

# Pensioner Matters

April 2017



Newsletter from LGSS Pensions on behalf of Firefighters' Pension Scheme (1992), New Firefighters' Pension Scheme (2006) and Firefighters' Pension Scheme 2015

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Cambridgeshire Firefighters' have a dedicated page on our website  
<http://pensions.cambridgeshire.gov.uk>

# Pensions Increase 2017

Each year, the Firefighters Pension that you receive is increased in line with the cost of living. This is based on the Consumer Price Index as assessed over the preceding year, to 30 September.

If your pension has been in payment for a year or more, your pension will be increased by 1% from 10 April 2017. Pensions which came into payment after 25 April 2016 and before 26 March 2017 will be increased based on the number of months they have been in payment.

The increase is due from 10 April 2017 and will be applied to the payment due in April.



# Pension Payment Information

## Payment Dates

The dates that your pension will be paid into your bank account until March 2018 are detailed below:

Payment Date
28 April 2017
31 May 2017
30 June 2017
31 July 2017
31 August 2017
29 September 2017
31 October 2017
30 November 2017
29 December 2017
31 January 2018
28 February 2018
30 March 2018

## Payslips

Payslips are currently issued every March and April. After that, you will only receive a payslip when:

- there is a change in your net payment of £1.00 or more from the previous month
- you have notified a change of address
- your tax code has changed

## Income Tax

If you are receiving your State Pension, it is usual for HMRC to adjust your personal tax code, following the annual increase to those benefits. Usually, any new code issued for this will be applied in April or May and may result in a change in the amount of tax payable by you from your increased pension.

Enquiries concerning the validity of any new tax code should be referred to the address shown below. When contacting the tax authorities, please quote reference 120/C50002 and your National Insurance number.

HMRC  
Pay as You Earn  
PO BOX 1000  
Newcastle Upon Tyne  
NE98 1WY

Telephone: **0300 200 3300**

P60s for the tax year 2016/17 will be dispatched by the 31 May 2017 which is the statutory deadline set by HMRC.

# Re-employment following Retirement

If, after payment of your pension has commenced, you take up further employment with a Fire Authority, as a Firefighter or in any other capacity, you are required to let us know, as your pension may be affected. Please contact us by phone or e-mail, in the first instance.

Telephone: 01604 366537

Email:

**[FirePensions@northamptonshire.gov.uk](mailto:FirePensions@northamptonshire.gov.uk)**

If you are receiving a widow's, widower's, Civil Partner's, nominated partner's or child's pension, or pension credit as a result of a divorce, this does not apply.



# Cambridge Fire Local Pension Board

The Local Pension Board was launched in April 2015, with the specific purpose of assisting the Scheme Manager in securing compliance with:

- The Firefighters’ Pension Scheme (1992), New Firefighters’ Pension Scheme (2006) and Firefighters’ Pension Scheme 2015 regulations (The Regulations);
- any other legislation relating to the governance and administration of the Scheme;
- the requirements imposed by the Pensions Regulator in relation to Scheme; and
- to ensure the effective and efficient governance and administration of the Scheme.

The Local Pension Board consists of two employer representatives and two scheme member representatives that meet at least twice a year to discuss matters relating to the appropriate management and application of The Regulations and the effective and efficient governance of the Scheme.

The meeting agendas and minutes can be found in the Transparency section on the Cambridgeshire Fire and Rescue Service website found here: <http://www.cambsfire.gov.uk/about-us/local-government-2094.aspx>

Members of the Local Pension Board are as follows and can be contacted via Caz Mercer (Business Support Group) via email [caz.mercer@cambsfire.gov.uk](mailto:caz.mercer@cambsfire.gov.uk)

The current board members are:

<b>Scheme Member Representatives</b>	Cameron Matthews	John Tyrrell
<b>Employer Representatives</b>	Amy Jackson – Chair	Rick Hylton

# National Fraud Initiative

Cambridgeshire Fire Authority is required by law to protect the public funds they are responsible for. We may share information with other bodies responsible for auditing or administering public funds for the purpose of preventing and detecting fraud. Along with other authorities we work with the Cabinet Office to clamp down on pension fund fraud nationally. We have a statutory duty to submit data to the Cabinet Office for the 'National Fraud Initiative'. We make sure that the information provided complies fully with the Data Protection Act. More information regarding the National Fraud Initiative can be found at <https://www.gov.uk/government/collections/national-fraud-initiative>

We have received notification from a number of our members whom have been contacted by text message regarding frozen or private pensions. Please note that LGSS Pensions will never contact you by this method and will never ask for confidential information such as bank details. If you are in

doubt over any communications you receive, please email **FirePensions@northamptonshire.gov.uk** and a member of our team will be happy to help.

## Information for next of kin – notifying us of a death

If you are dealing with the Estate of a relative who receives a pension from us you should notify us as soon as possible of their death. This ensures any dependents' benefits are paid promptly and also keeps overpayments to a minimum.

We will need the following details of the pensioner:

- name, address and date of death
- National Insurance number
- Name and address of next of kin
- The name and address of the person dealing with the Estate, if not the next of kin
- Details of any dependent children

# Contact Details

## Payroll Services

If you should have any queries concerning payment of your pension, dates of payment or tax code, or wish to change your home address, bank or building society details, please contact:

**Cambridgeshire Fire and Rescue Service**  
**Hinchingbrooke Cottage**  
**Brampton Road**  
**Huntingdon**  
**Cambridgeshire**  
**PE29 2NA**

## Telephone

**01480 444500**

## Email

**payroll@cambsfire.gov.uk**

## Pensions Services

LGSS Pensions have a bespoke email address for Cambridgeshire Fire Pension Scheme members to ensure that your enquiry is dealt with by our dedicated Fire Scheme experts.

Please email your pension enquiries to:

**FirePensions@northamptonshire.gov.uk**

Cambridgeshire Firefighters also have a dedicated page on our website, which provides you with the latest news, frequently asked questions and documentation relevant to the Firefighters' Pension Schemes.

Please visit: **<http://pensions.cambridgeshire.gov.uk/index.php/firefighters-pension-scheme/>**

