

# Suffolk Pension Fund Pensioner Newsletter

## Introduction

Welcome to our April 2020 newsletter.

Obviously at present the country and wider world is currently a very different place due to the Covid-19 pandemic. I sincerely hope that you and your family are safe and well.

In this edition you will find an article on the Member Self Service system and what this offers you, information on payment dates and your annual pensions increase as well as an article on the McCloud court case. You may have seen this on the news, and we wanted to reference how this may link to your pension.

It is always great to hear from you regarding feedback and suggestions for future editions. We are always looking for ways to develop and engage with you so please continue to contact me at [stuart.potter@suffolk.gov.uk](mailto:stuart.potter@suffolk.gov.uk).

Most importantly at this time however, please take care and stay safe.

Best wishes

*Stuart*

Stuart Potter

**Pensions Operations Manager**

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## Pensioner Representative

The article on this page has been written by Eric Prince, your pensioner representative on the Local Government Pension Board. If you wish to contact Eric, please contact the pensions team and we will happily pass on your message to him.

Hi all,

Firstly, I thought I would update you on some changes to the representatives on the Pension Board.

County Councillor Gordon Jones has recently taken over from County Councillor Richard Smith as Chair of the Pensions Board and represents Suffolk County Council, other Board member are:

- John Chance representing all Borough, District and Parish Councils
- Thomas Jarrett representing all other employers in the Fund
- Suzanne Williams representing the Unions
- David Rowe representing Active members
- And myself representing Pensioners

Before I move on, I would like to pay tribute to the former Chairman, Richard Smith, who led the Board from its formation, some 5 years ago, to late last year. He very rapidly forged us into what we hope is an effective scrutiny function on all pension administrative matters, and also helped us develop an overseeing role that aims to give constructive advice on all pension related issues. Without his expert guidance I'm sure it would have taken much longer to get "up and running" so thank you Richard.

There are two other items that I would like to briefly refer to but are covered in more detail elsewhere in this newsletter. The first is that our pensions will increase by 1.7% in April and the second is the progress on the Members Self Service (MSS) system. By registering online, you will be able to view all your details, your monthly pension payment and have access to an electronic version of your annual P60 that is needed for tax returns. If you experience any problems registering or using the system, then contact the Pensions team and they will be happy to help.

Well spring looks as though it's arriving and time for us to pay a visit to the coast to open up our ancient beach hut (if the doors aren't too swollen). We will give it a quick clean and reconnect the calor gas in anticipation of many cups of tea over the summer. We also have decided that the space in front of it is large enough for us to enjoy the sunny days and be ok on the new social distancing rules. In addition, we will be able to walk the coastal footpaths with Harry the dog (See below for a recent change of plan!)

After sending in my article the Prime Minister, on 23<sup>rd</sup> March 2020, tightened the restrictions to try and contain the virus further, effectively asking us to spend the vast majority of our time at home. As a result, our planned beach hut visits will now have to wait.

I sincerely hope that by the time you read this in April the prospects both for the short and medium term are looking more positive. However you intend to deal with this situation I hope you keep safe and if possible try and get the benefits of the warmer weather. Just being in the fresh air with the sun on your face and birdsong in the background raises my spirits no end.

Best wishes

Eric

## New Payroll and Member Self Service system

Please read this article for detail and the benefits of these new systems

Further to our previous communications we are now live on our new Payroll system. You have been paid on this system since November 2019.

As part of this process we were required to obtain a new PAYE (pay as you earn) reference number from HM Revenue and Customs (HMRC) and this number is 120/YE05698. This is detailed on your pensions payslip also and should be used along with your payroll number should you need to contact HMRC regarding any tax matters.

Following the completion of the new payroll system implementation the full benefits of our Member Self Service System are now available for you to use. You can now:-

- Amend some personal details ensuring we always have the correct contact information for you. Please click on 'Your details' to make any amendments.
- View your payslip each month instead of just receiving one every 6 months. To do this click on 'Payroll' and then 'Payslip'. From this screen you can download and save or print a copy of the payslip if you wish to do so. As per our recent letter, we no longer provide paper payslips.
- View an electronic version of your P60, which can be used as an official document should you mislay your paper version that has been sent to you. To view this please click on 'Payroll' and then the 'P60' option.
- View documents that we have issued to you. To do this click on 'Document' and all new personal communications issued to you will be found under 'My documents'. All general documents, including your Pensioner newsletters will be stored under the option entitled 'Scheme Documents'.

We hope you enjoy having more control and access to your pension information and find the system easy to use. However, if you have any questions or need any support please contact us and we will be very happy to help you.

## Pension payment dates

The adjacent table confirms your pension payment dates for 2020/2021

Your pension will be paid on the following dates:

30 April 2020
29 May 2020
30 June 2020
31 July 2020
28 August 2020
30 September 2020
30 October 2020
30 November 2020
31 December 2020
29 January 2021
26 February 2021
31 March 2021

## Pensions Increase

Please read the adjacent article covering the Pensions Increase (Review) Order for 2020

The Social Security Pensions Act 1975 (as amended) provides for public service pensions to be increased annually.

The Pensions Increase (Review) Order 2020 has determined that public service pensions which have been in payment for a year will be increased by 1.7% from 6th April 2020. This is in line with the Consumer Price Index (CPI) September 2019 value which is used for this purpose.

Please note if your pension has been in payment for less than a year an increase will be proportionate depending on the number of months it has been in payment. The below table highlights this in further detail for you.

<b>Pensions commencing</b>	<b>Pensions Increase</b>
24 March 2019 to 21 April 2019	1.70%
22 April 2019 to 21 May 2019	1.56%
22 May 2019 to 21 June 2019	1.42%
22 June 2019 to 21 July 2019	1.28%
22 July 2019 to 21 August 2019	1.13%
22 August 2019 to 21 September 2019	0.99%
22 September 2019 to 21 October 2019	0.85%
22 October 2019 to 21 November 2019	0.71%
22 November 2019 to 21 December 2019	0.57%
22 December 2019 to 21 January 2020	0.43%
22 January 2020 to 21 February 2020	0.28%
22 February 2020 to 21 March 2020	0.14%

Please note we have applied this Pensions Increase to your pension payments, where applicable, and you will be able to see the increase from 6th April 2020 on your payslip. Please don't hesitate to contact the Pensions team if you need any further information on this.

## Contact arrangements

If you are needing to contact us at this time, please can we ask that you contact us via e-mail (either directly or by using the contact us option in Member Self Service) or by telephone. We are currently not offering face to face meetings or a drop-in option in line with Government instruction. We would also prefer to keep post at a minimum as staff are working remotely and this will take us longer to access and process your post.

We have been amending our processes accordingly to take these changes into account and ensure we can provide you with the high level of service we want to provide. For any information we need from you, our pensions staff will ensure they communicate clearly what is needed, and how to provide it if appropriate, at this time.

Thank you for your co-operation and understanding.

## McCloud Judgement

You may be aware of the McCloud court case which ruled that the transitional arrangements in the Judges & Firefighters pension schemes were discriminatory. The Government have confirmed this applies to all public services pension schemes, which includes the Local Government Pension Scheme.

In the LGPS, transitional protections were introduced on 1 April 2014 (when the scheme rules changed) to ensure that benefits built up from this date were at least equal to benefits that would have built up under the old scheme rules.

This protection was in place for any members who:

- joined the scheme before 1 April 2014, and
- left active employment on or after 1 April 2014, and
- were born before 1 April 1957

If you met these criteria and the value of your benefits would have been higher under old scheme rules you will have seen an 'underpin' addition applied to your benefits. This only applied to a few members as the 2014 scheme rules generally provide for higher benefits.

The McCloud ruling means that some pensioners who left employment on or after 1 April 2014, and who were previously too young to qualify for protections, may have protections extended to them.

The Local Government Association have advised us that there are several companies actively encouraging members of the scheme to lodge costly pension claims. It is really important to note that any members who qualify for protection will have it applied automatically and will therefore not need to make an employment tribunal claim.

Further details on who the extended protection will apply to are not currently expected until at least April 2021.

### We can be contacted using the below details:

Address: Suffolk County Council, 2nd Floor, Constantine House, 5 Constantine Road, Ipswich, IP1 2DH

E-mail: [pensions@suffolk.gov.uk](mailto:pensions@suffolk.gov.uk)

Telephone: 03456 053000 (option 4)

Member Self Service: [pensions.suffolk.gov.uk](http://pensions.suffolk.gov.uk)

Suffolk Pension fund website: [www.suffolkpensionfund.org/](http://www.suffolkpensionfund.org/)