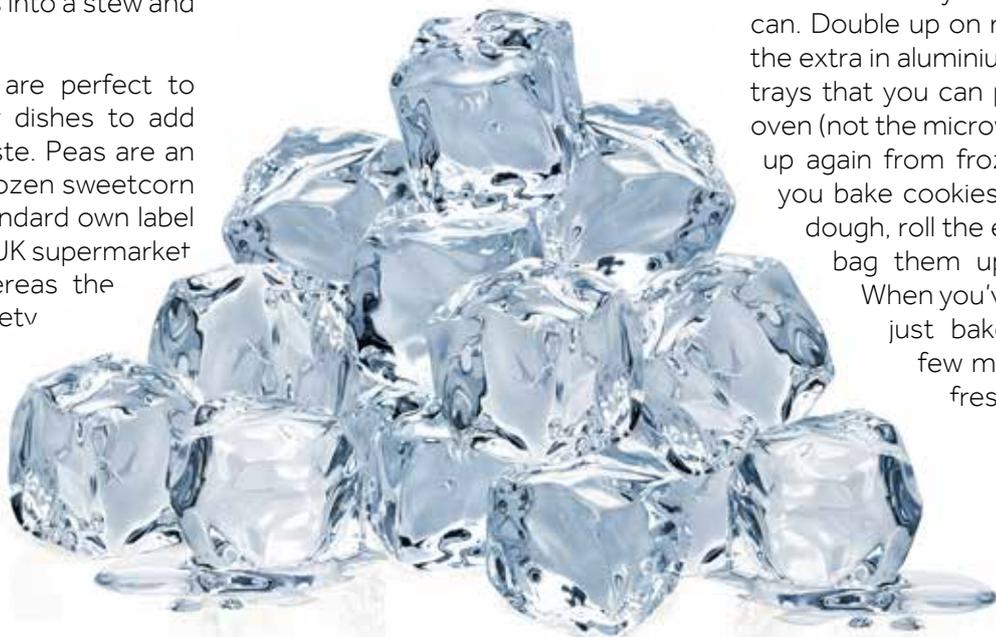
Ever thrown away a loaf because it's stale or mouldy? Pop your sliced bread in the freezer instead. Just lever off a slice or two when needed and leave them to defrost or pop them straight in the toaster.

Other tips

Freeze all your leftovers and food that is coming up to its use-by date and you'll have a choice of items to use in a tight spot. Tonight's leftovers could be dropped into stews, curries and sauces for months to come adding flavour, reducing water and saving time and money. Or a bag of pasta sauce, a cup of cooked mince and some random vegetables could be a 5-minute dinner when you're in a hurry.

Make extra for your freezer when you can. Double up on recipes and freeze the extra in aluminium 'takeaway' food trays that you can pop directly in the oven (not the microwave) to heat back up again from frozen. Or next time you bake cookies make double the dough, roll the extra into balls and bag them up for the freezer.

When you've next got visitors, just bake the balls for a few mins and you'll have fresh cookies to order.



Send hackers packing

If governments and major corporations can't avoid security breaches, how can you?

Your data is precious. Even a few bits of personal information can unlock all sorts of digital doors for online hackers. Once your IT is breached it can be very complex to throw off a hacker and any malware that has been installed. Much easier, in fact, to stop the problem before it even starts by locking up tight against hackers in the first place. Here are four steps that experts suggest.

Use a passcode

Your phone, tablet or computer contains all sorts of private information. Buried in your inbox, messaging and notes apps is critical digital information, from password confirmation and account number reminders to personal details, which a fraudster could use to gain your trust. Any mobile devices will also travel with you leaving you open to theft. Therefore the first rule of IT security is to put a passcode on any device you own - particularly your phone - as only the code-holder can get access.

The length of the code is important. Four digits gives moderate security with a possible 10,000 combinations. However, six digits gives you much more reassurance offering a hearty one million combinations to crack.

Some phones allow you to swipe adjacent keys to 'draw' your code. However given that most people will, therefore, choose patterns (left to right, down, right to left) or letters (W, O or B are popular) a small child could probably get through this 'security'. If you have a fingerprint sensor or facial recognition technology on your phone this offers excellent security.

Use two-step verification

Many of your online accounts will allow you to double check activity by requiring two-step verification where you are required to confirm an access request on another device (usually your phone). Your email provider is a particularly important login that should have two-step enabled because your email is probably linked to many if not all of your other online accounts.

Yes, it's a bother to have to go through this process. Yet it is less bother than being hacked. Just ask someone like actress Jennifer Lawrence whose personal photographs were hacked when someone got access to a photo storage account linked to her phone.

Turn two-step verification on for every online account you have that supports it, especially your email provider. Most major companies hosting sensitive data offer this feature including Google, Microsoft, Facebook, Amazon, Apple and Dropbox. If you are not sure search in the help section of your accounts for 'two-step' or 'security'.

Vary login passwords

When it comes to passwords we

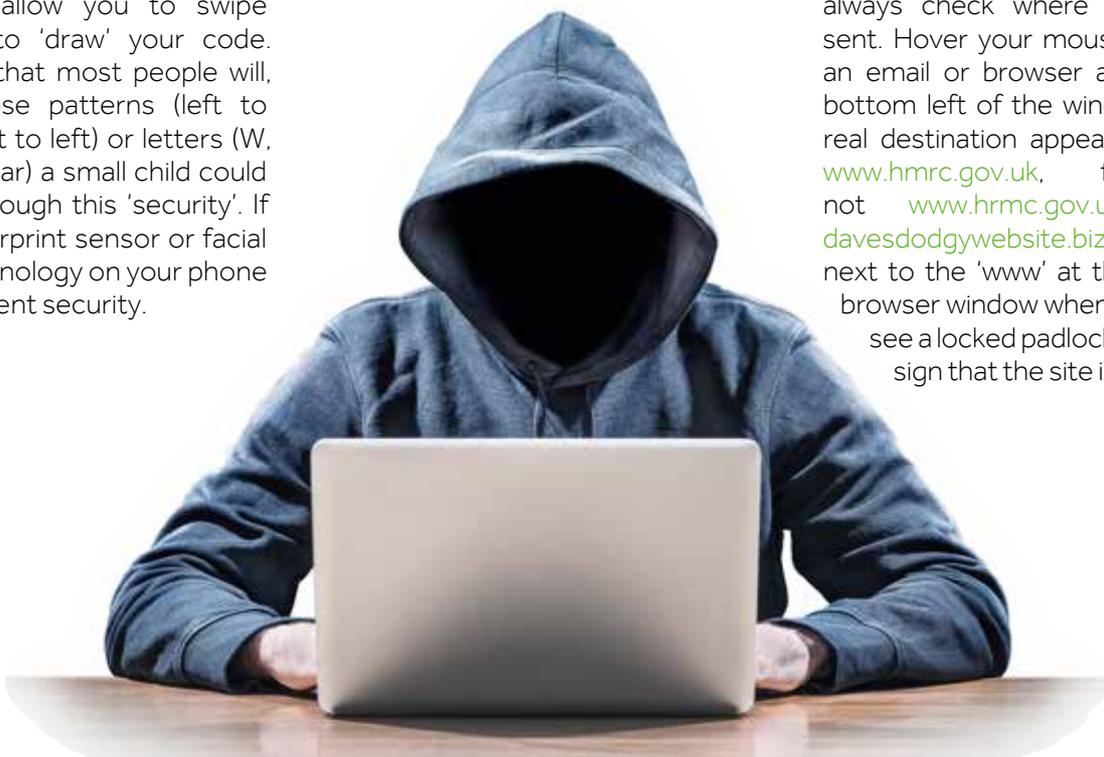
really are very predictable. Number one password in the UK is "123456". Number two password is "password". Experts advise having a different password for every login.

It's hard to remember lots of passwords especially if they include the recommended upper/lower case, number/symbol combination. So you might use the same password for many accounts. However, if someone deciphers your login info for just one of your accounts they can then get access to everything. Your security is only as strong as the very weakest link in the chain so make each link strong.

Be cautious

It might be a little over the top to trustno1 (UK's 25th most popular password), but a healthy dose of scepticism is helpful. Hackers seek ways to harvest your data by enticing you to engage. Click on a link in a dodgy email and you could download a virus. Enter your date of birth, home address or card details in a form on a fraudulent website and you'll regret it in the future. So don't engage with anything you don't trust.

One way to get reassurance is to always check where you are being sent. Hover your mouse over a link in an email or browser and look at the bottom left of the window to see the real destination appear. It should say www.hmrc.gov.uk, for example, not www.hrnc.gov.uk or www.davesdodgywebsite.biz. Also, check next to the 'www' at the top left of a browser window when on a site. If you see a locked padlock icon it's a good sign that the site is legitimate.



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

Pension Payroll Payment Dates (April 2019 to March 2020)

26th April 2019
24th May 2019
27th June 2019
26th July 2019
27th August 2019
27th September 2019
25th October 2019
27th November 2019
19th December 2019
27th January 2020
27th February 2020
27th March 2020

Changes to survivor benefits for same sex spouses and civil partners

A change to the scheme rules has been made to provide that survivor benefits payable to a same sex spouse or a civil partner are equal those paid to the widow of a male member.

Why has the change been made?

The change has been made as a result of a Supreme Court judgment (Walker v Innopsec) which found that Mr Walker's male spouse was entitled to the same benefits that would have been paid if Mr Walker had left a widow in an opposite sex marriage.

Why does this apply to the LGPS?

The government believes that the implication of this judgment for all public service pensions schemes, including the LGPS, is that surviving civil partners or surviving same sex spouses should be provided with benefits equal to those that would be left to the widow of a male member.

When does the change take effect from?

The change is backdated to the date the civil partnerships and same sex marriages were introduced – this is 5 December 2005 for civil partnerships and 13 March 2014 for same sex marriages.

This means that where a member of the LGPS has died leaving a surviving civil partner or a same sex spouse, the survivor's pension in payment will need to be reviewed and any additional amounts paid, where applicable. We are in the process of reviewing the impact of this change and will be contacting affected civil partners and same sex spouses in due course. If you think that you are affected by this change, please contact us in writing.

The change will automatically be taken into account in survivor benefits paid to civil partners and same sex spouses in the future.

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

Postal address

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

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

