

## Other Information

### Coronavirus (Covid-19)

We understand that in these uncertain times you may have some concerns about your Local Government Pension Scheme (LGPS) benefits. The following will hopefully help provide reassurance:

### Business Continuity - Paying benefits and pensions

Protecting against interruptions is of the utmost importance. We would like to assure members that measures are already in place to ensure that we can continue to pay pensions, retirement lump sums and death benefits.

### The value of your benefits

There has been a lot of disturbing news lately about the fall in stock markets and the potential resultant impact on defined contribution pensions. LGPS Scheme members can be assured that both their contributions and their pension, whether in payment or built up to date, will be unaffected.

### Contacting us

We encourage members to use our mypension online service which allows members to:

- Raise a query and receive a response
- View their membership record
- View P60s and payslips
- Update personal details and contact details.

This is the quickest way to communicate with us and if you are not already registered please do so at [www.twpf.info/my pension](http://www.twpf.info/my pension) .

Also, our website [www.twpf.info](http://www.twpf.info) contains lots of useful information and links to other websites.

### 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 Pensions Office, 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.**

### Important telephone numbers

Tax code queries	HMRC	0300 200 3300
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
All Pension queries, including payments queries and name, address and bank changes	Our Pensions Helpline	0191 424 4141

Please note calls to all of these numbers, including the Pensions Helpline, may take longer to answer because of the restricted service available due to coronavirus (COVID-19).

### 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 as soon as possible as 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) .

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. We will be able to do this online soon, please keep checking our website.

## **Please keep in touch**

It is important that you keep us up to date with all your contact details, (even if you use our online service). We may have to suspend payment of your pension if we cannot contact you. For those registered, you can inform us using the 'Change My Address' option on your mypension account, or by writing to us if you are not registered.

## **Your State Pension**

Further information on this can be found at [www.gov.uk/new-state-pension](http://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 website 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.**

## **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.

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 make a Death Grant Nomination via our online service mypension or you can get a Form from our website at [www.twpf.info/forms](http://www.twpf.info/forms) .

## **Tell Us Once**

This Fund participates in the Government's "Tell Us Once" (TUO) 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.

## **Information on the Fund**

More information on the Fund will be available in the Annual Report and Accounts for 2019/20 which will be published on our website after the completion of the year end accounts. You can request a copy of the Annual Report and Accounts 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) .

## **McCloud Judgment and how it may affect you**

You may have seen articles in the press about the McCloud judgment. This refers to a recent court case concerning the protections provided to older members of the judges and firefighter pension schemes when these schemes were reformed, as part of the wider public sector pension scheme changes. The Local Government Pension Scheme was reformed in 2014.

On 20 December 2018 the Court of Appeal found that these protections were unlawful on the grounds of age discrimination and could not be justified. On 27 June 2019, the Supreme Court denied the Government's request for an appeal. The ruling means that the Court of Appeal's decision will be upheld and the case will be returned to an employment tribunal for a detailed decision.

Since then, the Government has made a written statement to confirm that any remedy will apply across all the public sector schemes, including the Local Government Pension Scheme.

## **What is the impact on LGPS member benefits?**

Until a remedy has been determined by the employment tribunal all scheme benefits will be based on the Regulations as they currently stand. More detail is expected later in the year. Once a decision has been reached by the employment tribunal we will notify those members who are affected by the change.

**You do not need to take any action as the Government has confirmed that the McCloud judgment applies to all public service pension schemes.**

**Despite this, companies are actively encouraging members of these schemes to lodge costly claims. Please be aware that you are not required to raise an individual claim.**

Further information on this can be found at [www.twpf.info/McCloud](http://www.twpf.info/McCloud) .

## **Merger of Northumberland County Council Pension Fund into Tyne and Wear Pension Fund**

In January 2018 South Tyneside Council and Northumberland County Council successfully set up a pensions administration shared service. More recently, a decision has been taken to merge Northumberland County Council Pension Fund into Tyne and Wear Pension Fund.

There will be no impact on the amount of pension paid to members in either Fund and you will continue to receive payments on the first banking day after the 15<sup>th</sup> of every month. A further communication will be forwarded to members of Northumberland County Council Pension Fund when the merger is complete. For further information regarding this matter please visit our website at [www.twpf.info/merger](http://www.twpf.info/merger) .

## **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 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) .**