

PENSIONERS NEWSLETTER

Issue number 43

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NEW PHONE NUMBER FOR PENSIONS HELPDESK

Since the beginning of October the 0845 helpdesk number has been switched to a new 0345 number. If you have a question regarding your pension, our new number is:-

0345 605 3000

Select Option 4 for pensions.

A call to a 0345 number costs no more than a geographical number, e.g. 01284, 01787 and 01473 and calls to 0345 numbers from landlines and mobiles are included in free call packages.

FAIR PROCESSING NOTICE 2014/15

We are participating in an exercise to promote the proper spending of public money. We are required by law to protect the public funds we administer. We will share information provided to us with other bodies responsible for auditing or administering public funds in order to prevent and detect fraud.

The Audit Commission currently requires us to participate in its anti-fraud initiative. For this initiative, we are providing details of pensioners so that they can be compared to information provided by other public bodies. This will ensure, for example, that no pensions are being paid to persons who are no longer entitled and that occupational pension income is being declared when housing benefit is applied for. There is, of course, no suggestion that our pensioners are involved in fraud.

Sometimes wrong payments are made because of a genuine error. Previous exercises have uncovered instances of pensioners receiving too little pension, resulting in the payments to pensioners being increased.

These exercises, therefore, help promote the best use of public funds.

You may be contacted again in the future if the exercise suggests you are not receiving the correct amount of pension. Further information is available on the Suffolk County Council website at <http://www.suffolk.gov.uk/about/contact-us/freedom-of-information/privacy-and-data-protection/>.

However, if you do have any questions, you should contact Jade Casey, Auditor, 01473 265743, who can also provide hardcopies of the information that is available on their website.

WILL AID

Will Aid is a special partnership between the legal profession and nine of the UK's best-loved charities. Every November, participating solicitors waive their fee for writing a basic Will. Instead, they invite their clients to make a donation to Will Aid.

Each year, thousands of people use the Will Aid scheme. They not only gain peace of mind by writing their Will, they help fund life-changing charity work at the same time.

Why you need a Will

If you die without a Will the laws of intestacy determine who will inherit. This may not be what you were expecting. It is essential to write a Will if you wish to be sure that the people you wish to benefit are the ones who do.

If you have young children, it's even more important to make sure you have a Will so that you can make provision for their guardianship if anything happened to you.

Here's how Will Aid works:

Having your Will written professionally can give you great peace of mind. In **November**, you can use a local solicitor who has signed up to Will Aid

and you can enjoy the added feel-good factor of supporting nine leading UK charities.

Instead of paying your solicitor's fee, you will be invited to make a donation to charity.

The suggested voluntary donation is **£95** for a basic Will or **£150** for a pair of basic mirror Wills. **The next campaign will be in November 2014.**

More Information

If you are interested, please book your Will Aid appointment as soon as possible. Will Aid solicitors are in great demand during November, so the sooner you book the better!

In order to find your nearest participating solicitor visit www.willaid.org.uk/ or phone 0300 0300 013

WINTER WRAPPED UP ADVICE FROM AGE UK

Winter can be a worry for many of us, but with a little preparation we can keep ourselves warm, healthy and safe during the winter months. Age UK have compiled this guide to keeping warm in winter.

Exposure to cold weather for prolonged periods of time can be dangerous. It raises the risk of heart attacks and strokes, and can cause problems for people with breathing difficulties such as asthma.

You can protect your health by ensuring you're warm both inside and outside the house, and following these tips:

- Keep your bedroom windows closed at night
- Wrap up well when you go outside
- Keep your living room at 70F (21C)
- Keep your bedroom at 65F (18C)

If there is anyone you know who might be at risk, make sure they know what to do.

Preparing your home for winter

Some of Age UK's suggestions include:

- Have your heating system serviced and chimney swept.
- If you have wood-burning, coal or gas heaters – make sure you have adequate ventilation.

- Check with your energy supplier for further advice to help you prepare for winter.
- Check your water stopcock is working properly.
- Have your electric blanket serviced – this should be done at least every three years.

For more information please call Age UK free on 0800 169 65 65 or visit their website www.ageuk.org.uk/spreadthewarmth

THE WARM HOME DISCOUNT SCHEME

For winter 2014 to 2015, you could get a £140 discount on your electricity bill through the Warm Home Discount Scheme.

The discount won't affect your Cold Weather Payment or Winter Fuel Payment. Not everyone gets the discount - you have to qualify.

What you'll get

For winter 2014 to 2015, you could get a £140 discount on your electricity bill. The money isn't paid to you, it's a one-off discount on your electricity bill, usually between October and March.

You can also qualify for the discount if you use a pre-pay or pay as you go electricity meter.

Your electricity supplier can tell you how you'll get the discount if you're eligible. For example, a voucher you can use to top up your meter.

Eligibility

You qualify for the discount if on 12 July 2014 all of the following apply:

- your supplier was part of the scheme
- your name (or your partner's) was on the bill
- you were getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well)

If you don't qualify

Some suppliers can offer the discount to vulnerable people (eg those on a low income). Each supplier has their own rules about who else (known as the 'broader group') can get this help.

Check with the supplier if you meet their rules for

broader group help and how to apply for it.

Energy suppliers

The following suppliers are part of the scheme:

- Atlantic
- British Gas
- Co-operative energy
- EDF Energy
- E.ON
- Equipower (Ebico)
- Equigas (Ebico)
- First Utility
- Manweb - see ScottishPower
- M&S Energy
- npower
- Sainsbury's Energy
- Scottish Gas - see British Gas
- Scottish Hydro
- ScottishPower
- Southern Electric
- SSE
- SWALEC
- Utility Warehouse

How to claim

If you qualify for the discount, you'll get a letter this autumn or winter telling you either:

- Ø you don't have to apply - you'll get the discount automatically
- Ø to apply by 30 January 2015 - the letter will tell you why and how

If you qualify for the discount

You'll receive your letter by 24 December at the latest. If you don't get a letter but believe you qualify, contact the Warm Home Discount Team:-

Warm Home Discount Scheme
Telephone: 0345 603 9439
Monday to Friday, 8.30 am to 4.30 pm

Or write to:-
Warm Home Discount Team
Pink Zone, 1st Floor
Peel Park, Brunel Way
Blackpool
FY4 5ES

If you don't qualify for the discount

If you don't qualify for the discount you may be able to apply directly to the energy supplier for help.

GREEN DEAL

The Green Deal is a national scheme that allows you to confidently find out how you can make your home cosier, more energy efficient and even generate your own energy from solar panels etc.

These improvements can be paid for upfront from savings etc. or through a Green Deal loan by paying instalments on your electricity bill meaning the loan (and of course the improvements) stay with the property and not you. It means that if you own or rent your home, you could make energy efficiency improvements like solid wall insulation and double glazing and pay for these using the expected energy savings on your fuel bills AND enjoy a cosier, more comfortable home!

Full guidance on this scheme can be found on the <http://www.greensuffolk.org/greendeal> or by contacting the national Energy Saving Advice Service on **0300 123 1234**.

Up to **£6,000 is available per household**, subject to survey, funding availability, terms & conditions and a contribution from the resident.

The **Citizens Advice Bureau** have information on their website (www.adviceguide.org.uk) about what they think about Green Deal. Citizens Advice Bureau can also be phoned on 03444 111 444 (not available for all areas). Also a useful 'myth buster' guide to the Green Deal is available on Martin Lewis' **'Money Saving Expert.com'** website.

Up to 45 different energy-saving improvements are available under the Green Deal, these include:

- Heating & boilers
- Double glazing
- Insulation - including solid wall, loft and cavity wall Insulation
- Renewable energy technologies – e.g. solar panels or wind turbines
- Draught-proofing

How can I get a Green Deal?

1. Get a Green Deal Assessment of your home/business to see what improvements you can make and how much you could save on your energy bills.
2. If you decide to proceed, choose a Green Deal Provider to carry out the work. Discuss with them what work you want done and whether the Green Deal is right for you.
3. The Provider will then arrange for a Green Deal installer to do the work.

The Councils in Suffolk are working with a Green Deal provider called 'Your Green Deal Provider' who are partnered with Ridgeons Builders Merchants. Your Green Deal Provider are able to offer **free Green Deal pre-assessments** so you can find out if and how the Green Deal could improve your home. Consider taking advantage of Suffolk Council's recent offer that means £6,000 is available per household, subject to survey, funding availability, terms & conditions and a contribution from the resident.

Full guidance on this scheme can be found on the <http://www.greensuffolk.org/greendeal> or by contacting the national Energy Saving Advice Service on **0300 123 1234**.

THOUSANDS MORE MAKE CONTACT WITH LONG LOST PENSIONS

You might have moved jobs a number of times during your working life, and pay into a number of pensions. It can be hard for you to keep track of your pensions.

If you lose track of your pensions, there are ways to help you trace your pension or pensions and get back in contact.

The Department for Work and Pensions (DWP) has reported that more and more people have been making contact with their lost pension funds using the government's free Pension Tracing Service.

Latest figures show that in the past year alone almost 145,000 people have used the service to locate those long forgotten pensions. This is more than double the number who used the service in 2010, with numbers rising year on year.

Minister for Pensions Steve Webb said:

"With the new flexibilities announced at the Budget it is now even more important that people can access all of their pension saving. People who have already lost touch with a pension can use our free tracing service to track down their fund and many more are. The Pension Tracing Service helps individuals to find occupational and personal pensions that they have lost track of. It uses a database containing information on more than 200,000 pension schemes. The free service provides contact details of the potential scheme administrator to enable customers to make subsequent enquiries."

To find out if the Pension Tracing Service could help you:

- visit www.gov.uk/find-lost-pension
- call 0845 600 2537 (textphone 0845 300 0169) – lines are open Monday to Friday, 8.00am to 6.00pm

PENSION PAY DAYS

If you are in receipt of a local government pension or a teachers compensatory pension you are paid monthly in arrears.

If you are a fire pensioner from the 1992 Fire Scheme you are paid in advance.

If you are a fire Pensioner from the 2006 Fire Pension Scheme you are paid monthly in arrears.

Your payment dates for the next 6 months will be as follows:

Local Government or Teachers Compensatory Pension	1992 Fire Scheme	2006 Fire Scheme
28/11/2014	01/12/2014	28/11/2014
31/12/2014	31/12/2014	31/12/2014
31/01/2015	30/01/2015	31/01/2015
27/02/2015	27/02/2015	27/02/2015
31/03/2015	01/04/2015	31/03/2015
30/04/2015	01/05/2015	30/04/2015

CONTACT DETAILS: - If you have any questions or concerns about the pension you receive from Suffolk County Council, please write to:-
The Pensions Team, Constantine House,
5 Constantine Road, IPSWICH, IP1 2DH.
Telephone 03456 053000.
Email: pensions@suffolk.gov.uk
Or visit our website: www.suffolkpensionfund.org