

inTOUCH

Autumn 2015 | For Retired Members of the Shropshire County Pension Fund

Annual Meeting

12th Nov 2015
Council Chamber
Shirehall
11am
See Page. 6

Freedom & Choice

Find out more...
See Page. 10

Your Pension Online - New Website

Full details inside
See Page. 13



SHROPSHIRE COUNTY
PENSION FUND

Contents

Welcome by Debbie Sharp		4
Jean Talking		5
Annual Meeting		6
Investments & Annual Report		7
Pension News		8
Pension Board Appointments		9
Freedom & Choice		10
National Fraud Initiative		11
Keep us updated		12
New Website		13
Community & Care Coordinators		14
Signal		16
Lord Hill's Column		18
Contact us		20

Future pay dates

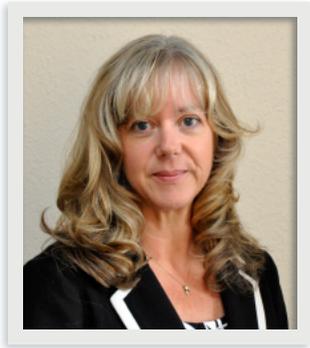
When are pensions paid?

Pensions will normally be paid on the 29th of each month unless that falls on a bank holiday or weekend, when it will be paid on the previous working day closest to the 29th. Remember we no longer send out payslips unless your pension payment has changed by £5 from the previous month.

The dates below are your 2015/16 pay dates:

September 2015 – Tuesday 29th
October 2015 – Thursday 29th
November 2015 – Friday 27th
December 2015 – Tuesday 22nd
January 2016 – Friday 29th
February 2016 – Monday 29th
March 2016 – Tuesday 29th
April 2016 – Friday 29th

NB: Pay dates for the rest of 2016 will be added to our website in the next couple of months.



Welcome to the Autumn 2015 edition of InTouch

Welcome to the Autumn 2015 issue of InTouch. I was pleased to see so many of you at our Retired Members Meeting on the 20th July. One of the guest speakers, Rev Richard Hayes, has contributed to this copy of InTouch. His article on the Friends of Lord Hill can be found on page 18. If you have any ideas for future meetings please contact the Pension Team.

This year's Annual Meeting is also drawing closer, taking place on the 12th November 2015. The Annual Meeting updates you on all of the latest Pension Fund news and provides a chance to ask members of the Pension Team any pension questions you may have. The meeting will be held in the Shirehall this year, and I look forward to seeing many of you there.

I am delighted to announce that the new Pensions Board is up and running. Legislative changes, from April 2015, required Funds to implement a new layer of Governance and introduce a Pensions Board. Four representatives have recently been appointed, two retired members to represent scheme members; Mike Morris and Pat Hockley. Further information on the Pensions Board can be found on page 9.

Jean Smith, your pensioner representative on the Pensions Committee, has been working hard on your behalf, regularly attending training events and Pensions Committee meetings. To read her latest news turn to page 5.

And finally, you may have noticed that the Pension's Website has undergone some changes. The design has been improved to make using the website easier following feedback from our members. If you have any comments about the website and how it can be further developed, please let me know.

Take care, and I hope enjoy reading this magazine.

A stylized, handwritten signature in black ink, appearing to read 'Debbie Sharp'.

Debbie Sharp
Pensions Administration Manager
Shropshire County Pension Fund



Jean Talking

It seems no time at all since I was talking to you in the Spring edition. I do hope you have enjoyed the summer which seems to have gone so fast. I was able to talk to several of you at the Retired Members meeting on 20th July. I may also be seeing some of you at the Unison Retirement Group meeting on 21st September when I am talking about why I expressed an interest in becoming the Pensioner representative.

At the first Pensions committee meeting held on 20th March this year, the format for future meetings was discussed. The plan for future Committee meetings is to spend more time on training, discussion and decisions on strategic matters such as asset allocation and less time on manager monitoring especially if there are no concerns with the manager and they have been performing well.

At this meeting it was also decided to replace the current index linked gilt holding with a Liability Driven Investment Manager and to replace the investment

grade corporate bond allocation with a more unconstrained bond mandate.

On 26th June there was a very full committee meeting when five managers were interviewed with decisions made regarding selection of the above fund managers, in addition to the normal meeting.

The Pension Fund saw positive asset returns over the quarter to March 2015. The Fund increased in value by 5% outperforming its benchmark by 0.9%. Over the last quarter the Fund increased in value by £68 million to be valued at £1.513 billion and all of the Fund's managers delivered positive returns. Over the last twelve months the Fund has returned 13.7% compared to the benchmark of 12.3%. The rolling three-year performance of the Fund is 12.2% per annum compared to the benchmark of 9.8%. I am sure you will agree this is excellent performance.

On 29th July I attended the annual training day and had the opportunity to meet three of the four members of the new Pensions Board. They are going to attend our quarterly Pensions Committee meetings as observers.

At the time of going to press, I am preparing for the next quarterly meeting on 25th September. I will report on this and future meetings in the spring edition of InTouch magazine.

I look forward to seeing many of you at the annual pensions meeting on 12th November in the Council Chamber at the Shirehall at 11.00am.

Jean Smith

Pensioner Representative Pensions Committee

Annual Meeting

Shropshire County Pension Fund is pleased to announce the date for the 2015 Annual Meeting

When?

11.00am Thursday 12th November 2015

Where?

**Council Chamber, Shirehall,
Abbey Foregate, Shrewsbury, SY2 6ND**

This year's meeting will feature:

- An update on the Fund's new Pension Board
- Latest administration news
- The Fund's investment performance over the past year

We recommend this meeting to all members as it is your chance to find out the latest news about your pension scheme and to hear an overview of the Fund's recent performance. The Pensions Team will also be on hand to answer any questions you may have about the scheme.

If you would like to attend:

Please complete and return the slip at the bottom of the page. Alternatively you can call or email the Pensions Team to book a place.

Telephone:

01743 252130

Email:

pensions@shropshire.gov.uk

Travel

For those of you who are planning on driving to the meeting there is a visitor's car park. There is also an overflow car park if you are unable to find a parking space in the visitor's park near the Nalgo club. The overflow car park can be found on London Road opposite the White Horse pub.

If you are arriving by bus, there are a variety of different buses that go to the Shirehall including the 8, 81, X5, 436 and the 96. Visit the Travel Shropshire website for bus timetables:

www.travelshropshire.co.uk

Annual Meeting 2015 Reply Slip (please tick & complete)

I would like to attend the Annual Meeting on 12th November 2015

Name:

Payroll
Ref No:

OR
Email:

Please return to: Pension Services

Shirehall, Abbey Foregate, Shrewsbury, Shropshire, SY2 6ND

Investments & Annual Report

Investment update

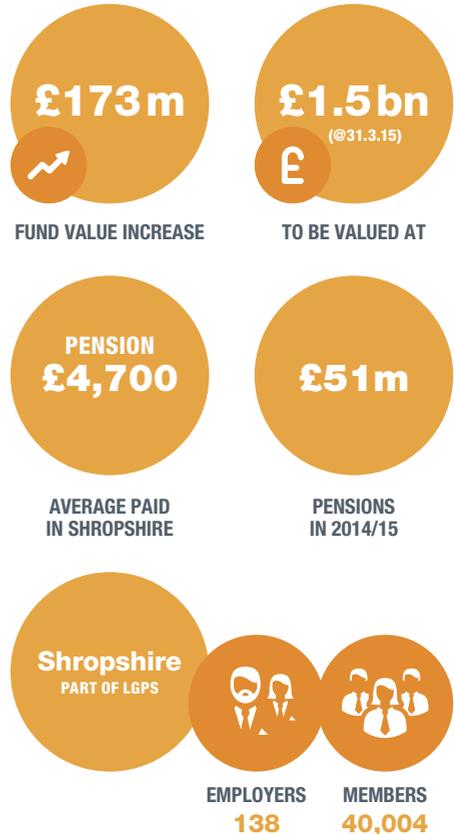
Triennial valuation approaches

The Shropshire County Pension Fund, like all other 91 Local Government Pension Scheme (LGPS) Funds in England, is a statutory, Defined Benefits (DB) scheme. This means that benefits are calculated using a set formula rather than based on investment performance, making it a safe scheme of which to be a member.

Although your benefits are not based on investment performance, the monthly contributions made by the current members and employers, are invested to help the scheme meet its liabilities, such as paying your pension each month.

Every three years there is a Fund 'health check' called the Actuarial Valuation performed by the Fund Actuary. This check is compulsory, set by the LGPS regulations and provides an indication of the relationship between estimated future pension payments and the funds held to pay for these pensions known as the 'Funding Level'. The Actuarial Valuation also sets the contribution rate for each scheme employer for the following three years. The most recent Actuarial Valuation was conducted at the end of March 2013, identifying that the Fund had a funding level of 76%. The next Actuarial Valuation is due to be undertaken in March 2016 and the results will be known in November of that year. You can read the valuation reports from 2010 and 2013 on the Fund's website.

2014/15 Overview:



Annual Report

Want to know more about the Shropshire County Pension Fund?

View the latest Annual Report for 2014/15 on our website or come to the Annual Meeting in November.

Pensions News

Summer Budget 2015

There are two tax limits set by HMRC with regard to pension savings and tax; these are the Annual Allowance and the Lifetime Allowance. As a pensioner receiving your benefits, you are unlikely to be affected by these limits, but if you are still accruing benefits in a pension scheme, here is what you need to know:

In George Osborne's summer budget 2015, he announced a change to the Annual Allowance. The Annual Allowance is a limit on the total amount that can be paid into pension schemes, like the LGPS, each year and still receive tax relief. Currently most people can contribute up to £40,000 a year to their pension tax-free. However from April 2016, under the proposed changes, this amount will be reduced for individuals earning over £50,000, (including the value of any pension contributions) and £110,000 (excluding pensions contributions).

The Lifetime Allowance (LTA) is the total value of all the pension benefits you can accrue, across all tax-registered pension arrangements, without having to pay a tax charge when you draw them upon retirement. If the value of your pension benefits when you draw them is more than the LTA you will have to pay an excess tax charge on the value above the lifetime allowance. The current LTA

of £1.25m will be reducing to £1m from April 2016.

The end of Contracting Out from 2016

As mentioned in the Spring 2015 edition of InTouch, reforms to the State Pension are to be introduced in April next year. From April 2016 there will be a larger, single-tier state pension.

The current state pension exists as a Basic State Pension, which everyone receives, and an earnings related top up known as S2P. LGPS members have always been 'contracted out' of S2P, and as such have received a rebate in their NI Contributions.

The introduction of the new State pension will affect current LGPS members as they will no longer receive their rebate and will therefore see a rise of 1.4% in their NI Contributions. This will not affect retired members who are already in receipt of their pension.

Pension Fund Consultation - Pooling Assets

In the 2015 Summer Budget, the Chancellor announced that the government will work with LGPS administrators to *"ensure they pool investments to significantly reduce costs"*.

Further information will be published later this year including the criteria for proposals and we will keep you up to date in the next newsletter on the progress of this announcement.

Pension Board Appointments

From 1st April 2015, all LGPS Funds had to set up a Pension Board. This statutory requirement comes from the Public Services Pensions Act 2013 and the LGPS (Amendment) (Governance) Regulations 2015.

You may remember back in the Spring 2015 edition of InTouch we informed you of the progress in the setting up our Pensions Board. The responsibilities of the new Board include assisting the Scheme Manager to secure compliance with legislation, and regulations relating to the governance and administration of the Local Government Pension Scheme. The appointments to the Board were undertaken by an appointment panel made up of Claire Porter (Legal Monitoring Officer at Shropshire Council) and James Walton (Head of Finance, Governance & Assurance at Shropshire Council) or their deputies.

The appointment panel was also responsible for shortlisting the applications. Those shortlisted were invited to interview in April 2015. A selection criteria had been determined to ensure the appointed member and employer representatives could demonstrate their knowledge, skills and capacity to sit on the Board.

The following people were appointed to sit on the Pensions Board:



Stuart Wheeler
Employer Representative,
Severnside Housing



Liz Furey
Employer Representative,
Harper Adams



Pat Hockley
Member Representative
(Retired Member)



Mike Morris
Member Representative
(Retired Member)

The first Pension Board meeting took place on Monday 27th July 2015 at the Shirehall, Shrewsbury. The next meeting is scheduled for 10.00am on Friday 5th February 2016 at the Shirehall, Shrewsbury.

Further information

Members of the public can attend meetings of the Pensions Board. The agendas/minutes are published online and can be viewed via the Shropshire County Pension Funds website.

If you would like to contact a member of the Pensions Board, please submit your query to the Pensions Team. See the back cover for contact details.

Freedom & Choice - The rise of pension fraud



New pension changes, known as Freedom and Choice, became law in April 2015. Under these new freedoms, individuals aged over 55 in Defined Contribution Schemes (DC) now have the option to withdraw their pension as a cash amount subject to tax charges.

Freedom and Choice does not directly affect members of the Local Government Pension Scheme as it is a Defined Benefit Scheme (DB). Additionally retired members of DC schemes are also currently unaffected by these changes as their pension is already in payment.

However, the new Freedom and Choice pension freedoms have led to a rise in scams from companies trying to access pensions. Even if you have already taken your pension you may still be targeted and it is important to be aware of how to spot a scam.

Advice from the Pension Wise website on how to spot a scam:

1. Watch out for cold calls, text messages, personal visits, or any other means through which an individual or company may make contact with you.
2. Access offered to a pension pot before the age of 55. You cannot release your pension pot before this age unless you are allowed access under ill-health grounds.
3. Look out for any companies that encourage you to take out a large lump sum or your whole pension pot in one go, and to let them invest it for you.
4. Any companies asking you to transfer money quickly. Some scams have been known to send documents via courier and pressure their target to sign up on the doorstep.
5. The use of words and phrases such as; '*pension liberation*', '*loan*', '*loophole*', '*free pension review*' or '*one-off investment*' are often signs of a scam.
6. You should be wary of investments described as '*unique*', '*overseas*', '*environmentally friendly*', '*ethical*' or in a '*new industry*'.



If you have a DC or DB pension that has not yet been put into payment and are thinking of using the new Freedom and Choice rules to access this pension, we strongly recommend that you seek financial advice from an advisor, who is authorised by the Financial Conduct Authority (FCA), before making any decisions.

Knowing the signs of a pension scam can prevent yourself or a loved one from falling victim.

Further information

For further information on Pension scams and Pensions Liberation please visit the Pension Wise website: www.pensionwise.gov.uk or write by post: Pension Wise, PO Box 10404, Ashby de la Zouch, Leicestershire, LE65 9EH

If you think you have been the victim of a Pension scam call Action Fraud on 0300 123 1047
www.actionfraud.police.uk/fraud

National Fraud Initiative



Shropshire County Pension Fund participates in the National Fraud Initiative.

This initiative requires that payroll and pensions data be made available for bodies responsible for auditing and administering public funds.

Being part of the National Fraud Initiative means we may share information with other public bodies, such as the Department for Work and Pensions, in order to prevent and detect fraud. All data will be dealt in line with the Data Protection Act 1998 and the Code of Data Matching Practice 2008.

Further information

More on the National Fraud Initiative can be obtained by contacting Audit Services on:

Telephone: 01743 252081
www.shropshire.gov.uk/privacy.nsf

Keep us updated

It is important to keep the Pension Fund updated with any changes to your personal details.

Change of address

If you would like to change your address please complete and return the 'Address Change Form', which can be found on the Pension Fund's website, or write to the Pensions Team with your new address making sure your letter is signed and dated by yourself. We cannot accept changes of address over the phone as your signature is required to authorise the change.

Change of Bank Details

Please complete the 'Change of Bank Details Form', which can be found on the Pension Fund's website, and return to the Pensions Team or write to the Pensions Team with your new bank details making sure your letter is signed and dated by yourself. As part of our commitment to safeguarding potentially vulnerable members of the Fund we can only make payments to bank accounts registered in the name of the member to whom the payment is due.

Change of Marital Status

Where there is a change of marital status, the Pensions Team will need to see the original certificate to update your record, this may be a marriage/civil partnership certificate or Decree Absolute.

After any event but especially a divorce, you may also want to update your 'Expression of Wish Form' to choose who is nominated to receive any lump sum death grant that may be payable in the event of your death. If you would like to make or change an election, please complete this form, which can be found on the Pension Fund's website.

Tax code queries

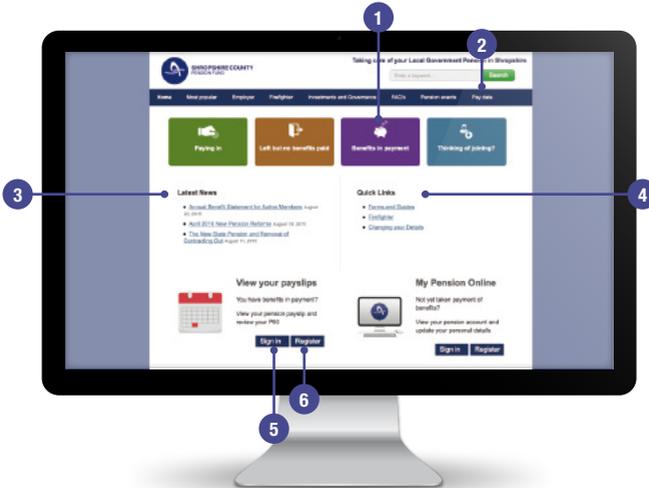
Each month we receive a large number of queries from our retired members about their tax codes. These queries should be made to HMRC directly. Their telephone number is 0300 200 3300. You should have your National Insurance Number available and quote the Funds Tax Reference number 671/S10.

Your Personal Allowance may be greater if you were born before 6th April 1938 therefore please contact HMRC for further information.

For any of our members who do not have access to the internet it is possible to phone the Pensions Team on 01743 252130, to request the required detail change forms be sent to your home address.

Completed forms are to be returned to: Pensions Services,
The Shirehall, Abbey Foregate,
Shrewsbury, SY2 6ND

New website



1. Visit 'Benefits in Payment' as a Retired Member for everything you need to know about your LGPS.
2. Your upcoming pension pay date can be found on the top menu.
3. Latest news, featuring all of the latest news posts from the Fund.
4. Quick links gives you direct access to useful pages enabling you to change your personal details or print off a required form.
5. It is now easier than ever to view your payslips via a direct link on our Homepage.
6. Sign up to view your payslips.

We are delighted to launch the new design of our website.

All of the old content remains on the site but, following feedback from our members, we have adapted the layout of the website with the aim of making it more user friendly. The site is also now compatible with a tablet device or smart phone.

Please visit:

www.shropshirecountypensionfund.co.uk
to see the new changes.

Register to 'View your payslips Online'

To sign up to view your payslips online for the first time, simply visit our website and click '*Register*' under the heading '*View your payslips*'. This will direct you to the instruction page which will talk you through the registration process. Please be aware that for you to access '*View your payslips online*' the Fund must have your email address on record. You can email us to provide this information.

Community & Care Coordinators



I finished working for Shropshire Council in September 2014 after 28 years in local government, the majority of it spent here in Shropshire. I wasn't sure what to do next other than I felt it wasn't time to hang up my working clogs just yet.

Fortunately it wasn't long before a job opportunity came along that a) I could do and b) that made use of my hard earned experience. It also had the benefit of being part-time, 18.5 hrs per week, enabling me to gradually adapt from the frenetic, full-on world of adult social care to a gentler state with more 'me' time.

I'm pleased to report that the job is wonderful and very rewarding. I've always felt very passionate about, not just my own independence, but how we can help others to maintain theirs. When supporting people in need I believe the most important thing one can do is give them the skills and tools to help themselves, which will maximise their independence and help to maintain their self-esteem.

These values are fundamental to my new role as Community and Care Coordinator Project Manager. I give leadership to the project and support individual Community and Care Coordinators (C&CCs), employed and based within medical practices across Shropshire. There are 44 practices and we currently have C&CCs in 40 of them. Their role is to take referrals for patients registered with their practice who have long term conditions and unmet social care needs.

The C&CCs then assess what that unmet need is and help the patient to navigate their way around the complex world of social care to find the most effective way of meeting that need. A lot of people's problems can stem from social isolation and lack of any engagement with their local community. So part of the role of the C&CC might be to help people to develop new friends through engaging in new pastimes or revisiting old ones. Volunteers are a huge help in assisting people to get involved.

The project has been running for two and a half years now which means we can begin to see the difference it's making to people's lives. For those people who have been referred to a C&CC we've seen a reduction in the number of GP appointments, a reduction in the number of emergency admissions to hospital, a reduction in the number of A&E attendances and a reduction in the number of Shropdoc calls. But perhaps most important of all people are telling us that there has been an improvement in their sense of well-being.

So, apart from hopefully being an interesting read, how does this relate to you? Firstly, despite the C&CC role being very varied and hugely satisfying the practices have struggled to fill vacancies. This is largely to do with the short term nature of the funding and the part-time hours (sometimes very part-time). However, for the right person it can fit perfectly and for some people reading this article it may be of particular interest.

by Adrian Johnson
Retired LGPS member



Secondly, some of the well-established C&CCs have developed Co-Co (compassionate communities) projects operating from local medical practices and are constantly looking for volunteers to help support those who have long term conditions and are socially isolated.

And thirdly readers might be aware of friends, neighbours, family members or yourself even who would benefit from a call or a visit from your local C&CC to help address any unmet social care need that is affecting their well-being. If you would like any further information or to have a chat about the project, please give me a call or email me.

Adrian Johnson
E: adrian.johnson2@nhs.net
T: 01743 277557

Signal

by Suzanne Freegard

Building deaf friendly communities

Do you find yourself turning up the television volume or struggling to follow conversation in crowded places? One in six of us in the UK is deaf or hard of hearing and in Shropshire the figure is as high as one in five because of the county's older population.

People with all forms of hearing loss face common challenges wherever they live. Communication difficulties and lack of awareness can create barriers to social interaction and to accessing services. People with hearing loss are at greater risk of isolation and depression, so getting help early is vital to wellbeing.

Signal is the charity helping to build deaf friendly communities both in and around Shropshire and in sub-Saharan Africa. It was formed when the Shropshire Deafness Association, whose history goes as far back as 1856, merged with the Woodford Foundation, which was established in 2004 to help marginalised deaf children overseas access basic services.

Overseas the charity continues to work closely with its local partners in Malawi, Tanzania, Uganda and Zambia. To date this work has given over 20,000 people the opportunity to learn new skills to support children with hearing impairments to attend primary school – often for the first time.

By providing communication strategies, training teachers and promoting deaf role models, the charity's projects turn around negative attitudes towards deafness in communities and offer hope to the children and their families.

At home Signal is delighted to have opened Shropshire's first centre bringing together information and services on deafness and hearing loss. Signal: The Hub is right in the heart of Shrewsbury in the Riverside shopping centre within easy reach of the bus and train stations.

Many people are unsure where to turn when they start to have trouble with their hearing. The Hub is a welcoming place, with the inclusive Links Café on site, where anybody can drop in and ask questions about hearing loss or the use of hearing aids at their own pace.

With the option to *"try-before-you-buy"*, people can find out about assistive equipment such as devices to adapt televisions or telephones to their needs. Partners including Shropshire NHS Audiology provide helpful services from The Hub too.

Signal would love to welcome readers of InTouch to The Hub to discover everything the charity has to offer – support for tinnitus, sign language classes, and community services across our rural county.



1 in 5 people in Shropshire has some form of hearing loss

The Hub manager, Paul, cordially invites you to take advantage of a special loyalty scheme. Simply quote *'InTouch'* to sign up and enjoy a complimentary first cup of coffee and 10% off any purchases of equipment. Take up the opportunity of a free hearing screening too and encourage family and friends to do the same! For more information, please visit: www.signal.org.uk

Suzanne Fregard



Do you have hearing loss?

We're here to help at **The Hub**



Signal: The Hub LOYALTY SCHEME

Benefits include:

- FREE hearing screening
- FREE cup of coffee when you sign up (Tuesday-Friday)
- 10% discount on purchases (excluding *The Links Café*)
- Invitations to exclusive events and special offers at The Hub

**SIGN UP
AND GET A**



**FREE
CUPPA**

20-22 Riverside Shopping Mall, Shrewsbury, Shropshire SY1 1PJ

Hub Manager Paul
E: paul@signal.org.uk
T: 01743 360 478

Lord Hill's Column

by Richard Hayes



Lord Hill's Column is special – for at least three reasons – & Shropshire people have every reason to be proud of it.

1. There was something of a craze for erecting Columns at the time of the Napoleonic Wars – Napoleon in Paris, and in England and Ireland in Yarmouth and Dublin (Nelson, blown up by the IRA in 1966), Trim, Co. Meath and Dublin (Wellington), Anglesey (Lord Uxbridge, later Marquess of Anglesey), The Mall, London (The Duke of York) and finally Trafalgar Square (Nelson) – and, of course, Shrewsbury (Lord Hill).

All were erected either after the war was ended or after the death of the person honoured – except for the Shrewsbury Column. The people of Shropshire decided to erect a Column to their local hero from Hawkstone in 1813 while General Hill (the peerage followed in 1814) was still battling against the French in the south of France, and very much alive. In fact, the proposal, made by the Shrewsbury Chronicle, to celebrate his achievements in the Peninsular War was made, unwittingly, four days after he had won, unaided, a battle at St Pierre against an army over twice the size of his forces.

2. Once the decision had been taken to erect a Column, the commission to design it was entrusted – special feature number 2 - to an architect, Edward Haycock, aged 22. Apart from a revision of the design of the plinth at the base by Thomas Harrison of Chester, the design is all Haycock's - and a highly competent piece of work it is, and beautifully constructed – a Greek Doric Column reckoned to be the highest in England. It stands 133ft 6ins (about 41m) high and the Coade stone figure is one of the largest made at Mrs Coade's factory in Lambeth, on the site of the present County Hall, at 17ft 6ins (5m).

3. The third special feature is the spiral staircase. Installed at the expense of the builder John Straphen as his contribution and graced with a cast iron handrail with a baluster to each of the 172 steps, each bearing a letter spelling out a message, which proclaims that the Column was commenced in a time of peace on 27th December 1814 and completed on 18th June 1816, "*the anniversary of the glorious battle of Waterloo*". How many staircases carry messages in the banisters? The Column was completed in just under 18 months, and while the masons were cutting the stone and raising them into position, the epochal events of the 100 days were in process, with Napoleon's escape from Elba, culminating with the Battle of Waterloo and his abdication and exile to St Helena.

If you would like to climb the stairs and enjoy the view – let me know and we will arrange for parties to do so. The Column is special, and I hope that you will tell your friends about it. Shropshire should be proud of it and make the most of it.

Richard Hayes
Chairman of the Friends
of Lord Hill's Column
E: l.r.hayes@btinternet.com

Would you like to climb Lord Hill's Column?

Shropshire County Pension Fund, in association with Friends of Lord Hill, is offering a tour on Friday 9th October 2015. There are 28 spaces available which will be allocated on a first come first served basis.

If you are interested in booking a place please:

Email: leah.swane@shropshire.gov.uk
Or call: 01743 251032

inTOUCH

Autumn 2015 | For Retired Members of the Shropshire County Pension Fund

Contact Us

If you can read this but know someone who cannot, please contact us on (01743) 252130 so we can provide this information in a more suitable format. If you wish to contact us on any issue in this magazine or have a query regarding your pension, please contact the Pension Team. Office hours are Monday to Thursday 8.30am to 5pm and Friday 8.30am to 4pm. If you would prefer to discuss your pension in person, you are welcome to come in and see us at the address below:

Pension Services, Shropshire Council, Shirehall,
Abbey Foregate, Shrewsbury, SY2 6ND

Email: pensions@shropshire.gov.uk

Tel: 01743 252130

Web: www.shropshirecountypensionfund.co.uk

Other useful contacts

Tax Office: 0300 200 3300 / **Outside the UK:** 0044 1619 308 705

Department for Work and Pensions Tel: 0845 6060 265

(For State Pension queries.)

Pension Credit Tel: 0800 99 1234

Website: www.thepensionservice.gov.uk/pensioncredit

**Do you need this magazine in an alternative format?
If so, please contact us.**