

The Local Government Pension Scheme



Information for new pensioners

A guide to the payment of your benefits on leaving the Scheme

This guide explains how your pension will be paid and how certain changes in your circumstances can affect the amount that you receive from us. It is intended as a guide only and does not confer any statutory rights.

This guide has also been produced to inform you about the services the London Pensions Fund Authority provides to our pensioners and the standards that we aim to achieve.

The LPFA remains committed to providing our services to you in accordance with best practice and to further improve them in line with customer expectations. We would be pleased to receive any suggestions or comments you may have.

Payment of Your Benefits

Your Lump Sum

Your retirement lump sum, if applicable, will be paid directly to the bank or building society account that you indicated on the form 'Leaving the Local Government Pension Scheme', on your retirement date, or within 5 working days of the receipt of all relevant details (this may include information from your employer, confirmation of your bank details, or confirmation of your home address, in the case of a preserved pension coming into payment).

We will confirm this by letter to your home address. Please remember to allow sufficient time for the monies to clear in your account. We may, in extraordinary circumstances, be able to send a cheque to your home address by recorded delivery.

Your Pension

Normally the first pension payment is made on the regular pay day (see the end of this guide for your pay day) of the month in which you retire. Occasionally, however, when notification of your retirement has been delayed, the first payment may occur later.

Future monthly payments are made, in arrears, on the regular pay day. Where this day is a Saturday, Sunday or Bank Holiday, payment is made on the preceding working day and in December your pension will be paid before Christmas.

Each month you will receive one-twelfth of your annual pension and payment is made directly into the account that you indicated on the 'Leaving the Local Government Pension Scheme' form.

To avoid any delay in payment of your pension it is important that you inform us of your account details as soon as possible.

We will:

- pay your pension accurately and on time each month
- send you a list of paydays for the next 12 months every March

Revising your Benefits

Your benefits are calculated on the pay notified to us by your employer. If you receive a payment of which we were not notified when you left (e.g. a back-dated pay rise) then this will be taken into account and your benefits revised.

Where we receive information affecting the value of your pension, we will:

- within 20 working days recalculate your pension and send you a letter

from the next payday:

- pay your pension at the new rate
- pay any backdated amount due
- send you a payslip
- send you another payslip at the following payday showing a full month's pension at the recalculated rate
- propose a repayment plan and seek your approval if you have been overpaid

Income Tax

Any retirement lump sum that you receive is not subject to income tax.

Retirement pensions are regarded as earned income and as such are taxable. In assessing your overall liability for income tax, the Inspector of Taxes will take account all of the taxable income you receive (e.g. pension, State Pension, other earnings, building society dividends) and will tell us the tax code to be applied against your pension.

While we are waiting to receive notification of your correct tax code we will normally use the tax code you had while employed, in the absence of this information we will use the emergency code. Where your deferred benefits have been brought into payment we will use a basic rate tax code in case you are in receipt of any other income.

Changes in your Tax Code

The Tax Office will notify both you and us of any change to your income tax code. However, we may receive the notification after you and not in time to operate in the month that you received your notification.

A payslip, showing your new tax code, will be issued at the end of the month in which we are able to operate it. Please check that the code on your payslip agrees with that notified to you by the Tax Office.

Any adjustments for over or under deduction of tax will be effected automatically in the following month, unless the Tax Office instruct otherwise.





The State Pension and your Tax Code

State Pensions are paid by the Government without deduction of income tax. The State Pension is, however, taxable income and the amount will appear on the notice of coding you receive from the Inspector of Taxes as a reduction to your personal (tax free) allowances.

The effect of this procedure is that the tax (if any) deducted from your LGPS pension may include tax in respect of your State Pension. Any increase in State Pension can result in more tax being deducted from your LGPS pension.

Keeping in Touch with the Tax Office

To assist the Tax Office in keeping us informed of the correct tax code to use against your pension it is important that you reply quickly to any Tax Office enquiries and inform them if you change your address.

Tax Queries

We cannot deal with any query regarding the amount of tax deducted if the tax code number on your payslip is the same as notified to you by the Tax Office.

Any question as to the accuracy or validity of your tax code should be taken up with the Tax Office at the address shown at the end of this guide.

Payslips

Your first payslip will be issued at the time of your first pension payment. The figures will include your pre-retirement pay and tax for the current financial year, where these have been notified to us by your employer.

If your pension commenced part way through a month a second payslip will be sent to you at the end of your first complete month on pension. This will show a full month's pension and should be retained as a record of your normal monthly payment.

If you pay tax you may notice a small difference in the net pension you receive, every few months. This is because tax calculations are based on the pension paid over the tax year to date rather than on individual payments.

You will receive a payslip when:

- your net pension varies by 50 pence or more from the previous month.
- your account details change. Abbreviated details are printed on your payslip so that you can check that your pension is being paid into the correct account.
- a payslip is also issued to all pensioners in April and May each year, when your Pensions Increase is reviewed. Your April payslip will include part of the previous year's and part of this year's Pensions Increase. The May payslip will show a full month's payment of the new rate of Pensions Increase and should be retained as a record of your normal monthly pension payment.
- your tax code changes.

- your address changes. To confirm that we have noted your new details.

Definition of Payslip Terms

The following terms may appear on your payslip:

ADDED YEARS*: Original amount of added years compensation

ADD PYT NT: Additional (one-off) non-taxable payment

BASIC PENS: Original amount of pension

INJ PENS: Original amount of injury pension awarded

OVERPYMT: Recovery of an overpayment deducted before calculation of tax

PI ADD YRS*: Pensions Increase on added years compensation

PI BASIC: Pensions Increase on pension

PI INJ PENS: Pensions Increase on injury pension

COURT ORD: Deduction by court order

INCOME TAX: Tax deducted from pension

LOTTERY: Deduction for Fire Brigade lottery

REC AMOUNT: Recovery of a sum of money deducted after tax calculated

* Added years compensation, and any Pensions Increase on it, is paid by us on behalf of former employers who reimburse us. The payments remain the ultimate responsibility of the former employers.





P60

All payslips received during a financial year (April to March) should be kept until we have sent you your P60, shortly after the end of this period. Your P60 will show your total pension and tax figures for the complete financial year and should be kept safely as we are not allowed to issue duplicates and the Tax Office may ask to see it. To calculate your net pension figure for tax forms, deduct the tax figure from your gross pension.

Pension Number

Each payslip includes your pension payroll reference (Pension Number) which is shown in the top left hand corner. Please quote your Pension Number(s) when contacting us.

Talking Payslip Service

If you have difficulty reading your payslip, a 'Talking Payslip' service is available by contacting us on the numbers shown at the end of this guide.

Staff will be able to tell you the details that appear on your payslip over the telephone, however in order to protect the confidentiality of your records, they will check certain personal details in order to establish your identity before giving you the information.

Pensions Increase

Normally, your pension payments are reviewed annually in April once you have reached the age of 55, however if you retired on grounds of ill-health, reviews will commence from the April following your retirement.

Under the Pensions (Increase) Act 1971 your benefits are reviewed and increased in accordance with Orders made under the Act, currently on an annual basis. This protects the value of all your benefits against the effects of inflation whilst they remain preserved in the Local Government Pension Scheme and the annual pension once it is in payment.

This is often referred to as 'index-linking'. The increase is not discretionary, it does not reflect the performance of the Pension Fund and we do not have the authority to pay any additional increase. The amount of the increase awarded may be affected by any entitlement you may have to a Guaranteed Minimum Pension.

Notifying you of Increases

In March each year you will receive a notification detailing the percentage

increase for that year and the date from which it is payable.

The actual amount of Pensions Increase you receive each month is shown separately on your payslip. You will receive a payslip at the end of April each year showing the increase for the period from the review date to the end of the month and another payslip at the end of May showing the increase for a full month.

Retirement before Age 55

If your pension is not index-linked straight away, because you retired before age 55 on grounds other than ill-health, then your pension is still notionally reviewed each year, but you will not actually receive these increases until you reach your 55th birthday.

The new rate is payable with effect from your 55th birthday. Ill-health pensions

are increased from the April following retirement, regardless of age.

When you reach age 55 we will:

- calculate the increase due to you and inform you by letter the month before your 55th birthday

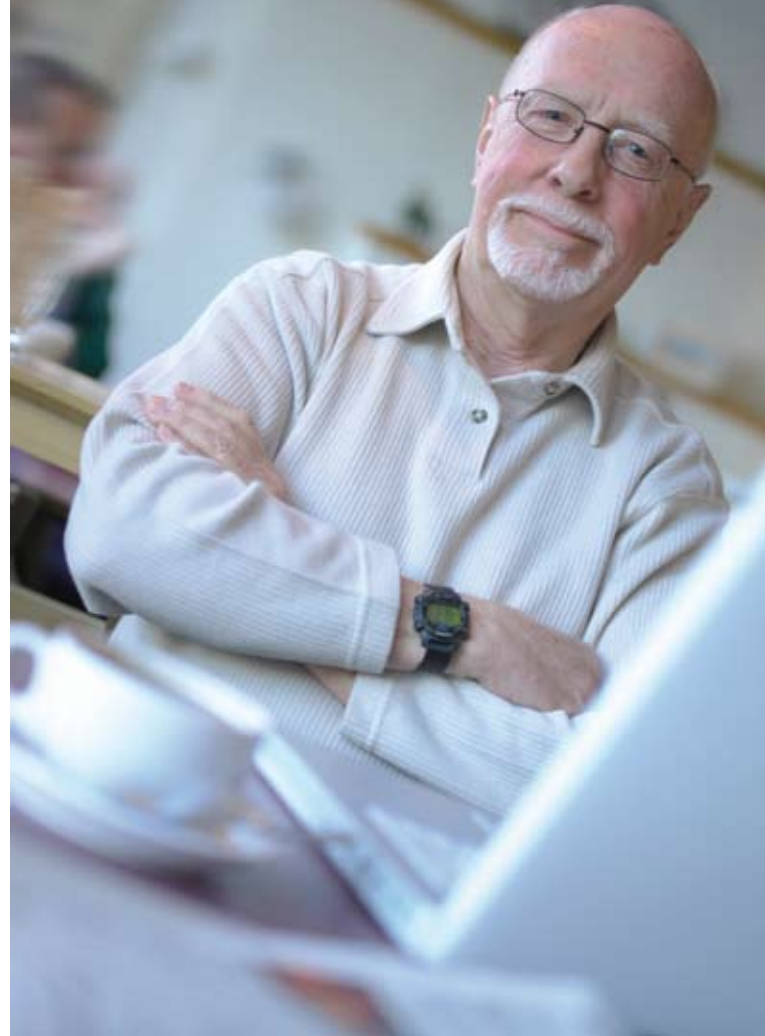
In the month of your 55th birthday:

- pay your increased pension on that month's payday
- send you a payslip which details the increase payable from your birthday to the end of the month
- send you another payslip detailing the increased amount of pension payable for a full month at the end of the following month

Guaranteed Minimum Pension (GMP)

As a member of the Local Government Pension Scheme you were 'contracted-out' of the State Earnings Related Pension Scheme (SERPS) (State Second Pension Scheme with effect from 6 April 2002) and paid lower National Insurance (NI) contributions.

As a result of being a 'contracted-out' scheme, from State retirement age, the pension benefits payable from the Local Government Pension Scheme must in general be no worse than the benefits that would have been payable had its members been in SERPS.





In respect of service in the Local Government Pension Scheme after 5th April 1978 and before 6th April 1997, there is a guarantee that your Local Government pension cannot be lower than the earnings-related pension you would have received from the State had you not been contracted-out.

This is known as your Guaranteed Minimum Pension (GMP). At State Retirement Age the Department for Work and Pensions (DWP) will send you a statement which includes the amount of your GMP, shown as 'Contracted Out Deduction' (COD).

GMP and Pensions Increase

From State retirement age some or all of Pensions Increase due in respect of your GMP will be paid by the DWP with your State Retirement Pension, not by us.

For married women who paid reduced rate NI contributions, all the Pensions Increase is paid by us.

In the event of us not being notified by the DWP of the amount of your GMP, Pensions Increase will usually be calculated using an estimated GMP value and any under or overpayment adjusted later. To help avoid an under or overpayment of pension please let us know if the DWP inform you of a change in the amount of your COD. A more complete guide to GMPs is available on request.

Reduction of Pension at State Retirement Age

If you ceased to contribute to the Local Government Pension Scheme before 1st April 1998 and retire before attaining State retirement age and if you started contributing to the Local Government Pension Scheme before 1st April 1980, you

will find that there will be a small reduction to your pension when you reach State retirement age.

This reduction is known as National Insurance Modification and applies because, until early 1980, contributors to the Public Service Schemes paid a slightly reduced ('modified') pension contribution.

The intention of this modification was to eliminate some of the overlap between the occupational and the State Pension schemes, but this approach was abandoned in 1980 and has not applied to service since that date.

Due to a further change in legislation, if you ceased to contribute to the Local Government Pension Scheme after 31st March 1998, National Insurance Modification will not apply in your case even if you have service before 1st April 1980.

If you are already in receipt of Pensions Increase when your pension is reduced due to modification, the Pensions Increase will also be reduced proportionately.

Death Benefits

It is important that the person who will be dealing with your Estate is aware that they will need to contact us promptly in the event of your death. This will enable us to make arrangements to pay any benefits resulting promptly and to ensure that an overpayment of pension does not arise.

There is provision for the payment of a pension to the spouse and, subject to eligibility, in some circumstances to the civil partner or nominated co-habiting partner of a deceased member.

Some brief details regarding widow's, widower's, civil partner's and nominated co-habiting partner pensions are given

below and further information is available on request.

If you wish to nominate a beneficiary or beneficiaries for any death grant payable or to alter a previous nomination, please request a 'Nomination of Beneficiary for the Payment of Death Grant' form from us. Similarly you may request a 'Nomination of Co-habiting Partner' form. Contact details can be found at the end of this guide.

In the event of your death we will:

- within 5 working days of being informed of the bereavement send a letter to the person dealing with your Estate detailing:
- entitlement to any consequent benefits such as a widow's, widower's, civil partner's or nominated co-habiting partner pension

- the documents we will need to see
- the arrangements for providing the person with further details, which would normally be within the following week
- within 5 working days of receiving the relevant documents requested, send confirmation of when the payment of any consequent benefits will commence





Widow's, Widower's, Civil Partner's and Nominated Co-Habiting Partners Pensions

A widow or widower's pension is normally paid at the rate of one-half of the late spouse's pension where the marriage took place before retirement. If marriage takes place after retirement a reduced pension is payable, based on contracted-out service after 5th April 1978.

A civil partner's and nominated co-habiting partner's pension is payable where the late partner was a member of the Local Government Pension Scheme after 5th April 1988, and is only based on service after that date.

The amount payable is shown on your Notification of Benefits and will benefit from being subject to Pensions Increase.

Nominated Co-habiting Partners

If you have nominated a co-habiting partner to receive survivor benefits in the event of your prior death, you should be aware that before we put any benefits to your partners into payment we are legally required to satisfy ourselves that the regulatory conditions have been met.

Effectively this means satisfying ourselves that you have been co-habiting and that your partner has been financially dependant on you or interdependent with you for the two years prior to your death.

Ideally, to achieve this your partner should be able to provide some supporting evidence of your financial dependence or interdependence, for example from the following list:

- Shared bank account or investments

- Loan or mortgage in joint names
- Utility or council tax bill in joint names
- Will naming your partner as the main beneficiary
- Confirmation of shared household spending
- Joint tenancy
- Joint credit arrangement
- Partner nominated as main beneficiary of life insurance.

This is not intended to be a definitive list, and if in doubt you should discuss this with our Technical Team. Ideally two pieces of supporting information should be provided, one recent, and one dated two years previously.

It is suggested that you discuss this with your partner and that they are prepared to supply this information when requested. We are aware that this will be required at a difficult time for them and we will always do our best to ensure matters are dealt with sensitively.

You should, of course, make us aware if your relationship with a nominated partner comes to an end.

Taking up New Employment

A P45 will not be issued to you on retirement as your tax free allowances will be used against your pension. If you start work with a new employer you should complete Statement C on the P46. Your new employer should deduct tax at Basic Rate until they are advised of the correct tax code to apply by their own Tax Office.

Effects of Further Employment

Generally, further employment after retiring will not affect your pension. However, regardless of whether or not you actually re-enter the Pension Scheme, if you commence employment with an organisation whose employees would normally be admitted to the Local Government Pension Scheme, your pension may be affected.

This is an administering authority discretion. The LPFA's policy is available on request or via the website. You must inform us, in writing and within seven days, in order that we may assess whether the new employment will affect your pension.

You may wish to seek our advice before taking up such employment.

Changing your Address or Bank Account

Please remember that if you change address, if you are moving, going on an extended holiday or if you change your bank account, it is very important that you notify us in writing as soon as possible. Notifications received by the last date for changes shown at the end of this guide will be operated in that month.

Failure to inform us in time may result in the late payment, or suspension, of your pension. Please do not rely on the company that holds your account to notify us of your new account details; always take responsibility yourself for giving us the correct details.

Part of your account details held by us are shown on your payslip and any change in them, or your address details, is acknowledged by sending a new payslip at the end of the month in which we have operated the change.





Moving Abroad

If you leave the UK to live abroad, permanently or temporarily, please notify us as soon as possible so that arrangements can be made for your pension to be paid to you overseas.

If you do not keep us informed of your current address it may be necessary to temporarily suspend your pension until contact is re-established, this is for data protection and security reasons.

Checking our Records

From time to time it is necessary for Audit to check our records. They do this by selecting a random number of pensioners and asking us to send a form to them. If you receive a form you should arrange for it to be completed and returned as directed at the time. Please contact us, at that time, if you have any difficulties with this.

National Fraud Initiative

LPFA participate in the National Fraud Initiative. This is a data matching exercise co-ordinated by the Audit Commission, designed to help detect and prevent fraudulent and erroneous payments from public funds.

The Audit Commission collect personal data from Local Authorities' core systems, including occupational pension payroll. The personal data collected includes name(s), dates of birth, addresses, national insurance numbers and the amounts of pension paid.

There is no need for any action on your part as the data referred to will be collected and passed to the Audit Commission electronically. The use and disclosure of your data as part of the initiative will only be made as the law permits.

Provision of Information

We will send you:

- a newsletter every March containing:
 - Pensions Increase details
 - a list of paydays for the next 12 months
 - relevant and up-to-date information
 - details of the next Fund Member's Forum and an invitation to apply for a place
- a P60 showing your total pension and tax details for the financial year (April to March) in April of each year

- a copy of our Fund Members Report every autumn containing:
 - information about our services
 - details of our performance
 - results of our surveys
 - information about investment of the Fund

We maintain a website at: www.lpfa.org.uk containing a wide range of information about the LPFA, the services provided and the LGPS including:

- a guide to the scheme
- pensions news
- frequently asked questions
- the latest Annual Report and Accounts
- details of the LPFA's Board Members
- secure access to your pension records
- the latest version of this booklet and other literature
- links to other useful sites

Special Requirements Register

If you would prefer to receive correspondence and literature, including this Guide, on audio cassette or in large print, Braille or another language we will:

- include your name on our Special Requirements Register
- investigate if we are able to meet your request and inform you of the result as quickly as possible

To be included on our Special Requirements Register, or for further information about it, please contact us using the contact details at the end of this charter.

Help Us to Help You

Please help us by:

- keeping us informed, in writing, of your current address and banking details

- quoting your Pension Number or Numbers, which are shown in the top left hand corner of your payslip, when contacting us
- quoting your telephone number when writing to us

Customer Care

Our staff receive customer care training which includes deaf awareness, plain English and complaints handling. They are committed to our service values, which are that:

- all customers should receive the same level of high quality service
- we continually seek to improve service performance and ensure that it is applied for the benefit of all customers
- we aim to be customer sensitive in all decisions on services and the way they are provided



Our staff will:

- always identify themselves by:
 - printing their name on letters
 - offering their name when speaking on the telephone
- treat you politely and efficiently
- maintain confidentiality
- use plain English wherever possible

Customer Satisfaction

We monitor our performance against our standards every three months and publish results annually.

We will:

- measure customer satisfaction with our services and performance, and consult our customers about potential improvements to our services and performance by:

- conducting ongoing customer surveys
- conducting specific surveys throughout each year
- encouraging our customers to comment on all aspects of our service, literature and standards

We will:

- feed the survey results and customer comments into our systems to make improvements and publish details annually

Complaints

Complaints can be made about any aspect of the service that we provide.

If a complaint is received we will:

- follow our independent Complaints Procedure detailed overleaf.

We will also:

- advertise or include the Procedure in our Scheme literature
- make it available at any time on request
- train LPFA staff in its use including how to identify and record a complaint

In addition, if you are dissatisfied with any decision made in relation to the Scheme you have the right to have your complaint independently reviewed under the Internal Disputes Resolution Procedure, and there are also a number of other regulatory bodies that may be able to assist you. The various procedures and bodies are detailed later in this charter.

If you have reason to make a complaint:

- Feel free to contact any member of staff or email communications@lpfa.org.uk or write to us at the address shown at the end of this charter.

Complaints Procedure

- Complaints may be made in writing, by telephone, fax or email, or by personal visit to our office (no appointment necessary)
- If you wish you may ask a friend, relative or body such as the Citizens Advice Bureaux to make your complaint on your behalf or to help you with it

- Your complaint will be treated seriously, courteously, sympathetically, fairly and confidentially no matter how many times you may have complained previously
- Where possible all complaints will be answered within 5 working days
- Where this is not possible an acknowledgement will be sent within 5 working days to advise you of progress and an expected date for providing the answer
- If at any time you have reason to believe your complaint is not being thoroughly and objectively investigated you can contact Mike Taylor, Chief Executive, who will ensure that the matter is re-investigated
- Board Member details will be made available on request and are published annually in the Fund Members Report and the Annual Report and Accounts. They are also available on the LPFA website.
- All complaints are monitored, analysed and action taken, where appropriate, to improve our service
- Results are reported to the Board every three months and are published annually in the Fund Members Report

Internal Disputes Resolution Procedure

In the first instance you should write to the person nominated by the body who made the decision about which you wish to appeal.

You must do this within six months from notification date of the decision about which you are complaining.

The nominated person will consider your complaint and notify you of his/her decision. If you are dissatisfied with that person's decision, you may, within six months of the date of the decision, apply to the Scheme's administering authority to have it reconsidered.

A leaflet explaining the Internal Disputes Resolution Procedure in detail is available on request from the Pension Section.

To avoid any unnecessary effort on your behalf we would welcome the opportunity to attempt to resolve the matter on which you are dissatisfied before you consider a formal complaint.





The Pensions Advisory Service (TPAS)

TPAS is available at any time to assist members and beneficiaries of the Scheme in connection with any pensions query they may have or any difficulty which they cannot resolve with their scheme administrators. TPAS can be contacted at:

11 Belgrave Road, London, SW1V 1RB

Tel: 0845 601 2923

Email:

enquiries@pensionsadvisoryservice.org.uk

Website: www.opas.org.uk

Pensions Ombudsman

In cases where a complaint or dispute cannot be resolved after the intervention of OPAS, an application can be made, within three years of the event, to the Pensions Ombudsman for an adjudication.

The Ombudsman can investigate and determine any complaint or dispute involving maladministration of the Scheme or matters of fact or law and his or her decision is final and binding. Matters where legal proceedings have already started cannot be investigated. The Pensions Ombudsman can be contacted at:

11 Belgrave Road, London, SW1V 1RB
Tel: 020 7834 9144
Email:
enquiries@pensions-ombudsman.org.uk
www.pensions-ombudsman.org.uk

The Pensions Regulator

From April 2005, the Pensions Regulator replaced the Occupational Pensions Regulatory Authority (OPRA) as the regulator of work-based pension schemes. The Pensions Regulator has powers to protect members of work-based pension schemes and a wide range of powers to

help put matters right, where needed. In extreme cases, the Regulator is able to fine trustees or employers, and remove trustees from a scheme. You can contact the Pensions Regulator at:

Napier House, Trafalgar Place, Brighton, BN1 4DW
Tel: 0870 606 3636
Email:
customersupport@thepensionsregulator.gov.uk
www.thepensionsregulator.gov.uk

Contacting Us

To provide easy access to our staff and information we will:

- open our office from 8.30am to 5pm, Monday to Friday

If you telephone us during office hours we will:

- call you back the same day if we are unable to answer a question immediately
- inform you of the time when a full answer will be given

If you write to us or send us a fax or email we will:

- within 10 working days either send you a full reply or where that is not possible an acknowledgement detailing when a full response will be given

If you visit our office we will:

- provide a member of staff to talk to you within 5 minutes of your arrival

- give you the opportunity to be seen in a private interview room if you so wish

Our office is accessible by wheelchair.

How to Find Us

A map showing how to find us is available on request. Please use the contact details at the end of this guide if you would like a copy.

The nearest stations are:

- Tower Hill (underground District and Circle Line)
- Tower Gateway (Docklands Light Railway)
- Fenchurch Street (British Rail)

Pension Tracing Service

If you should ever lose contact with the LPFA, the Pension Tracing Service has details of the Local Government Pension Scheme including a contact address. The purpose is to provide a tracing service for ex-members of schemes with pension entitlements (and their dependants), who have lost touch with previous employers.

All occupational and personal pension schemes have to register if the pension scheme has current members contributing into it or people expecting benefits from it. Enquiries should be addressed to the:

The Pensions Tracing Service
The Pension Service
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE99 1BA
Telephone: 0845 6002 537



Further Information

If you would like further information, including information specific to your own circumstances, or if you have any comments or queries about this guide please do not hesitate to contact us.

You can write to, telephone, fax or email us, or visit our offices with or without an appointment. The postal address, telephone and fax numbers, email address and office opening times are shown at the end of this guide.

An answer phone is available out of office hours and calls are returned the next working day.

When calling please quote your pension number, in order that your enquiry may be passed to the member of staff best able to help you.

The information given in this guide is also available in large type and on audio cassette.

It may be possible to reproduce it in other ways or another language and we would be pleased to consider any such request.

Disclaimer

This guide does not confer any statutory rights. It aims to provide information to you as a member of the LGPS and cannot override the Local Government Pension Scheme Regulations or other relevant legislation.

Details are correct at the time of publication but cannot take into account the effects of subsequent changes in legislation.

Contact Details

Pensions Payroll Team
London Pensions Fund Authority
Dexter House, 2 Royal Mint Court
London
EC3N 4LP

Our offices are open from:
8.30 am to 5 pm, Monday to Friday

Website: www.lpfa.org.uk
Telephone: 0845 3030335
Fax: 020 7369 6240
Textphone: 020 7369 6119
Email: payroll@lpfa.org.uk

For the talking Payslip Service please contact any member of the LPFA Pensions Payroll Team on 0845 3030335

For tax queries please contact:

HMRC
Manchester Area Office
Archer House
John Street
Stockport
Cheshire SK1 3EF
Telephone: 0845 302 1441

Please quote Reference 106/G2000, your National Insurance Number and your Pension Number.

Pension Details

Regular pay day: the last working day of the month. Payslip frequency: All pensioners will receive payslips at the frequency detailed earlier in this guide.

Last date for changes: 15th of the month, except December (which will normally be about a week earlier)



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