

yourpension

LPFA Firefighter pensions newsletter - Spring 2005

Pensions increase 2005

The Government has approved the rate of increase for all public service pensions and state scheme benefits. The increase is effective from 11th April 2005 and is 3.1%.

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 11th April 2005 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 55th birthday.

If your pension is currently suspended due to re-employment, any increase will not be paid until it is reinstated.

During 2005 the LPFA proposes to introduce a new style of payslip. The printing on the new payslip will be clearer as we will be using a laser printer, rather than the current impact printer, and the paper used will be better quality.



Late last year the Bolton Tax Office changed its address and phone number. The new details are as follows:

Inland Revenue
East Lancashire Area (Ref: 106/G2000)
9-11 Minden Parade
Bury
BL9 0QN
Phone: **0845 302 1441**

Pensioners who live abroad and wish to telephone the tax office should use the following number **0044 0151 210 2222**

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

Don't forget ... if you move house, or your personal circumstances change in any way that could affect your pension ... please tell us straightaway so that we can amend our records. We do, however, need this information in writing to satisfy our internal auditors.

Alison Alcock
Payroll Manager



Calculating pensions increase

Pensions increase is calculated on the annual pension in payment at the end of March 2005, 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 2004 to March 2005.

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 6th April 1978 and 5th 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 will be paid with your April pension payment and a payslip will be sent to you at the end of April showing the increase for the period 11th April to 31st May.

Another payslip will be sent to you at the end of May to show your increased pension for a full month and **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 26th April 2004 your pension increase is 3.1%. If your pension began after this date a smaller, pro-rata, increase will apply as shown in the table below.

Pensions beginning:	increase	Pensions beginning:	increase
27 th April to 26 th May 2004	2.84%	27 th September to 26 th October 2004	1.55%
27 th May to 26 th June 2004	2.58%	27 th October to 26 th November 2004	1.29%
27 th June to 26 th July 2004	2.33%	27 th November to 26 th December 2004	1.03%
27 th July to 26 th August 2004	2.07%	27 th December to 26 th January 2005	0.78%
27 th August to 26 th September 2004	1.81%	27 th January to 26 th February 2005	0.52%
		27 th February to 26 th March 2005	0.26%

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 2004 to March 2005. 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 2005 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 £3.14 to £3.23 for direct payments and from £8.19 to £8.44 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 us on **0845 30 30 335**.

State benefits

In April 2005, the basic state pension will increase by 2.8% to £82.05 per week for a single person and to £49.15 per week for a dependent wife.

Data to help beat fraud

The Audit Commission has used its legal right to request personal and payroll information from the LPFA to help investigate potential fraudulent use of public funds.

Frequently asked questions

What is the NFI?

The National Fraud Initiative (NFI) is the Audit Commission's data matching exercise. Its role is to detect fraudulent and incorrect payments from the public purse.

Why does the information have to be provided?

The LPFA Pension Fund is required under Section 6 of the Audit Commission Act 1998 to participate in the NFI data matching exercise.

What information will be given?

Where relevant, the following data will be collected:

Employee number	Title or gender
Surname and forename	
Address	Date of birth
Date pension commenced	
National Insurance number	
Gross pension to date so far this year	

What happens with our information?

Payroll data will be used for cross-reference and cross-authority comparison for the prevention and detection of fraud.

What if I do not want my details released?

It's a legal requirement and is allowed by the Data Protection Act.

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 widowed 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.

Cut your council Tax

Noticeboard

Find out if you should be paying less

Council Tax Benefit can help people on a low income pay some or all of their Council Tax bill, even if they own their own home. But currently, many people who are entitled to Council Tax Benefit - including up to 1.7 million pensioners - don't claim it.

An advertising campaign promoting the message 'Cut your Council Tax – find out if you should be paying less' has started to stop pensioners missing out on an average £426 towards their council tax bills.

Some pensioners are missing out on a 100 per cent rebate. On top they may be due up to 12 months arrears, bringing a possible extra cash windfall.

Council Tax Benefit Minister Chris Pond says:

"My message to pensioners is - don't pay more than you need to. If you are entitled to Council Tax Benefit I want you to get every penny owed."

"If in doubt, there's no harm in checking - contact your local council to see if you are entitled."

"Claiming is easier than ever, we've made the claim form shorter and new rules mean once you've successfully applied for Council Tax Benefit you don't have to re-apply every year."

The Department for Work and Pensions continues to work closely with local authorities to raise awareness of Council Tax Benefit in their area and encourage take-up.



The London Fire Brigade Welfare Fund
Serving London's Firefighters

Are you a member of the LFB Welfare Fund

Why should you join?

The Welfare Fund offers a growing list of benefits to Retired members of the London Fire Brigade.

You receive a quarterly magazine that keeps you up to date with all the Fund's activities, read about the sporting achievements of London's firefighters, what are the Retired Members Association getting involved with. As a member you are able to take advantage of the many ticket offers for some of London's most popular shows, we are able to offer up to £15 off the best priced seats. Get involved with one of the many sports sections. Even join one of the group holidays.

The Fund's magazine WFM will be posted to your home address, it will keep you informed of all the latest offers.

What else will you get? a pocket diary, as a retired member you receive a complimentary pack of Christmas cards, a Death Benefit scheme that pays £2,500 on the death of a member under the age of 65. The chance to win £10,000 every month. London's own lottery offers a first prize of £10,000 and a second prize of £5,000 plus 20 consolation prizes (about £220) EVERY month.

This is just a sample of the way the Welfare Fund serves its members.

How much will it cost? Just £1 per month (deducted direct from pension payments) up to the age of 65 after you reach 65 it's free. The only change is that you do not qualify for the Death Benefit Scheme.

To join ring the Welfare Fund on
020 7713 1112 and ask for a joining form.

London Fire Brigade Retired Members Association



Home Front Recall

London Firefighters Remembered

The Blitz Reunion

In September this year a series of events will be taking place in the City of London to commemorate the 60th anniversary of the end of the last World War.

The Retired Members Association of the London Fire Brigade in conjunction with the Worshipful Company of Fire Fighters and the UK Fire Fighters National Memorial Charitable Trust have secured funding from the Home Front Lottery Grant to fund these events, which are listed below:

(i) **The Blitz Service of Remembrance & Wreath Laying**

at Church of St. Lawrence Jewry at the Guildhall and at the UK Firefighters National Memorial by St. Paul's on the morning of Sunday 11th September 2005 this will include a marching parade with bands and historical vehicles.

(ii) **The Blitz Exhibition**

in the Great Hall of the Guildhall, which will start on Monday 12th September 2005 until the Wednesday the 14th September 2005.

(iii) **The Blitz Tableau,**

depicting a war time scene in the Court Yard of the Guildhall in support of the main exhibition.

(iv) **The Blitz Reunion,**

which will include Firefighters who served in the AFS, NFS, or LFB during the war years. The Reunion will take place in the Crypts of the Guildhall (Date as yet to be confirmed).

We are currently endeavouring to trace surviving Fire Fighters and Control Staff who served during this period and may wish to attend this special Blitz Reunion.

The RMA has thus far compiled a database that identifies some 40 surviving members. If you qualify even if not a member of the RMA and would wish to attend, please contact me with your details in order that you may be placed on the guest list.

If you know of somebody who is not receiving a pension but served in the Fire Service during the last war, I would be most grateful if you could pass on this information or contact me so I am able to forward an invitation in due course.

For further information please contact either, Barry Sargent on 01268 692675 or David Harn 020 8642 2822

London Fire Brigade Retired Members Association

Barry. J. Sargent MBE . General Secretary

14 The Driveway
Canvey Island
Essex SS8 0AD

Tel & Fax : 44 (0) 1268 692675

E Mail : bazzambe@supanet.com
Web Site www.lfbrma.org.uk

Did you know

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.

Age Concern Information Line

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

NHS Direct

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

To save calling at a Jobcentre, if you need extra help looking for work, you can call 'Jobseeker Direct' on **0845 60 60 234**.

Legal Advice and Information

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

Don't forget ...

if you move house, or your personal circumstances change in any way that could affect your pension ... please tell us straightaway so that we can amend our records. We do, however, need this information in writing to satisfy our internal auditors.

Contacts

If you are a pensioner

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

Textphone: 020 7369 6119

Fax: 020 7369 6111

Email: enquiries@lpfa.org.uk

LPFA website

Access to your pension records is available via the LPFA's secure member website
www.lpfa.org.uk/your_fund

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

The Occupational Pensions Advisory Service

(OPAS) is available to assist members with any difficulties they cannot 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**.

LPFA Office 0845 30 30 335

Arabic

إذا اردت نسخة من هذه الوثيقة بلغتك، يرجى الاتصال برقم الهاتف أو مرسله العنوان أدناه

Bengali

আপনি যদি আপনার ভাষায় এই দলিলের প্রতিলিপি (কপি) চান, তা হলে नीचेर फोन नम्बरे वा ठिकानায় অনুগ্রহ করে যোগাযোগ করুন।

Chinese

如果需要您母語版本的此文件，請致電以下號碼或與下列地址聯絡

Greek

Αν θέλετε να αποκτήσετε αντίγραφο του παρόντος εγγράφου στη δική σας γλώσσα, παρακαλείστε να επικοινωνήσετε τηλεφωνικά στον αριθμό αυτό ή ταχυδρομικά στην παρακάτω διεύθυνση.

Gujarati

જો તમને આ દસ્તાવેજની નકલ તમારી ભાષામાં જોઈતી હોય તો, કૃપા કરી આપેલ નંબર ઉપર ફોન કરો અથવા નીચેના સરનામે સંપર્ક સાધો.

Hindi

यदि आप इस दस्तावेज की प्रति अपनी भाषा में चाहते हैं, तो कृपया निम्नलिखित नंबर पर फोन करें अथवा नीचे दिये गये पते पर संपर्क करें

Punjabi

ਜੇ ਤੁਹਾਨੂੰ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੀ ਕਾਪੀ ਤੁਹਾਡੀ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਚਾਹੀਦੀ ਹੈ, ਤਾਂ ਹੇਠ ਲਿਖੇ ਨੰਬਰ 'ਤੇ ਫ਼ੋਨ ਕਰੋ ਜਾਂ ਹੇਠ ਲਿਖੇ ਪਤੇ 'ਤੇ ਸੰਪਰਕ ਕਰੋ:

Turkish

Bu belgenin kendi dilinizde hazırlanmış bir nüshasını edinmek için, lütfen aşağıdaki telefon numarasını arayınız veya adrese başvurunuz.

Urdu

اگر آپ اس دستاویز کی نقل اپنی زبان میں چاہتے ہیں، تو براہ کرم نیچے دئے گئے نمبر پر فون کریں یا دیئے گئے پتے پر رابطہ کریں

Vietnamese

Nếu bạn muốn có bản bản tài liệu này bằng ngôn ngữ của mình, hãy liên hệ theo số điện thoại hoặc địa chỉ dưới đây.

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. Please call 0845 30 30 335

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