

Further Information

Information on the Fund

Our website www.twpf.info contains lots of useful information about how the Fund is administered, governed and the value of the Fund and how it is invested.

McCloud Judgment Update

When the Government reformed public service pension schemes in 2014 and 2015, they introduced protections for older members. In December 2018, the Court of Appeal ruled that younger members of the Judges' and Firefighters' Pension schemes have been discriminated against because the protections do not apply to them. This is known as the McCloud Judgment.

As a result of this court ruling, the Government has confirmed that there will be changes to all main public sector schemes, including the LGPS, to remove this age discrimination.

A consultation which outlined the proposed changes to the benefits of the LGPS was launched on 16 July 2020 and ended on 8 October 2020. It is anticipated that the new Regulations are due to come into force in April 2023 and will be backdated to 1 April 2014.

Any change will affect those members who were active on 31 March 2012. **It is important to note that you do not need to do anything or register a claim. If you are in scope of the changes and your benefits have been affected then we will contact you directly.**

Further information on the McCloud judgment and remedy can be found at: -

- www.twpf.info/McCloud
- www.lgpsmember.org/news/story/mccloud_qanda.php .

Annual Report

Our annual reports include concise information about the Fund in general and how we have performed during the year. These are available on our website at www.twpf.info/article/11976/Full-Annual-Reports-and-Accounts. The Fund's Annual Report and Accounts for 2021/22 will be published on our website later this year after the completion of the year end accounts.

Claiming Pension Credit

If you are over State Pension age (SPa) and on a low income, you may be entitled to extra money to help with your living costs. This is known as pension credit and is separate from your State Pension.

You can apply for pension credit up to 4 months before you reach your SPa. You can apply after you reach SPa but your application can only be backdated 3 months.

Find out about pension credit and how to apply on the GOV.UK website www.gov.uk or call the pension credit claim line on 0800 99 1234. If you need help completing benefit claim forms, make an appointment at your local Citizen's Advice Bureau. They have advisors that will help you.

Scams

We are aware of various scams which are currently circulating at present which can be in the form of a text message, email or phone call. Always be wary of an opportunity which seems too good to be true, especially if it comes unexpectedly, or any automated messages which inform you that your personal information has been compromised.

Genuine organisations will never ask for personal or financial information within a phone call, text message or email. Please do not pass on your banking information to a third party and if you think the text message or email may be suspicious do not open any of the links or send a reply. You can find further information about avoiding pension and investments scams on the Financial Conduct Authority's website at www.fca.org.uk/scamsmart .

If you need to report any suspicious activity or scams please visit www.actionfraud.police.uk .

National Local Government Pension Scheme Website

The Local Government Association has launched a brand new website for LGPS members which includes lots of information about the Scheme. The new website can be found at www.lgpsmember.org .

Contacting Us

mypension

Whilst we appreciate you have opted to receive a paper copy of your pension information, where and if possible, we would still encourage you to use our **mypension** online service to contact us. Once your account is activated you can:

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

This is the quickest and most secure way to communicate with us and if you haven't already activated your account you can do so at www.twpf.info/mypension .

Our Website

Our website www.twpf.info contains lots of useful information and links to other websites.

For information about your Local Government pension and Frequently Asked Questions about annual increases, please visit www.twpf.info/pensionerupdate .

Postal Address

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 Office, Westoe Road, South Shields, NE33 2RL.

Our Offices

We are based at Town Hall and Civic Offices, Westoe Road, South Shields, Tyne and Wear, NE33 2RL.

Pensions Helpline

If you have a query about your pension you can call our Pensions Helpline on 0191 424 4141 which is open from 9am to 4.30pm Monday to Friday.

mypension Support Helpline

If you need any help accessing your mypension account, please ring 0191 424 4141 and choose option 3.

Other 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

Pension Payment Dates and Changing your Banking Details?

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

Details of pension payment dates and the deadlines for making a change can be found on our website at www.twpf.info/receiveapension

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. 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 are working towards online bank changes and will publish information on our website when this is available.

Please Keep Us Updated with your Personal Details

It is important that you keep us up to date with all your contact details, including your home address, even if you use our online service. We may have to suspend payment of your pension if we cannot contact you. You can update your contact details in your mypension account, or alternatively you can contact the Pensions Helpline or write to us at the address above.

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 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 75th 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 .

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.

Privacy notices – How we use your personal information

South Tyneside Council holds information for the Tyne and Wear 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 .