

## Important Telephone Numbers

Tax code queries	HMRC	0300 200 3300
All Pension Fund queries, including payments queries and name, address and bank changes	Pensions Helpline	0191 424 4141
To claim State Pension	DWP	0800 731 7898
To claim Pension Credit	DWP	0800 99 1234
Existing State Pension and Pension Credit queries	DWP	0800 731 0469

### **mypension online service**

If you choose to use our mypension online service you can view your payslip every month, update your personal details and raise a query with the Pensions Office at a time that is convenient for you. If you have a query about the mypension online service please call us on 0191 424 4200.

### **How to Contact the Pensions Office**

#### **Telephone Helpline - 0191 424 4141**

The Helpline is staffed during office hours Monday to Thursday 8.30am to 5.00pm, and on a Friday 8.30am to 4.30pm.

We will not be able to discuss your position or provide information to anyone else unless you are present during the call and you authorise us to speak to the caller.

#### **Website - [www.twpf.info](http://www.twpf.info)**

For information about your Local Government pension and Frequently Asked Questions about annual increases, please visit our website at [www.twpf.info/pensionerupdate](http://www.twpf.info/pensionerupdate)

**Our Offices** - The postal address is Pensions Office, PO Box 212, South Shields, NE33 9ER. If you are sending us recorded mail please use the full address which is Town Hall and Civic Offices, Westoe Road, South Shields, Tyne and Wear, NE33 2RL.

**Our information can be produced in other ways on request. Please let us know if we can help in any way.**

### **Changing your Banking Details?**

We pay your pension on the first working day after the 15<sup>th</sup> day of each month.

If you need to change your bank details, please let us know at least two weeks before the payment is due. Otherwise, your payment may be delayed or misdirected and we cannot guarantee that your old bank will return your payment.

Details of pension payment dates and the deadlines for making a change can be found on our website at [www.twpf.info/receiveapension](http://www.twpf.info/receiveapension) or by contacting the Pensions Helpline.

You can change your bank details by contacting the Pensions Helpline or by writing to us. Please do not email us with bank change information.

### **Moving House?**

#### **Please keep in touch!**

It is important that you keep us up to date with all your contact details. We may have to suspend payment of your pension if we cannot contact you. You can inform us using the 'Change My Address' option on your mypension account if you have chosen to register, by calling the Pensions Helpline or by writing to us.

### **Your State Pension**

On 6 April 2016 the Government introduced a single tier State Pension for people reaching State Pension Age on or after this date. Further information on this can be found at <https://www.gov.uk/new-state-pension>

## Survivor's Pensions

A survivor's pension can only arise from the death of a former contributing member.

**As married or civil partners** - In most cases, it will be paid when a former contributing member dies and was married or had registered a civil partnership. The amount paid will depend on the date that the former contributing member stopped paying into the Scheme and the date of the marriage or civil partnership.

**As cohabiting partners** - If you have a cohabiting partner and have not married or registered a civil partnership, a surviving partner may not automatically receive a survivor's pension when you die. The rules on cohabiting partner's pensions vary depending on when you paid into the Scheme.

**Ceased paying into the Scheme on or before 31 March 2008** - a cohabiting partner's pension is not payable.

**Ceased paying into the Scheme after 1 April 2008** – a cohabiting partner's pension may be payable, depending on your circumstances at the time of your death.

Further information is available on the national Scheme site at <https://www.lgpsmember.org/more/partner-dop.php>

**At the time of your death we would check your circumstances to determine if any survivor's pension would be payable.**

## New Regulations

On 10 January 2019, new Regulations (as part of the Local Government Pension Scheme (Miscellaneous Amendment) Regulations 2018) have changed how some civil partner and same sex survivor benefits are calculated.

Within the next financial year, we will review all relevant cases and contact surviving pensioner member if they are affected by these changes. Further information is available on our website at [www.twpf.info/deathbenefits](http://www.twpf.info/deathbenefits)

## Death Grants and Nomination Forms

If you die before your 75<sup>th</sup> birthday whilst receiving a pension and within the first few years of retirement, a death grant may be payable. The rules on death grants are complex. Further information can be found on our website or by contacting the Pensions Helpline.

If a death grant is payable, it will generally be paid to either:

- The person(s) named on your Death Grant Nomination Form
- Your estate, if you have not completed a Death Grant Nomination Form.

However, the Fund may have to take any financial dependents into account when deciding who should receive the death grant. If you are under age 75, and have not already done so, you can complete a Death Grant Nomination Form to let us know your wishes – please remember it is your responsibility to keep your Nomination Form up to date if your circumstances change or you wish to amend your nomination.

The Fund can choose to make payment to another person, for example if your Form appears invalid.

You can get a Form from our website at [www.twpf.info/forms](http://www.twpf.info/forms) or by calling the Pensions Helpline.

## Tell Us Once

This Fund participates in the Government's "Tell Us Once" Service and will be directly informed of the death of anyone receiving a pension from us if this service is used as long as the next of kin provides the National Insurance number to the TUO service.

We also participate in the Scheme's National Database which shares information with other funds to ensure benefits are paid correctly.

## **Privacy Notices – How we use Your Personal Information**

South Tyneside Council holds information for the Tyne and Wear Pension Fund and Northumberland County Council Pension Fund about you that is used for pension processing. Your information is treated as confidential; however, it may be shared with other organisations for the processing of benefits and, if we are required to by law, for the detection and prevention of fraud.

If you would like to know more about what information we hold about you, or the way we use it please contact the Pensions Helpline on 0191 424 4141, write to the Pensions Office, PO Box 212, South Shields, NE33 9ER or view our website at [www.twpf.info/privacynotices](http://www.twpf.info/privacynotices)

## **Pooling of Investments**

Tyne and Wear Pension Fund and Northumberland County Council Pension Fund, together with ten other pension funds have created an organisation to manage the Funds' investments. This organisation is known as Border to Coast, and the arrangements are to comply with new legislation.

In 2018 Border to Coast submitted a five year business plan to the Financial Conduct Authority, which is the body responsible for overseeing such matters. The plan details the management of the £43 billion of investments owned by the twelve partner funds. Border to Coast and the partner funds believe that this will result in better performance and reduced costs, as well as providing the partner funds with a more influential voice in the investment community.

Both the Tyne and Wear Pension Fund and Northumberland County Council Pension Fund responsibilities for paying pensions, collecting contribution income from employers and otherwise administering the pension scheme remain entirely unchanged. In other words, pooling investments will not affect you or your pension arrangements in any way.

## **Information on the Fund**

More information on the Fund is available in the Members' Report and the Annual Report and Accounts, which are available on our website. You can request a copy of the Members' Report from the Pensions Helpline if you do not have access to the internet.

Further information about the Scheme rules can be found on the following websites:

- Tyne and Wear Pension Fund at [www.twpf.info](http://www.twpf.info)
- Northumberland County Council Pension Fund at: [www.northumberland.gov.uk](http://www.northumberland.gov.uk)
- The national Scheme site at [www.lgpsmember.org](http://www.lgpsmember.org)