

# yourpension

LPFA Firefighter pensions newsletter - Spring 2004

## Pensions increase 2004

**The Government has approved the rate of increase for all public service pensions and state scheme benefits. The increase is effective from 12<sup>th</sup> April 2004 and is 2.8%.**

Please remember that the increase is set by reference to the Retail Price Index in September. It does not reflect the performance of the LPFA Pension Fund and we do not have the power to pay any additional increase.

Your pension will be increased with effect from 12<sup>th</sup> April 2004 if you:

- are aged 55 or over, or
- are receiving a spouse's, widower's, beneficiary's or child's pension, or
- retired on ill health grounds.

If you do not fall into one of these groups, your pension will still attract the increase, but it will not be paid until your 55<sup>th</sup> birthday.

### Inside this issue:

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Welcome to this latest edition of "Your Pension".

The main purpose of this newsletter is to inform you of the rate of increase to be applied to your pension with effect from 12<sup>th</sup> April 2004 but there are articles of general interest as well.

If you have any suggestions about other topics or human interest stories to include in future editions please write to the LPFA or telephone the local rate number **0845 30 30 335**.



**Alison Alcock**  
Payroll Manager

The LPFA is aware of the importance of the security of personal details.

Please note that from March 2004 your bank details will not be shown in full on your payslip. Only the last 4 digits of the account number will be displayed. The same criteria will also be applied to any Building Society reference.

### Calculating pensions increase

Pensions increase is calculated on the annual pension in payment at the end of March 2004 less any Guaranteed Minimum Pension (GMP) notified to you by the Department of Work and Pensions (DWP).

It is not calculated on the figure on your P60 as this amount represents the actual pension paid to you during the financial year April 2003 to March 2004.

### GMP and pensions increase

The increase on your GMP \* will be paid by the DWP as an addition to your State retirement pension and usually applies to those pensions which arose as a result of employment between 6<sup>th</sup> April 1978 and 5<sup>th</sup> April 1997.

If the LPFA has not been notified by the DWP of the amount of your GMP, the increase will be calculated using an estimated value with any under or overpayment adjusted later. A leaflet explaining GMP in detail is available by calling the local rate number **0845 30 30 335**.

\* The DWP refers to GMP as 'Contracted Out Deduction' (COD).

### Payment and dispatch of payslips

The increase paid in May will be less than the amount paid in April

This is because your pension is paid in advance and the amount paid at the end of April will include pensions increase at the new rate for the period 12<sup>th</sup> April to 31<sup>st</sup> May 2004.

The monthly pension shown on your May payslip will, therefore, be less than that shown on your April payslip and the **May payslip should be retained as a record of your normal monthly pension payment.**

You will not be sent a payslip in any of the months which follow, unless your net pension has changed by more than 50 pence from the previous month or you have had a change in your address, banking or tax details.

If you pay tax, you may notice a 10 pence or 22 pence difference in the net pension you receive because tax calculations are based on the pension paid over the tax year to date rather than on individual monthly payments.

**Tax Codes - When you receive a new tax code from the Inland Revenue please check that the LPFA apply the same code.**

**If your pension began on or before 27<sup>th</sup> April 2003 your pension increase is 2.8%. If your pension began after this date a smaller, pro-rata, increase will apply as shown in the table below.**

<b>Pensions beginning:</b>	<b>increase</b>	<b>Pensions beginning:</b>	<b>increase</b>
28 <sup>th</sup> April to 27 <sup>th</sup> May 2003	2.57%	28 <sup>th</sup> September to 27 <sup>th</sup> October 2003	1.40%
28 <sup>th</sup> May to 27 <sup>th</sup> June 2003	2.33%	28 <sup>th</sup> October to 27 <sup>th</sup> November 2003	1.17%
28 <sup>th</sup> June to 27 <sup>th</sup> July 2003	2.10%	28 <sup>th</sup> November to 27 <sup>th</sup> December 2003	0.93%
28 <sup>th</sup> July to 27 <sup>th</sup> August 2003	1.87%	28 <sup>th</sup> December to 27 <sup>th</sup> January 2004	0.70%
28 <sup>th</sup> August to 27 <sup>th</sup> September 2003	1.63%	28 <sup>th</sup> January to 27 <sup>th</sup> February 2004	0.47%
		28 <sup>th</sup> February to 27 <sup>th</sup> March 2004	0.23%

### **P60s and self assessment tax returns**

**Your P60 will be sent to you in the middle of April.** The P60 is a certificate of pension paid and tax deducted for the tax year April 2003 to March 2004. It is important that you retain your P60 as you will need it should you be asked to complete a self assessment tax return.

When completing self assessment tax returns, please note that the figures provided on the P60 are the gross taxable pension paid in the year (i.e. the amount of your pension before tax is deducted) and the tax deducted in the year. You will need to subtract the amount of tax deducted from the gross taxable pension to arrive at the net amount paid in the year. These three amounts all need to be entered on the self assessment tax return.

If you are in receipt of a 'tax exempt' injury pension awarded because of an injury that occurred while you were working or as a result of contracting a work related illness, the amount of the injury pension paid is not shown on your P60. It is not necessary for you to enter the amount of the injury pension on the self assessment tax return.

### **Pensioners living abroad**

Please note that with effect from April 2004 the charges made by the Bank of Scotland for those pensioners receiving their pension payment via the Trans-continental Automated Payment Service (TAPS) will increase from £3.08 to £3.14 for direct payments and from £8.03 to £8.19 for indirect payments.

If you live abroad and are paid by cheque, you may wish to consider this safer method of payment. The LPFA can also pay your pension quarterly, in arrears, so that the TAPS charges are reduced. For more information please contact our us on **0845 30 30 335** and ask for **Alison Alcock**.

### **National data matching initiative**

The LPFA has a duty to protect the public funds it administers from possible fraud and one way it does this is to participate in the National Data Matching Initiative.

The Audit Commission co-ordinates this project which is run every two years. The LPFA is currently investigating a small number of cases identified as a result of their work. No action is required by you. Please be assured the LPFA is complying fully with Data Protection and Human Rights legislation and respects the rights and privacy of individuals at all times.

### **State benefits**

In April 2004, the basic state pension will increase by 2.8% to £79.60 per week for a single person and to £47.65 per week for a dependent wife.

The 'permitted work' earnings limit for those in receipt of incapacity benefit has increased to £72 per week.

The minimum age at which you can take an occupational pension will rise from 50 to 55 in 2010.

From April 2005, the government will offer those who defer their state pension a lump sum for the first time. Someone who delays taking their state pension for five years might get £30,000.

*There may be further changes coming out of the Chancellor's budget on the 17<sup>th</sup> March.*

### Changes in benefits paid by the DSS

If you are in receipt of a Firefighter's Injury Pension and the amount of benefits paid to you by the DWP alters, a revision to your Injury Pension may be necessary. Please send details to the LPFA as soon as possible. We guarantee to calculate and apply any revision to your pension in the month that you notify us if we receive the details by the end of the first week of that month

You are reminded that you **MUST** inform LPFA of any changes in benefits that you receive in connection with Incapacity/ Sickness benefit, Reduced Earnings Allowance/Retiring Allowance and industrial disablement benefit.

**You need only inform LPFA of benefits that relate to the injury for which you were awarded the injury pension.**

If you have any queries regarding the information you must provide please contact us on **0845 30 30 335**.

### Re-marriage while in receipt of a widow's or widower's pension

Should you remarry while in receipt of a widow's or widower's pension, you should inform us, in writing, as your pension will no longer be payable.

In some circumstances the amount of any Guaranteed Minimum Pension entitlement you may have will remain in payment. If you again become widowed or widowered your pension may be reinstated in full.

### Further employment

If you are receiving a pension from the Firefighters' Pension Scheme (but not a widow's, widower's or child's pension), further employment after retiring does not affect your pension unless you re-enter the Fire Service as a firefighter. If you again become a firefighter, regardless of whether or not you re-enter the Pension Scheme, your pension may be affected and you must inform us, in writing, within seven days in order that we may assess whether the new employment will affect your pension.

If you commence employment with the Fire Service Inspectorate, your pay with them may be reduced to take account of the amount of pension you are receiving. You are encouraged to seek our advice before taking up such employment.

### Children's pensions

Children's pensions remain payable while a child is under age 17, unless the child is in full-time employment and has attained age 16.

The pension will continue to remain payable after age 17 if the child is still in full-time education, in vocational training or is permanently incapacitated.

The pension may be reduced if the child has attained age 17 and is in paid training.

Where there is more than one child and one of them ceases to be eligible, the pension in payment may need to be adjusted.

**Please inform the LPFA, in writing, of any change of circumstance that may affect the payment of the pension.**

## Did you know?

### LPFA BOARD

The LPFA Board is made up of 10 members and a Chairman.

The Mayor of London is responsible for making these appointments and after the Mayoral elections on 10<sup>th</sup> June 2004 there is a possibility that new board members will be appointed.

In 2001 the process for appointing Board members was as follows:

The Mayor consulted the four Party leaders (Conservative, Green, Labour and Lib Dem) of the Greater London Authority and each was asked to nominate a board member in consultation with the Association of London Government (ALG). He also asked the London Development Agency to make a nomination.

The remaining six vacancies were publicly advertised and persons with relevant experience were asked to apply.

Candidates were interviewed and the Mayor then consulted the ALG on his provisional nominations for LPFA Board membership.

The current Board was appointed with effect from 1<sup>st</sup> July 2001 and each Member given a three year contract. With one exception, all existing contracts are due to expire on 30<sup>th</sup> June 2004.

The LPFA Chairman has written to the Mayor to see how this process can now be taken forward following the Mayoral elections.

- LPFA's opening hours are from 8.30am-5.00pm (although the office is manned between 8am and 6pm), Monday to Friday, and you may visit without appointment. Wheelchair access is available. Call Centre number is **020 7369 6000**.
- The Occupational Pensions Advisory Service (OPAS) is available to assist members with any difficulties they can not resolve: **020 7233 8080**.
- Pensions Schemes Registry provide a tracing service for ex-members of schemes with pension entitlements who have lost touch with previous employers: **0191 225 6393**.
- To save calling at a Jobcentre, if you need extra help looking for work, you can call 'Jobseeker Direct' on **0845 60 60 234**.
- National Savings and Investments is urging savers to claim the £1.5 billion lying in dormant accounts.

These are accounts where savers have moved without telling the government-owned bank or where the account holder has died.

National Savings has a free tracing service for dormant accounts. Call **0845 964 5000**.

**Don't forget ... if you move house, change your bank account or your personal circumstances change in any way that could affect your pension ... please tell us straightaway so that we can sort it out for you.**

**The London Fire Brigade Retired Members Association** was formed in 1934, by the Chief Officer, who was assisted by Jim Syrett. Since that time the aims and objectives of the Association have been to promote and safeguard in every way the interests and welfare of all London Fire Brigade Pensioners, their Wives, Husbands, Widows, Widowers and their Dependants. These aims changed little since our formation.

Membership to the Association is open to anyone who is in receipt of a Fire Fighters Pension under the offices of the London Pension Fund Authority, Pensioners of any Local Authority Fire Brigade pension which is maintained under the Fire Services Act 1947 and who have formerly served in the London Fire Brigade. Two years ago we opened our books to the Widows of our members so that we are able to keep in touch with the people who matter to us in retirement. Serving members who are in their last two years of service are also eligible to join and will be entitled to all the facilities afforded to retired members.

The Association is divided up into 16 Branches, each Branch is looked after by a Secretary who will administer the day to day business of the Branch and look after you and your families welfare in retirement. The Branches cover the whole of the UK as well as having an Overseas Branch. Some will have monthly meetings whilst others will hold Annual Reunions, Dinners and occasional get togethers, while the Association holds an AGM and Reunion at Southwark. We have recently held a Black Tie Dinner in the presence of our President, the Commissioner of the LFB at the House of Commons. The dinner is to become an annual event, and we are at present trying to arrange a Summer Ball at a venue in the centre of London, your partner is welcome to attend both events.

## Noticeboard

The cost of joining the Association is £5.00 per annum payable on the 1<sup>st</sup> of January. To attend the various events that are arranged during the year the organiser may require a small fee, the cost of the Dinner and Ball will be in the region of £40.00 per head, the price of the ticket to attend the Reunion at Southwark is £7.00. If you would like further information or feel that you would like to join the Association please contact the Secretary Barry Sargent on **01268 692675**.

I do hope that if you are not already a member of the Association that you will consider joining us, and by doing so you may come into contact with friends and colleagues that you served with and that you have not seen for many years.

I look forward to hearing from you and hopefully meeting with you at one of our events in the very near future.

Yours faithfully

**Barry Sargent**  
**General Secretary**

**The LFB Retired Members Association AGM & Reunion 2004 will take place on Wednesday 19th May 2004 at 1430 hours at the LFB Training Centre, Southwark.**

**Tickets for the Reunion are available at a cost of £7.00 per ticket from your Branch Secretary or the General Secretary, Barry Sargent 01268 692675**

## National Association of Retired Firefighters

Did you know that the LFB Retired Members Association is no longer affiliated to NARF as a result of a decision taken at their meeting in May 2000? You can still enjoy the benefits that membership of NARF provides, however, by re-joining as a direct (ie individual) Member now for a mere £5 pa - contact our Direct Membership Secretary Wendy Garrett (telephone number 01606 – 851303) for further details and application form. Many ex LFB personal have already chosen to do so.

What do you get for your money?

- NARF is dedicated to preserving the pension rights of former firefighters and protecting their interests at national level
- Representation on the Public Service Pensioners Council (PSPC) NPC and Age Concern which between them speak for 11 million pensioners whose voting power central government cannot afford to ignore
- All NARF officials are unpaid volunteers who care passionately about damage being done to pensioner schemes generally and the State Pension in particular
- NARF is fighting to secure spouses entitlement to pension for life irrespective of re-marriage
- NARF campaigns for meaningful annual pension increases NOT linked to the RP1
- NARF provides free advice on pension matters for its members
- NARF currently publishes 3 newsletters each year (possibly 4 in 2005)
- NARF can deliver details of specific and current problems affecting its members to the point where it counts
- Membership is open to all former Fire Service personnel, uniformed and non-uniformed alike.

If you don't live in the London area, we have branches throughout the UK which might be more convenient for you to join. Wendy Garrett will be able to advise you.



## Freedom of Information Act

The Freedom of Information Act 2000 gives the public a general right of access to all types of recorded information held by public authorities. The Act is designed to ensure greater accountability and to promote a culture of openness. It will become fully effective from January 2005.

A Publication Scheme has been adopted by the LPFA to inform the public of :

- the type or 'class' of information available
- the means by which access to that information can be gained
- the cost of obtaining that information.

This Publication Scheme will be made available free in downloadable form on LPFA's website from September 2004. Prior to that date, any information not available from the website can be made available in hard copy format.

LPFA wants to make information as freely available as is reasonably possible, but charges may sometimes be necessary. The following conditions will apply to information supplied under this scheme:

- Inspecting documents at Dexter House free of charge unless otherwise specified
- Website - free of charge
- E-mail - free of charge
- Hard copy - a charge may be levied to cover the cost of printing or copying and of dispatch
- Research - where the information requested requires LPFA to undertake a material amount of research a cost may be levied to cover the work.

**If you need any further information, you can write to Anne Lucas here at Dexter House.**

# yourpension

## contacts

### If you are a pensioner

Local rate number **0845 30 30 335** is available during normal opening hours.

### If you are a deferred pensioner or a contributor to the Fund

The number available during normal opening hours is **020 7369 6118**.

### Answerphone service

Available outside normal office hours on **0845 30 30 335** (at local rate). Calls are returned on the next working day.

### General contact numbers

Telephone: **020 7369 6000**

Facsimile: **020 7369 6111**

Textphone: **020 7369 6119**

### E-mail

If you require a formal written response to your e-mail please remember to include your postal address.

### LPFA's e-mail address is:

**enquiries@lpfa.org.uk**

### LPFA website

**www.lpfa.org.uk**

### London Pensions Fund Authority

Dexter House  
2 Royal Mint Court  
LONDON  
EC3N 4LP

## other useful contacts

### The Financial Services Authority

An independent body that regulates the financial services industry in the U.K.  
**0845 606 1234**

### The Pensions Ombudsman

Can investigate and determine any complaint or dispute involving maladministration of the Scheme or matters of fact or law. **020 7834 9144**

### Age Concern Information Line

Provides information on issues affecting older people and their carers  
**0800 00 99 66**

### NHS Direct

Health advice or information any time of the day or night **0845 46 47**

### Legal Advice and Information

The Community Legal Service can provide information on issues such as debt problems, benefits, housing, immigration **0845 608 1122**

### Driving Licences

The £6 fee charge to older drivers to renew their driving licences every 3 years is to be scrapped. From 1<sup>st</sup> March 2004, drivers aged 70 and over should be able to renew licences free of charge **0870 240 0009**

**This newsletter is also available in large print and on audio cassette. It may be possible to reproduce it in other ways or in another language.**

