

LPP

Local Pensions Partnership
Administration

Local Government Pension Scheme

Spring Newsletter 2021



What you'll find inside...

Pensions Increase 2021	5
Your Pension & Re-Employment	6
Age Discrimination – Court of Appeal Ruling	7
Overseas Members Encouraged to Contact their Banks following BREXIT	8
The Launch of our New Website	10
Preventing Fraud and Better Serving our Overseas Members	12
Top Tips to Manage your Mental Health & Wellbeing at Home	16
A Quick Guide to Age UK	18
Applying for Power of Attorney	20
Nominate a Beneficiary & Protect Your Loved Ones	21
Explaining “Tell Us Once”	22
Contact Us	24

“ We have worked hard to make sure we continue to provide you with the best service at a time when you might need it most. ”



Welcome to the 2021 Spring Newsletter

It's been 12 months since my last newsletter update, and who could have foreseen what an unprecedented year it would be? The pandemic and regular lockdowns across the UK have brought great challenges for us all. At Local Pensions Partnership Administration (LPPA), we have worked hard to make sure we continue to provide you with the best service at a time when you might need it most. While working remotely from homes across the country, the team have continued to operate to the best of their abilities - from ensuring pension payments are made on time, to making sure our Helpdesk has remained open to answer your queries and concerns - while ensuring that we maintain the highest levels of service.

Despite the unexpected challenges that the past year has brought us, we have also continued to develop and evolve our services to Members. Our new website, lppapensions.co.uk successfully went live last December. While offering a fresh and modern new look, the site has been designed to make it easier for you to find and understand the information you need to get the most from your pension.

We continue to run our satisfaction surveys to help keep on improving our services and provide you with the best Member experience. Your opinion matters to us, so please take some time to participate and give your feedback at the end of a call if you phone us, or if we email you a survey to complete after you have used one of our services.

Looking ahead over 2021, there are a number of exciting projects in flight across LPPA, which we hope will benefit you. We have great plans for our website to provide you with a range of engaging and informative pension content. We have also just appointed a new provider for our core pensions administration system. The new system, which will be operational from 2022 will help you to understand and manage your pension more effectively online.

This Spring 2021 Newsletter is filled with a range of content which we hope will benefit you, from recent news and developments across the scheme, to new services at LPPA that are helping our UK and overseas Members. You can also read articles to help manage your mental health and wellbeing, which is especially important during this challenging time.

It's pleasing to see that we are now starting to see some light at the end of the lockdown tunnel. With that in mind, I hope you continue to stay safe and make the best of the year ahead.

Enjoy the newsletter.

Best wishes,

Jo Darbyshire
Managing Director, LPPA



Pensions Increase 2021

The government has approved the rate of increase for all public service pensions. The increase, which is effective from 12 April 2021, is 0.5 per cent for all pensioners in receipt of their pension from 6 April 2020. The increase is set in line with the Consumer Price Index in September 2020.

We do not have the power to pay any additional increase. Please find the increase amounts below. These are pro-rated, depending on the date your pension started.

For pensions which began before 6 April 2020, the increase is 0.5 per cent. For pensions which began on or after 6 April 2020, the increases are as follows:

DATES	INCREASE
6 April 2020 – 27 April 2020	0.5 %
28 April 2020 – 27 May 2020	0.46 %
28 May 2020 – 27 June 2020	0.42 %
28 June 2020 – 27 July 2020	0.38 %
28 July 2020 – 27 August 2020	0.33 %
28 August 2020 – 27 September 2020	0.29 %
28 September 2020 – 27 October 2020	0.25 %
28 October 2020 – 27 November 2020	0.21 %
28 November 2020 – 27 December 2020	0.17 %
28 December 2020 – 27 January 2021	0.13 %
28 January 2021 – 27 February 2021	0.08 %
28 February 2021 – 27 March 2021	0.04 %
28 March 2021	0 %

Your Pension & Re-Employment

Retirement isn't for everybody and the idea of returning to the world of work can be a much more attractive option for many people.

If you are considering re-employment after you've started receiving your Local Government Pension Scheme (LGPS) pension, there can be different things you need to know about and do. This depends on your pension, when it started, and the type of retirement you have taken.

What to do...

Pension built up before 1 April 2014

If you built up your LGPS pension before 1 April 2014, you must let us know about your new job in writing. This is when you have returned to work in local government or with an employer who offers an LGPS membership.

By informing us about this, even if you don't rejoin the LGPS in your new job, we can let you know if your pension payments will be affected.

Pension built up from 1 April 2014

If you built up your LGPS pension from 1 April 2014, you do not need to let us know about your new job. This is when you have returned to work with an employer who offers an LGPS membership.

Tier 3 ill-health pension

If you are being paid a tier-three ill-health pension and return to work, whether in local government or elsewhere, you must inform the employer who awarded you that pension. This is a pension that is stopped if you take up any gainful employment, meaning you receive steady work and payment from the employer.

In this scenario, your pension may be affected. But by informing your employer, they can let you know whether your pension payments should be stopped.

Flexible retirement

If you have taken flexible retirement with an employer and continue to work for them, you do not need to let us know. In this scenario, your pension will not be reduced or suspended.

Flexible retirement – you built up your pension before 1 April 2014

However, if you leave that employer and return to work with another employer who offers an LGPS membership, and part of your pension payments started before 1 April 2014, you do need to let us know about your new job in writing. You should also do this whether or not you join the LGPS in your new job. We can then let you know if your pension payments will be affected.

Not applicable for Bexley, Cumbria and Ealing Members.



Age Discrimination – Court of Appeal Ruling

In 2018, the Court of Appeal ruled that the 'transitional protection' offered to some Members - where if you were within 10 years of your normal retirement age (in most cases age 65) - gave rise to unlawful discrimination. This ruling followed the introduction of the Career Average Revalued Earnings (CARE) pension for firefighters and the judiciary. The ruling centred on the decision that only those closest to their scheme's Normal Pension Age (NPA) would receive full transitional protection. The Local Government Pension Scheme (LGPS) had a different style of protection, known as the underpin.

As a result of the ruling, we expect amendment regulations to be introduced in the next 18 months, which may involve a change to a number of Members' pensions who have retired since 2014. This should see an improvement on the level of pension they receive but is unlikely to affect many Members. There is no need to contact LPPA about this. We will be contacting those affected once the amended regulations have been released.

Overseas Members Encouraged to Contact their Banks following BREXIT

Local Pensions Partnership Administration (LPPA) is encouraging Members who are living overseas to check with their UK banks and building societies to make sure their accounts won't be closed, as a result of the Brexit transition period.

Following Brexit at the end of 2020, thousands of UK expats who are living in Europe, have been hit by many banks deciding to close their accounts.

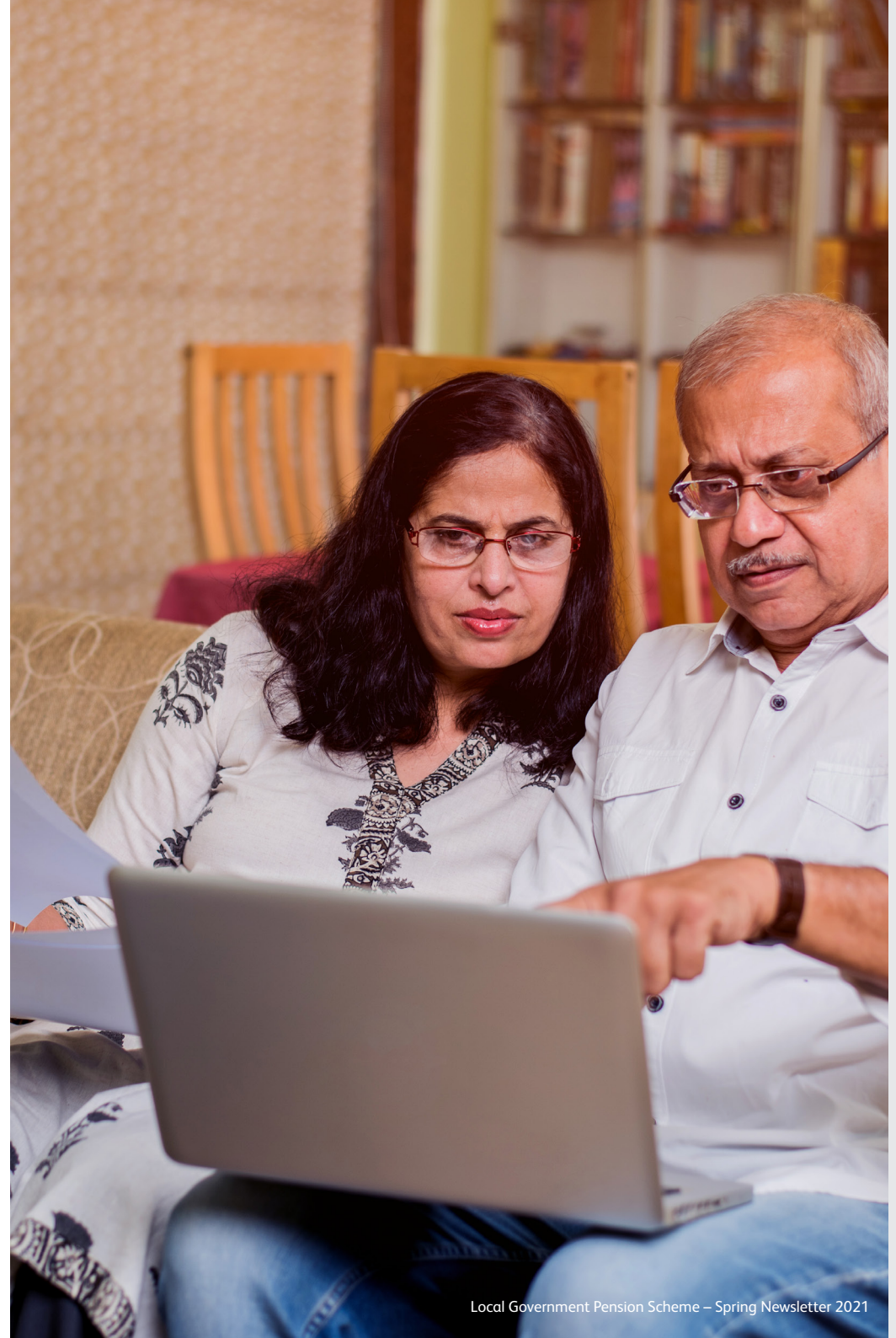
A number of UK banks, building societies and credit card firms have since made the decision to close the bank accounts of their British customers who are living across Europe. This includes Barclays, Lloyds and Nationwide Building Society. Customers most affected include those living in Belgium, Italy and Portugal, as well as Estonia and Slovakia.

Meanwhile, it's been reported that European banks have increased the cost of sending money overseas from British bank accounts.



Janet Morville-Smith, Head of Risk and Compliance at LPPA, said: "We feel that it's important to keep our overseas Members informed about what is happening in the UK, especially during this transition period. We would therefore like to encourage all our Members living abroad to contact their UK banks to make sure their accounts are safe and won't be closed. Also, if you are a UK Member who knows another pension Member, or family member or friend that does live abroad, please pass that message on.

“ Banks should be contacting all their customers about this and offering help, support and guidance about what they should do when it comes to moving and revamping their finances. However, there are those banks that may not have the most up-to-date contact details of their customers, especially those who have moved abroad. So our message is this: contact your bank, and don't wait to be contacted.



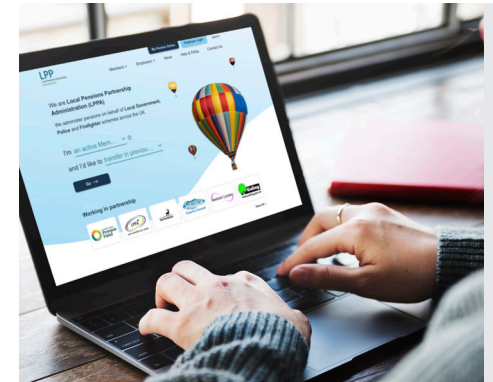
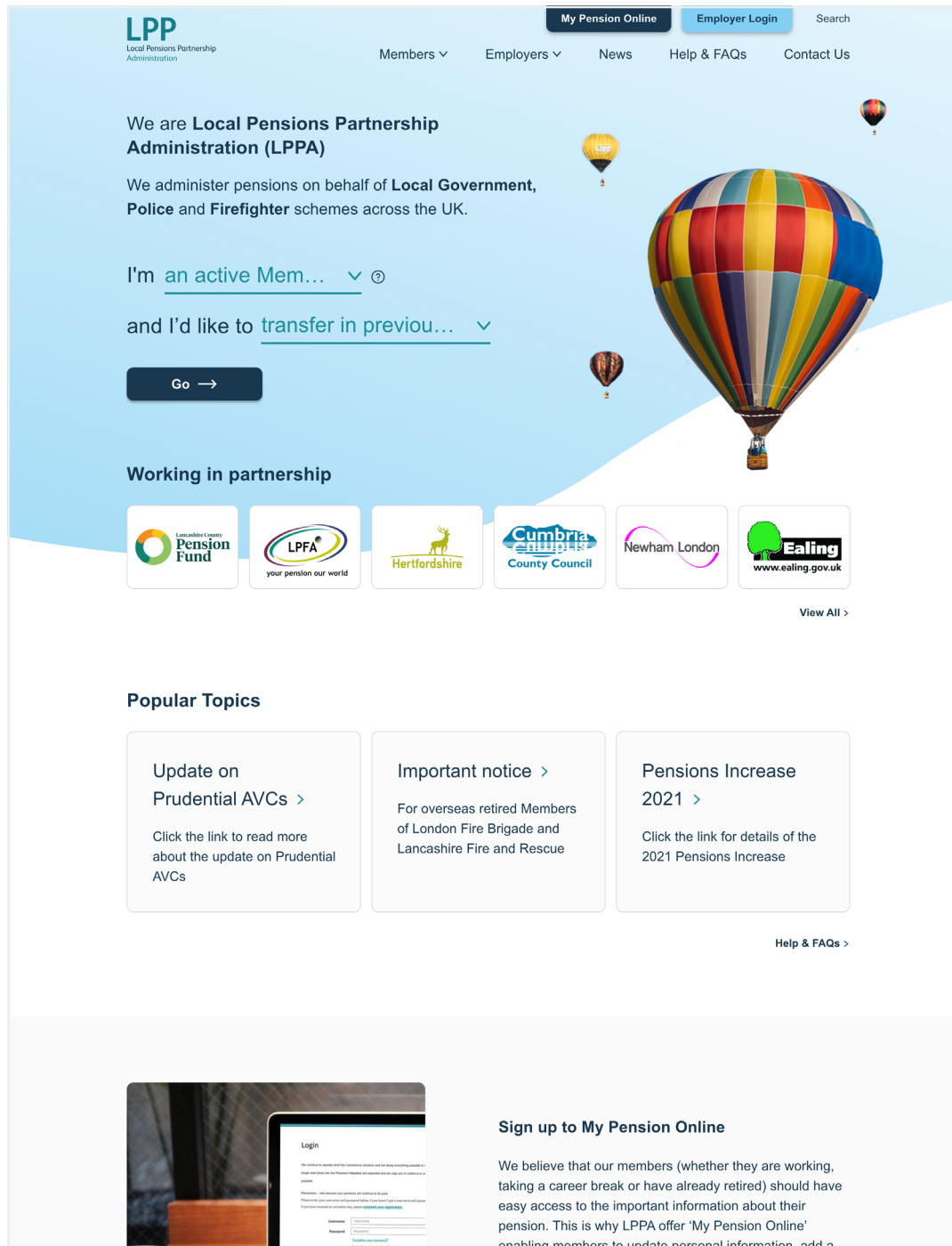
The Launch of our New Website

We are delighted to tell our Members about our brand-new pension website, lpppensions.co.uk. The new site replaces the previous Your Pension and Your Pension Service websites – marking the start of an exciting new chapter for us. The site aims to become the go-to place for you to get the information you want when it comes to pensions – whether you want to build knowledge, get some help and guidance, or solve a query.

Taking the complication out of pensions

At LPPA, we want to make it easier for you to find, access and understand the information you need. Aiming to take the complication out of pensions, the new website is a valuable knowledge hub that improves how we communicate with you, while developing opportunities for you to self-serve.

Offering a contemporary look and feel, the site has also been designed to be more user-friendly and informative. This aims to help you get answers to pension queries quickly, while providing you with the best possible online experience.



What else to expect from the new website

It gives you important information in a jargon-free and easily understandable way to help you better understand what you need to know about your pension. It offers a modern look and feel and has been designed to be more user-friendly, so it's easier to find what you're looking for.

You can browse and enjoy the site whether you're using a laptop, tablet or smartphone.

We hope you like the website and that it becomes your go-to place when it comes to your pension.





Preventing Fraud and Better Serving our Overseas Members

Helping to prevent fraud is an important part of what we do at LPPA. This includes taking part in the National Fraud Initiative, which has been set up by the Government and is carried out under the Local Audit and Accountability Act 2014.

As part of the Initiative, we carry out regular checks to ensure our records are up to date. This is in relation to Members who may have passed away and do not have next of kin who can inform us. We also sometimes need to provide key payroll data and identifiers, such as contact details, to teams at the Department for Work and Pensions (DWP) and HM Revenue and Customs (HMRC). They are responsible for auditing and administering public funds to help prevent and detect fraud.

With this in mind, if any of your personal details change, it is important that you notify us as soon as possible. If you are claiming benefits, it's also important that you notify your benefits office of any changes to your details. If you are claiming any type of benefit when you're retired, such as housing benefit, you will also need to declare that you are drawing a pension. This is because your pension's value may affect your entitlement to benefits. Failure to do this may lead to an overpayment of benefits and be considered a form of fraud.

Better serving our overseas Members online

The checks we carry out on our UK Members, unfortunately, don't cover those Members living overseas. Instead, we contact them each year and ask them to complete a declaration of life form, often referred to as 'Pensioners Existence'. We do this not only to protect public funds, but also so we can contact any beneficiaries who may be due payments under pension scheme rules. If you are an overseas Member, it is therefore important that you respond to our requests in a timely manner, so we can continue paying your pension without any issues.

The Pensioner Existence process involves completing an Overseas Pension Certificate. To better serve our overseas Members and ensure they continue to receive their pension payments without disruption, we have this year made some significant improvements to this process.

This involves creating a way for our Members to complete and submit the Overseas Pensions Certificate online, via our new LPPA website.

Providing a simpler, quicker and safer process

By allowing our Members to complete the certificate online, we have provided a much quicker, easier and safer process for them to get this key information to us. As a result, there's now:

- **No need to post** – As Members no longer need to post their completed certificate to us, there is no cost to them and no potential postal delays in us receiving the form. More importantly and during the challenging time of the pandemic, this provides a safer process as there is no need for a Member to leave their home to return the form to us.
- **No need for a witness** – Previously, the certificate had to be signed in the presence of a witness. But due to the current climate, we felt that this was difficult for our Members. Instead, with the online form, we just ask them to provide some of their personal details and attach a copy of a recent utility bill or bank statement, which they can simply upload to the form.
- **Added security** – Unlike sending documents through the post, the online certificate comes directly to LPPA with an extra layer of security and no risk of interception.



We're pleased to say that the new digital certificate saw great success when it was launched earlier this year, with hundreds of our overseas Members completing and submitting the form online and in good time. The development shows how we are continuously looking at new ways to better serve and protect our Members both in the UK and abroad.



Top Tips to Manage your Mental Health & Wellbeing at Home



Managing your mental health and wellbeing is so important, especially during today's challenging times. But when advice is given to stay at home, achieving this can feel quite difficult. Thankfully, there are things you can do in your home that can help, as this article explains.

Carry out light activities

Regularly doing light activities, such as dusting, vacuuming and other chores around the house, can help keep your body moving and give your mind focus. Even making the bed, or just going up and down stairs throughout the day, can help. You can find more information about this on the [NHS website](#).



Make time for mindfulness

Mindfulness is about focusing the mind and living in the present moment. Good mindfulness techniques encourage you to close off your thoughts and pay close attention to your senses instead, such as sight, sound, touch and taste. This could involve closely observing the wildlife in your garden, carefully colouring in a drawing, or just slowly sipping a hot cup of coffee. You can learn more about mindfulness on the [website for charity Mind](#).

Learn something new

Learning about a new subject is a good way to help keep your brain active and give you some fulfilment, while allowing you to build new skills and discover interests you never knew you had. There are many free short courses you can do online, such as on e-learning sites like FutureLearn: www.futurelearn.com. They can open you up to a whole range of interesting subjects, from creative arts and literature to nature and the environment, science and medicine to IT and language, all in the comfort of your own home.



Other ways to manage your mental health during a lockdown

- **Limit your intake of news**
Constantly watching the daily news can increase worry and anxiety, as it is out of our control. Instead, schedule a short period of time during the day to catch up on it.
- **Follow a daily routine**
Structuring your day can give each day a sense of order and help you feel in control.
- **Diarise your activities**
Making a note of the things you do each day can help you recognise your achievements and reinforce positive thoughts.

You can learn more about these tips and others on the [Mind website](#).

A Quick Guide to Age UK

Age UK is a leading charity that offers information and advice across a range of free guides, which help to answer many questions on issues affecting people aged 60 years and over.

The charity's guides are designed to help people get to grips with the challenges that later life can bring. It covers key topic areas, such as money and benefits, legal and end-of-life issues, health and wellbeing and social care. The charity also helps with things like finding a care home, getting help at home, adapting your home, and housing options. You can find these guides online at www.ageuk.org.uk, or you can order them by calling their advice line, 0800 169 65 65.

The charity also provides Age UK Advice, a free, confidential, national phone service for older people, who can get in touch and speak to an adviser on many issues. If you would like to know more on a specific topic area, such as how to claim benefits, the importance of having a will, or information and support for carers, please call their advice line.



The phone service is also available to older people's families and friends, as well as the carers and organisations that help them. The service has a team of expert advisers, who can help with UK-wide issues. And, if they can't help, they will provide details of other relevant support services that can. Lines are open seven days a week, from 8am to 7pm.

Age UK also has, Call in Time, a telephone friendship service. This works by matching an older person, who could benefit from a free phone chat, with a trained and supported volunteer. Friendship calls are weekly and at a time that is most suited to the older person, where they can simply share stories about anything they are interested in. If you'd like to know more about the service, or are interested in signing up, you can call 0800 434 6105.





Applying for Power of Attorney

As time goes by, you might find that you could benefit from a bit of support from your relatives or friends to help you with your financial affairs. This is where a Power of Attorney can help. It is a legal document that lets you appoint one or more people to help you make decisions or to make decisions on your behalf.

It's also important to have a Power of Attorney if you want one of your loved ones to let us know about things like changes to your personal details, such as if you changed address or moved bank. This is because we need evidence of either a Power of Attorney or Court of Protection order to update such information from someone other than yourself.

Without a Power of Attorney in place your loved ones will have to apply for one through the court which can be a costly and lengthy process.

For more information on how to set up a power of attorney, please visit: www.gov.uk/power-of-attorney

Already have a Power of Attorney?

Did you know, if you applied to register a Power of Attorney from 1 April 2013 to 31 March 2017, you can get part of your application fee refunded? This is because it is now cheaper to process a Power of Attorney than it was before. For more information, please visit:

www.gov.uk/power-of-attorney-refund

Nominate a Beneficiary & Protect Your Loved Ones

It's important in life to make sure the money you leave behind goes to those who matter to you most. You can do this by nominating your nearest and dearest as a beneficiary. This article explains what you need to know.

What does nominating a beneficiary mean?

Nominating a beneficiary means choosing who you want to receive your death grant. This is the lump sum of money that can go to your loved ones, in the event of your death.

Who can you nominate?

Your nominated beneficiaries can be those people who mean the world to you, like your spouse or partner, son or daughter. If it's been less than ten years since you started receiving your pension payments, you could even nominate a family member or lifelong friend, or a charity that's close to your heart.

It's important to mention, though, that your pension scheme can ultimately decide who your death grant goes to, depending on your situation. But the scheme will always consider your wishes.

Why nominate?

There are many benefits to choosing a nominated beneficiary:

- It can give you peace of mind that your money is safe and goes to the right person or people.
- You can ensure your money is distributed fairly and securely.
- It helps make the process of sorting out your finances far simpler and less stressful for your family and friends.

How can you nominate a beneficiary?

A quick and simple way to nominate a beneficiary is through our online service, My Pension Online (not currently available for Newham Members). The service gives you a safe, secure, quick and simple way to manage your pension at any time. Simply log in to [My Pension Online](#) and update the details of who you want to nominate.

For more information about nominating a beneficiary, please visit our website where you can also download a form.

Explaining “Tell Us Once”

What is it?

Tell Us Once is a free-to-use government service, which enables a loved one to register a bereavement. This information will then be shared amongst other relevant government organisations to sort out and cancel things like the deceased’s taxes and passport.

How does this benefit you?

It means that during what can be a very difficult time, they will not have to contact numerous organisations themselves. They can have peace of mind knowing that this is being done for them, making the process less daunting and stressful.

What will it do?

Once a bereavement has been registered, the service will notify a number of organisations. This includes:

- HM Revenue and Customs (HMRC) - to deal with personal tax. Please note, you need to [contact HMRC](#) separately for business taxes, such as VAT.
- Department for Work and Pensions (DWP).
- Passport Office - to cancel a British passport.
- Driver and Vehicle Licensing Agency (DVLA).
- Your local council.
- Veterans UK - to cancel Armed Forces Compensation Scheme payments.

Tell Us Once will also contact some public sector pension schemes, so they can cancel future pension payments. They will notify:

- My Civil Service Pension.
- NHS Pension Scheme.
- Armed Forces Pension Scheme.
- Pension schemes for NHS staff, teachers, police and firefighters in Scotland.
- Local authority pension schemes that participate in Tell Us Once.

Please note, Tell Us Once is not available everywhere. For more information about the service, please visit: www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

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To ensure any dependants’ benefits are paid promptly, your next of kin or the executor of your will should contact us with the below information about the bereavement they want to register - you can cut this out and keep it with your will.

Getting in touch with my pension administrator...

If you are dealing with the estate of someone who receives a pension that we administer, you should tell us as soon as possible. This will ensure any dependants benefits are paid promptly.

Please provide us with the following information:

- Name, address, and date of death
- National Insurance number
- Marital status at time of death
- Name, address and email of next of kin
- Relationship of next of kin
- Details of any dependant children.
- Name and address of the person dealing with the estate

You can contact us by visiting the Contact LPPA page on our website, www.lppapensions.co.uk/contact-lppa.

On the page, you can also upload a completed Bereavement Notification form, which you can find here: www.lppapensions.co.uk/members/general-pensions-information/death-of-a-member

For relevant postal address, please contact us by visiting: www.lppapensions.co.uk/contact-lppa

Phone: 0300 323 0260

Contact Us

To contact us, please visit:

www.lppapensions.co.uk/contact-lppa

Phone: **0300 323 0260**

Please note: if you send us any correspondence by tracked mail you may receive a notice from Royal Mail saying they were unable to deliver the item. This is only because our mail is being sorted off site due to Covid-19. Rest assured we will still receive your mail so there is no need to call us we will action your mail in the usual manner.

Useful links & contacts

Pensions Service (State Pension Enquiries)

Tel: 0345 60 60 625

www.gov.uk/contact-pension-service

Tax Help

If you would like advice from Tax Help, they offer free independent and confidential tax advice to pensioners on incomes below £20,000 a year, they can be contacted on:

Helpline: 01308 488066

Email: taxvol@taxvol.org.uk

www.taxvol.org.uk

LGPS FAQs:

www.lgpsmember.org/news/story/covid_19_member_qanda.php

COVID-19 information:

NHS: www.nhs.uk/conditions/coronavirus-covid-19

GOV.UK: www.gov.uk/coronavirus



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