



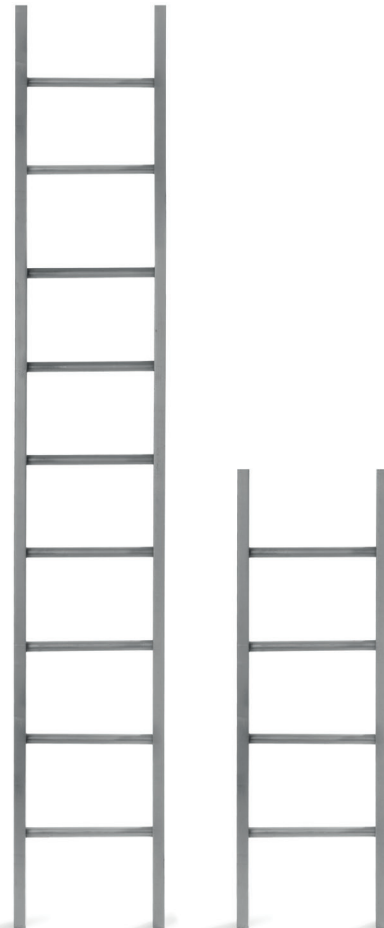
West Yorkshire Pension Fund

# PENSION NEWSLETTER

Firefighter pensioner members • 2017



**Pensions  
up 1%  
for 2017**



Published by WYPF on behalf of your fire authority

# Pensions go up 1%

The government issues public sector pension schemes with a Pensions Increase (Review) Order when it decides pensions should be increased because of inflation. They base the increase on the Consumer Price Index (CPI) measure of inflation on 30 September in the previous year.

## Pensions increase for 2017 is 1%.

The increase is due from 10 April 2017, and you normally get the increase if you're over the age of 55, retired because of ill health, or you get a spouse's or partner's pension.

## How do we work out the increase?

If you get the increase, your April pension advice includes it. But your April pension takes into account the nine days we pay it at the old rate, as in our example.

If you retired part way through the year you won't get the full increase

straightaway – just a proportion. You'll get the full increase from next year.

## Example

We've based our example on a pension of £200 a month. With the 1% increase, it goes up to £202.00 a month, payable from May.

So the March, April and May pensions in this example are as follows.

<b>March pension</b>	<b>£200.00</b>
<b>April pension</b>	<b>£201.40</b>
Old monthly amount	£200.00
Plus the increase	+ £2.00 (£200 × 1%)
Less the adjustment for the 9 days before we increase the pension on 10 April	– £0.60
<b>Total April pension</b>	<b>£201.40</b>
<b>Pension from May</b>	<b>£202.00</b>

## Preventing and detecting fraud

Under the National Fraud Initiative (NFI), which we take part in, we share and compare data we hold about you with other public and private sector bodies to prevent and detect fraud. You must declare your WYPF pension if you claim any benefit, including Housing Benefit and Council Tax Benefit.

More at [www.gov.uk/government/collections/national-fraud-initiative](http://www.gov.uk/government/collections/national-fraud-initiative)

# 1992 members – survivor pensions for married and civil partners only

If you're in the 2006 or the 2015 schemes, we will pay a survivor pension after you die to your husband, wife or partner, though for unmarried partners we will ask for evidence that you and your partner lived in a shared household with shared spending before paying a pension. It's worth keeping some evidence of this shared spending just in case.

## But if you're in the 1992 scheme, things are a bit different.

For 1992 scheme members we only pay a survivor pension to your husband or wife (including same-sex marriages) or to your civil partner.

**If you're not married or in a civil partnership, your partner won't be entitled to a pension if you die and you're in the 1992 scheme.**

# Did you retire on an injury pension?

If you retired on an injury pension due to an accident, illness, injury or related condition attributable to your firefighting duties, you must tell us if you get any of the following disablement or incapacity benefits.

• Industrial Injuries Disablement Benefit	• Employment Support Allowance
• Incapacity Benefit	• Reduced Earnings allowance
• Invalidity Benefit	• Severe Disablement allowance

If you get one of these benefits, and it's for the accident, injury or related condition that led to your retirement, it could affect your firefighter's pension. In fact, to be on the safe side, please tell us about any benefit you get from the Department of Work and Pensions (DWP), Jobcentre Plus (JCP), Benefits Agency (BA) or related departments. It's also very important that you tell us when any of the benefits you get change, and remember to send us a copy of the letter that tells you about the change.

**Download a form to tell us about this from [www.wyfpf.org.uk/fireforms](http://www.wyfpf.org.uk/fireforms)**

We'll contact you every so often to ask you about your other benefits.

# Who pays GMP and COPE increases?

**GMP** – If you reached State Pension age before 6 April 2016 and you were contracted out, part of your pension is a **Guaranteed Minimum Pension (GMP)**. Increases paid on it are split between us and the DWP. Find out more about this at [www.wypf.org.uk/firegmp](http://www.wypf.org.uk/firegmp)

**COPE** – If you reach State Pension age after 5 April 2016 but before 6 December 2018 and you were contracted out, part of your pension is a **Contracted-out Pension Equivalent (COPE)**. We pay the increases on this. Find out more about this at [www.wypf.org.uk/firecope](http://www.wypf.org.uk/firecope)

## Useful to know...

### Which tax office?

If you have a query about tax on your pension, please contact

HM Revenue & Customs  
Pay as You Earn BX9 1AS  
Phone 0300 200 3300

Quote your NI number and  
**reference 072/W6.**

### Moving house or changing bank account?

Please don't forget to call us on **01274 434999** or email [pensions@wypf.org.uk](mailto:pensions@wypf.org.uk) with your new address. Doing this prevents confidential information going to your old address.

If you change your bank account, please **write to us** with your new bank details and try to give at least three weeks notice.

### Time to go online

If you'd like to be able to check your pension details online and easily tell us about changes like moving house and new bank accounts, please register now for our new service, coming soon, at [www.wypf.org.uk/signup](http://www.wypf.org.uk/signup)

### When do I get my pension?

See [www.wypf.org.uk/firetimetable](http://www.wypf.org.uk/firetimetable)

### Who's my fire authority contact?

See [www.wypf.org.uk/firecontacts](http://www.wypf.org.uk/firecontacts)

See [www.wypf.org.uk/firecontacts](http://www.wypf.org.uk/firecontacts) for information about your local pension board



# Pension

SUMMER 2017 • FIREFIGHTER ACTIVE MEMBER NEWSLETTER

## Introducing **myPENSION** online

We're moving your pension online-only from 2018 so you'll need to register to see your statements and newsletters in future.

### What is **myPENSION** ?

My Pension gives you secure online access to your pension record.

you'll be able to view your membership information, service details and annual pension statements. You will also be able to update your record when you change your address, contact details, name, or marital status.

### How do I register for **myPENSION** ?

To register, visit [www.wypf.org.uk/?????](http://www.wypf.org.uk/?????) and enter your details We'll email your login name starightaway – you'll need this to complete your registration when you get your activation code **through the post**. You'll normally get this within five working days of applying.

Any problems, call us on 01274 434999.

### What if I'm not on the internet or don't want to use **myPENSION** ?

If you won't be able to use our online service, don't worry, you'll still be able to get the information you need by post. You just need to let us know that you won't be signing up for My Pension.



## 2017/18 HMRC tax allowances

There are two tax allowances to keep an eye on.

**Lifetime Allowance – £1m**

**Annual Allowance – £40,000 – £10,000**

The Annual Allowance 'taper' gradually reduces the annual allowance to a minimum of £10,000 for people with **threshold income\*** above £110,000 and **adjusted income\*\*** above £150,000 a year.

\***Threshold income** – taxable income not including contributions to a pension scheme.

\*\***Adjusted income** – taxable income not including contributions to a pension scheme plus the growth on pension savings each year.

Read more about this in greater detail at [www.wypf.org.uk/allowances](http://www.wypf.org.uk/allowances)

## Re-employment after retiring

In 2010 the minimum age you can take a pension went up from 50 to 55 **except for FPS 1992 members** who are protected from this change and still able to retire at age 50.

But this protection is only partial. If you take pension benefits before age 55 you could lose the protected rights and be taxed on your pension benefits if you get another job with

- the same employer
- any person connected with that employer, or
- an employer who's part of the same pension scheme.

However, you don't lose protected rights if

- your new job is a compulsory recall by the armed forces
- you have a break in employment of at least six months;
- you have a break in employment of at least one month and the scheme rules provide that benefits may be **abated** (see below), or
- you have a break in employment of at least one month and the re-employment is 'materially' different.

If you're thinking about getting another job after taking your pension before age 55, contact HMRC about your tax and national insurance.

If you have a whole-time contract and a retained contract and retire from your whole-time duties and carry on as a retained firefighter, you will lose your protected pension age.

### What is abatement?

If you're entitled to a pension in the 1992 Scheme, your pension may, at the discretion of your fire and rescue authority, be abated (withdrawn) in whole or in part if you are re-employed by any fire and rescue authority – in whatever capacity.

This doesn't apply to dependants' pensions for widows, widowers and civil partners.

## Temporary additional payments

In FPS2015 enhancements or temporary payments are included in the pay used to calculate your CARE (career-average) pension each year.

But if you're an **FPS1992** or **FPS2006** member, it's not so simple.

Certain payments are only pensionable – meaning you pay pension contributions on the payments – if your Fire and Rescue Authority (FRA) decides that they are.

But that's not the end of it. Even if your FRA decides payments are pensionable

they don't form part of the basic pay used to calculate your benefits and instead go towards an additional pension benefit called an **APB**.

APBs are built up alongside your main scheme benefits but how they're worked out depends on what sort of payment they're based on.

You can see some examples at **[www.wypf.org.uk/apb](http://www.wypf.org.uk/apb)**

Contact your FRA if you're not sure how additional payments are treated where you work.

## Survivor pensions for married and civil partners only

If you're in the 2006 or the 2015 schemes and you die in service, we will pay a survivor pension to your husband, wife or partner, though for unmarried partners before paying a pension we will ask for evidence that you and your partner lived in a shared household with shared spending. It's worth keeping some evidence of this shared spending just in case.

**But if you're in the 1992 scheme, things are a bit different.**

For 1992 scheme members we only pay a survivor pension to your husband or wife (including same-sex marriages) or to your civil partner.

**If you're not married or in a civil partnership, your partner won't be entitled to a pension if you die and you're in the 1992 scheme.**

Have you nominated somebody to get your death grant?  
Nominate now at [wypf.org.uk/firefighters](http://wypf.org.uk/firefighters)

## How to contact us

**Phone** 01274 434999  
Monday to Friday  
8.45am to 4.30pm

**Email** [pensions@wypf.org.uk](mailto:pensions@wypf.org.uk)

**Address** WYPF • PO Box 67 • Bradford BD1 1UP

• Aldermanbury House, 4 Godwin Street, Bradford BD1 2ST  
Open weekdays 8.45am to 4.30pm. Call in anytime.

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Issue 1 – March 2017

## Welcome to The Pensions Ombudsman News

This is our first Stakeholder Newsletter. In the past year, we have made a lot of changes and improvements. We want to tell you what we have been doing and start to communicate more effectively with the people on the front line of handling pension complaints. Going forward, we plan to publish The Pensions Ombudsman News on a quarterly basis.

### Introductory message from Pensions Ombudsman, Anthony Arter

Here at The Pensions Ombudsman, we want to strengthen signposting thereby improving the customer journey, providing clarity and increasing customer satisfaction. In the past 18 months, we have changed our approach to casework so more cases are resolved informally, and at the earliest opportunity. This will gradually reduce the time taken to resolve an issue which is obviously of benefit to the public and to pension providers alike.

It is also in the interests of schemes and providers to improve their complaint handling process thus avoiding the need for our involvement. Complaints cost time, money and reputational risk. We will share good practice, knowledge, and information to ensure that the public benefit from an improved service and retain trust in pension savings.

We are seeing an ongoing increase in the number of complaints we receive. People are complaining more readily, and are demanding a better service from their providers. They want to be listened to when things go wrong, and will voice their unhappiness on the internet and social media platforms, potentially causing reputational damage. Communication is vital, not only in providing and administering a pension arrangement but also resolving issues as quickly as possible when they arise.

Good complaint handling and learning from past mistakes is essential. By improving our stakeholder engagement and working more closely with you, we aim to achieve positive outcomes for pension providers and schemes; but above all the public - your members and customers.

## What's been happening?

### Name change

We have changed our name from the Pensions Ombudsman Service to The Pensions Ombudsman (TPO). This makes us consistent with our main partner organisations; The Pensions Regulator (TPR) and The Pensions Advisory Service (TPAS).

### New videos

Two short films have been added to our website; "How we can help" and "What you need to do" providing clear information for the public on making a pension complaint.

### Accessibility

We aim to offer an accessible service and have added the "browsealoud" tool to our website which provides speech, reading and translation and is especially useful for people with visual impairments, reading difficulties, and for those where English is their second language.

### Online application form

We have introduced an online application form to make it easier for the public to make a complaint.

### Stakeholder Management

We want to improve how we work with you. We have built strong and effective contacts with some of you in the large public sector schemes with our Relationship Managers' program, and for those of you in the private sector we have a Providers' Forum. We want to combine and evolve the work of both groups.

We have recruited new Stakeholder Managers from our adjudicators to enable us to work more closely with more of you. We plan to share what we know about the number, type and outcomes of complaints we are receiving from your businesses. We want to identify and share emerging issues more quickly, and work with you to reduce and avoid complaints. It's important that we can talk to the right people with the right level of authority, to resolve more complaints informally and at the earliest opportunity. Our new team of Stakeholder Managers will be getting in touch with you soon.

### Staffing

We have secured new funding from the Department for Work and Pensions for fixed term staff to deal with a number of legacy cases, and successfully recruited to meet our full staff compliment. Our new team members are fitting in well and are already making an impact.

### Redress for non-financial injustice

We have published a factsheet about redress for non-financial injustice, such as distress and inconvenience. It provides guidance on our approach and the level of awards we are likely to make to compensate applicants who have suffered significantly as a result of maladministration. In most cases awards will range from £500 to £1,000. But sometimes, higher awards are necessary. If the non-financial injustice is not significant, no award is likely to be made.



## Casework update

### Our caseload

We will publish our caseload and performance data in the new financial year. So far, we have seen a rising number of enquiries and complaints. In the last year, fewer cases were determined formally by way of a decision by the Ombudsman, and many investigations were completed in a shorter time frame than before.

### How we investigate complaints




We recently produced a process map to help you understand how we will deal with a complaint. It explains our processes and when you are likely to be contacted by us. We have re-structured our teams of adjudicators: we now have Area 1 (enquiries, jurisdiction, triage and casework

on easily resolvable cases), Area 2 (casework that requires more in depth investigation) and Area 3 (team dedicated to our legacy cases). All new investigations are triaged within their first week and allocated to an adjudicator. What does that mean for you? More contact from our adjudicators who want to discuss the case and wherever possible resolve complaints at the earliest opportunity.

### Changes to Opinions

We have a new template for Opinions; they are now shorter and more consistent. We will be publishing more Opinions not determined by the Ombudsman, but that are important or of particular interest.

### Useful documents and links

- [The Pensions Ombudsman's website](#)
- Casework Process Map  
  
Process map - external.pdf
- Our structure  
  
org chart internal march 2017.pdf
- Staff Directory  
  
Telephone list - March 2017.pdf

## Legal update

### Legal Team

Our Legal Team has evolved. Their work falls into three key areas: Casework, Policy and Legislation and Litigation (i.e. Judicial Reviews and Appeals). They also run an internal legal helpline for our adjudicators.

#### Hot legal topics

There have been recent decisions by the High Court on two significant cases: Police and Crime Commissioner for Greater Manchester v Butterworth and Webber v Department for Education, which have influenced our decision making and may also affect you.

In Police and Crime Commissioner for Greater Manchester v Catherine Butterworth, the Ombudsman decided to participate to assist the Court. We were disappointed that the court was unable to remedy the underlying injustice for Mrs Butterworth, but we cannot fault the legal reasoning in what was a complex matter. Although the appeal was upheld the Ombudsman will continue to assist in other cases where he believes it is right to do so.

In Webber v Department for Education [2016] EWHC 2519 (Ch) (Webber), the case was an appeal (to the High Court) of a Determination by the Pensions Ombudsman (dated 2 February 2016) about an overpayment complaint. For further details and guidance refer to the attached bulletin below.

### Introduction to our new Legal Forum

We want to establish a Legal Forum to improve communication with your legal teams and legal service providers, discuss on how changes in legislation and significant rulings impact upon all our work. We want to improve horizon scanning and share more information and data.

We plan limited consultation with a small number of our legal contacts in the next couple of months to inform how the Legal Forum may evolve.

### Useful links

- Legal Team Bulletin: Overpayment complaint Webber v Department for Education



Bulletin  
Overpayment issue \

- Legal Team Fact sheet: Redress for non-financial injustice



NFI-factsheet-TPO-v  
ersion.pdf