

# Intouch

*Autumn 2016*

FOR RETIRED MEMBERS' OF THE SHROPSHIRE COUNTY PENSION FUND



**P4 | Jean Talking**

An update from your pensioner representative.

**P5 | Pension Board Update**

Find out what the Pension Board have been up to.

**P8 | Annual Meeting**

When and where, getting there, what's on and how to contact us.

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## FUTURE PAY DATES

### When are pensions paid?

Your pension is normally 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.

We no longer send out payslips unless your pension payment has changed by £5 from the previous month. Don't forget you can securely view your payslips and P60s, see page 13 for more information.

### Below are your 2016/17 pay dates:

<b>October 2016</b>	Friday 28th
<b>November 2016</b>	Tuesday 29th
<b>December 2016</b>	Thursday 22nd
<b>January 2017</b>	Friday 27th
<b>February 2017</b>	Tuesday 28th
<b>March 2017</b>	Wednesday 29th
<b>April 2017</b>	Friday 28th

**PAY DATES FOR THE REST OF 2017 WILL BE ADDED TO OUR WEBSITE OVER THE NEXT COUPLE OF MONTHS.**



# Welcome

Welcome to the Autumn 2016 edition of InTouch. Not to long ago I had the opportunity to catch up with many of you at the Retired Members' Meeting. I hope that you found the presentations from Affinity Connect and West Mercia Police as helpful and informative as I did. If you have any suggestions on guest speakers for next year's meeting, please get in contact with the team.

Here in the pensions office we have been very busy as this year is the Fund's Triennial Valuation, the results of which we will report in the Spring 2017 edition of this magazine. For a more detailed explanation on the Valuation and its importance please turn to page 7.

This year's Annual Meeting is taking place on the 2nd December. The Annual Meeting updates you on all of the latest Pension Fund news and provides a chance to ask the pensions team any questions you may have about your benefits.

This will be your opportunity to find out about the initial Valuation results, how the LGPS investment pooling project is progressing, plus hear one of our investment managers speak. Definitely not to be missed!

On page 4 you can find out what your pensioner representative, Jean Smith, has been up to over the last few months. As always if you have any questions for Jean please contact the team and we will pass them on for you.

We also have an update on page 6 on how the Pension Board have been getting on. The board members have been working on your behalf attending training sessions, board meetings and pension events.

Thank you for reading, and I hope you take the opportunity to catch up with the team at the Annual Meeting in December.

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**DEBBIE SHARP**  
PENSIONS ADMINISTRATION MANAGER  
SHROPSHIRE COUNTY PENSION FUND

# “Jean talking”

I do hope you have enjoyed the summer with its assortment of weather. The Annual Retired Members meeting was held on 29th June, which was one of the wettest days of the year, but it did not deter members with a good attendance. The speakers and the stands were very interesting and it was a most enjoyable morning.

Since last talking to you, I have attended two pensions committee meetings, the Retired Members' Meeting, the Annual Training Day and I am now preparing for the next committee meeting in September.

The three-year valuation of the Pension Fund is taking place this year interim results should be available in November 2016, and provided at the Annual Meeting. Despite the Brexit vote being a surprise to the financial markets, there has not been any significant effect on the Pension Fund as foreign exchange rates have helped global funds.

Over the last quarter to the end of March the Pension Fund increased by 1.2%. The rolling three-year performance of the Fund is 7.2% per annum compared to a benchmark of 6.1%. Infrastructure delivered a return of 19.7% p.a., Fixed Income Managers achieved a return of 3.9% p.a. and Private Equity earned 15.4% p.a.

I mentioned in my Spring article that the Government had issued Investment Reform Criteria and Guidance for Pension Funds to pool their funds to have assets of at least £25 billion in total. Shropshire Pension Fund is

progressing well with creating an investment pool with Cheshire, Derbyshire, Leicestershire, Nottinghamshire, Staffordshire, West Midlands (including West Midlands Integrated Transport Authority) and Worcestershire. In July, the above Funds' submitted a detailed business case to the Government for creation of a multi-asset investment pool called LGPS Central.

The business case addresses the government's four criteria for investment pooling as follows:

- 1. Scale:** £34 billion of assets that exceeds the governments expected figure of at least £25 billion
- 2. Governance:** Expected to meet the Governments criteria for robust governance
- 3. Cost savings and value for money:** With projected savings of £200 million by 2034 net of transitional, set-up and operating costs, delivered through economies of scale, mandate rationalisation, fee negotiations and more use of direct management
- 4. Infrastructure investment of 5% or more of assets:** The pool is exploring National Infrastructure investment platforms

The pooling arrangements are expected to be in place by 1st April 2018. However, each authority will still maintain its own identity and local accountability whilst achieving savings.

I do hope you will be able to attend the Annual Pensions meeting that is taking place in the Council Chamber at the Shirehall in Shrewsbury on Friday 2nd December 2016.

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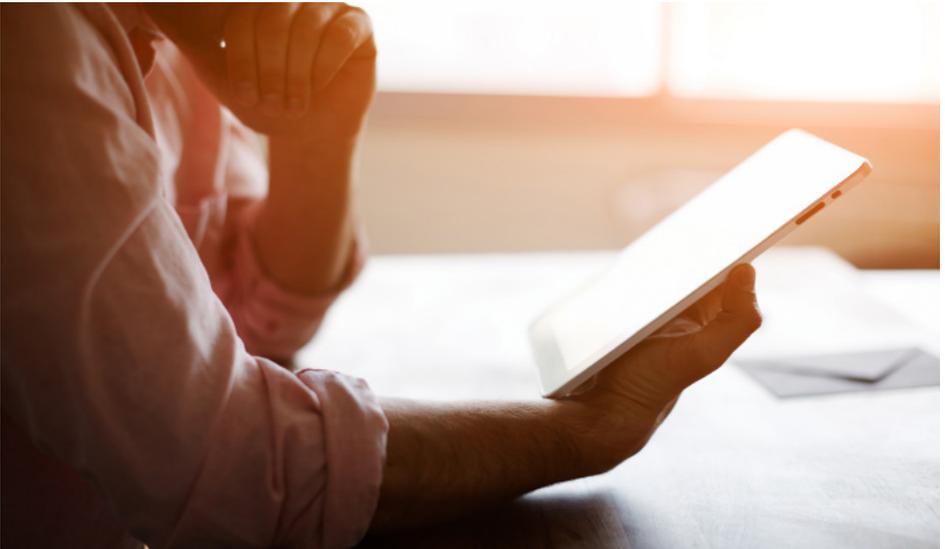
**JEAN SMITH**  
PENSIONER REPRESENTATIVE  
PENSIONS COMMITTEE

# Valuation

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**A Valuation of the Fund is undertaken to ensure that the Fund's assets are sufficient to meet the Fund's liabilities.**

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The Valuation analyses scheme membership by type, assesses the Fund's financial position, sets out the assumptions for future inflation and investment returns and then provides a schedule of the contribution rates for each of the Fund's employing bodies. The Valuation happens every three years with the previous one being undertaken as at 31st March 2013.

Shropshire County Pension Fund's Actuary, Mercer, carries out the valuation and reports their findings in the actuarial report. Mercer are currently working on the data for the 2016 report. The valuation reports for 2013 and 2010 can be found on the Pension Fund website, and once released in spring next year, the 2016 actuarial report will also be uploaded to the website.

The 2013 valuation showed that the Fund had assets to cover 76% of the Fund's liabilities. The 2016 valuation will focus on membership up to 31st March 2016 and the results will be released by 31st March 2017. We will report the Actuary's findings in the Spring 2017 edition of InTouch.

# Local Pension Board

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## Update from the Chairman

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## What it does & how it works

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### **What is the Pension Board's function?**

Every Public Service pension scheme is required to have a Pension Board. The role of the Board is to help to ensure that the scheme complies with governance and administrative requirements - in other words to see that the scheme is working properly in accordance with its own rules and for the benefit of its members.

### **Who are the people on the Shropshire County Pension Board?**

All Pension Boards have to have an equal number of employer representatives and member representatives - and there has to be a minimum of four Board members in total.

### **The Shropshire Pension Board has four representatives, and they are:**

**Stuart Wheeler** - who is an employer representative and who is the Head of Human Resources, Marketing and Communications at Severnside Housing.

**Liz Furey** - who is the Director of Finance at Harper Adams University, and Liz is an employer representative.

**Pat Hockley** - who has an extensive career background in contract management and commissioning. Pat is a member representative.

**Mike Morris** - who is also a member representative, and Chair of the Pension Board, and whose background is financial management and Commissioning.

These four Board members are supported by Shropshire County Pension Fund and Administrative staff who provide detailed updates on legislation, as well as reports and responses to any information which the Board calls for.

## **How often does the Pension Board meet - and where?**

The Pension Board meets at least twice a year, usually at the Shirehall in Shrewsbury, and those meeting dates are shown, in advance, on the Council's website - and they are open to the public. If anyone wants to raise a question they can do so by sending it in writing, in advance of the meeting so it can be answered at the meeting itself.

## **How do the Board members keep their knowledge up to date?**

As you would expect, the Pensions Regulator gives us clear guidance on the content and amount of training and knowledge that a Pension Board member must have. The Board takes its training responsibilities very seriously and each of the four members attends regular training updates, both at the Shirehall and also at special training events designed specifically for Pension Board members. These are delivered regionally and nationally, usually through the Local Government Association.

## **What are the costs of running the Pension Board?**

The four Board members are not paid a salary for their Pension Board work. They can reclaim expenses for attending Pension Board and training meetings. They can also receive a standard meeting allowance for attendance in line with Shropshire Councillors agreed rates - if they choose to do so.

## **What subjects has the Board been looking at over the past year?**

As well as receiving updates on legislative and administrative regulations the Board receives administration updates from the Shropshire Pensions administration team and reviews reports received from the Shropshire County Pensions Committee.

The Board also can request special reports on any issue which it wishes to examine in detail.

Over the past year these have included:

- A report on communication and safeguarding of hard to reach groups
- An update on the valuation of the Shropshire County Pension Scheme
- A report on the early implication and impact of BREXIT on the Pension fund
- An update on the current and future training needs of the Shropshire Board members
- Continuing reports on pension related complaints - and their resolution
- There are no restrictions on the questions or topics the Pension Board member can ask - or the report it can call for. All of the Board agendas and public reports are available online and can be accessed via the Funds website.

## **What does the future hold for the Pension Board?**

Firstly, Board members will need to continually update their knowledge - particularly in the light of changing regulations - and the implications and results of economic and social changes over next few years.

Also, the forthcoming LGPS 'pooling' arrangements, will be closely scrutinised by the Pensions Committee and the Pension Board particularly during the transition phases. More information on the LGPS pooling project can be found on the Fund website.

Board members will continue to attend the meetings of the Shropshire County Pension Committee. The Board are not members of the Pensions Committee - nor do they seek to influence it - but they do act as informed observers.

The Board has a particularly busy year ahead and wishes to encourage pension fund members to take an active interest in its meetings and reports.

# Annual Meeting

You are invited to the Fund's 2016 Annual Meeting.



## Where & When

**The Council Chamber  
Shirehall  
Shrewsbury  
SY2 6ND**



**2nd December 2016**



**11.00am until 1.00pm**

## Getting there

**Parking:** There are limited additional spaces in the 'overflow' car park which is located opposite the 'White Horse' pub off the A5064 (London Road) if spaces in the visitors car park next to the Shirehall are full. There is disabled parking available directly outside the front of the Shirehall.

Further parking can be found in the Abbey Foregate car park located 15 minutes walk from the Shirehall.

**Bus:** A bus runs every 15 minutes from the main bus station in Shrewsbury town centre stopping directly outside the Shirehall. Buses run in both directions and numbers/destinations include the 8 Sutton Road, 81 Wellington, X5 Telford, 436 Bridgnorth and the 96 Ironbridge.

**The above details were correct at the time of printing. For the most up-to-date information please visit the arriva website directly at: [www.arrivabus.co.uk](http://www.arrivabus.co.uk)**



## What's On?

The meeting will provide an overview of all the latest Pension Fund news including the interim results of this year's Valuation, updates on the LGPS pooling arrangements and a report on how the Fund has performed over the last year.

Tea, coffee and biscuits will be available and members of the Pensions Team will be on hand to answer any questions you may have about your LGPS benefits.

We hope to see you there!



## contact us

Let us know you will be attending by returning the form at the bottom of the page.

OR

**Telephone:** 01743 252130

**Email:** [pensions@shropshire.gov.uk](mailto:pensions@shropshire.gov.uk)



## Annual Meeting Reply Slip

I would like to attend the Annual Meeting on 2nd December 2016 *(please tick)*



Name:

Payroll ref:

Tel:

Email:

PLEASE RETURN TO: PENSION SERVICES, SHIREHALL, ABBEY FOREGATE, SHREWSBURY, SHROPSHIRE, SY2 6ND



# Reporting the death of a Scheme Member

**As a retired member of the LGPS, in the event of death your benefits will no longer be payable but your loved ones may be entitled to benefits. The benefits that may be payable in the event of your death are:**

## > *The process*

It is essential that the Fund is notified of a death as quickly as possible so that the process of establishing whether beneficiary benefits are due can be started without delay. If the estate is complex this can take a while.

1. When contacting the Fund it would be helpful if the following information is provided:
  - Full name and address of the deceased
  - The date of death and where the death was registered
  - Reference number such as National Insurance number or Payroll Reference Number
  - Full name and address of the Next of Kin and a contact telephone number
2. The Fund will then write to the Next of Kin to request to see the death certificate and any other relevant certificates, and declarations about marital status and any eligible children.
3. When entitlement has been established and the relevant benefits have been calculated, the recipient will be informed and the appropriate payments made.

## > *Lump Sum Death Grant*

A Lump Sum Death Grant payment can be due as a one off payment. Any payment of a Lump Sum Death Grant depends on when you left the LGPS, and any payment due is at the discretion of the Pension Fund. But remember, you can nominate your beneficiaries by completing an expression of wish form.

A Lump Sum Death Grant may be payable if you are under the age of 75 at the date of your death. How any Death Grant would be calculated would depend on the date that you retired from the Scheme.

### **Left before 1st April 2008**

A lump sum death grant would have been payable if you left the LGPS before 1st April 2008 and died with less than 5 years pension paid. This period of 5 years has now elapsed.

### **Left between 1st April 2008 and 31st March 2014**

A lump sum death grant is payable if you left the LGPS between 1st April 2008 and 31st March 2014 and die under age 75 with less than 10 years pension paid. **The amount payable is:** 10 times your annual pension less the total amount of annual pension already paid.

### **Left after 31st March 2014**

A lump sum death grant will be paid if you die and less than 10 years pension has been paid and you are under age 75. The amount payable would be based on the regulations in force for each tranche of service, pre and post April 2014:

- **Post April 2014 membership:** 10 times your annual pension in respect of your membership of the Scheme after 31st March 2014 (prior to giving up any pension for a tax free cash lump sum), less any pension already paid to you in respect of your post 31st March 2014 membership and the amount of any tax-free cash lump sum you chose to take by giving up some of the pension you built up after 31st March 2014 when you drew your pension at retirement.
- **Pre April 2014 membership:** 10 times the level of your annual pension in respect of your membership of the Scheme before 1st April 2014 (after giving up any pension for a tax free cash lump sum), less any pension already paid to you in respect of your pre 1st April 2014 membership.

### **If you are also an active member of the LGPS when you die**

If you are also an active member of the LGPS and die in service, the death grant payable would be calculated as above **or** the death in service lump sum death grant of three times your assumed pensionable pay, whichever is greater.

## **> Survivors' pension**

Current scheme regulations allow a survivors' pension to be paid in the event of your death to a spouse, civil partner, cohabiting partner or to any eligible children. Survivors' pensions become effective from the day after death and any pension that may be payable will depend on the membership you had previously built up and when you left the LGPS.

Any spouses' benefits payable in the event of your death would depend on the following periods of membership:

- Widows' pensions are based on membership from 6th April 1978 or the date when you joined the scheme if later
- Widowers' and civil partners are based on membership after 6th April 1988 or the date when you joined the scheme if later.

Widowers' pension benefits are based on post 5th April 1988 membership only, unless you are a female member who has previously made an election for any period from 1st April 1972 to 5th April 1988 to count.

If you die leaving one or more eligible children, your children are entitled to a child's pension. If there is more than one eligible child, the pension will be shared equally among the children.

# Latest news & updates

## Annual Report

The Annual Report highlights the important issues affecting the Fund over the previous financial year, together with full details about the Fund's administration, management and financial performance.

Financial statements contained in the report record the transactions of the Scheme during the year ended 31st March 2016.

You can read the 2015/16 Annual Report, and previous reports, on the Fund website or by visiting the Shirehall, Shrewsbury to view a paper copy.

## The Fund published its Annual Report for 2015/16 on the 30 September 2016.



## The LGPS –

### Implications of the EU referendum

The following statement has been issued by the Department for Communities and Local Government following the decision in June 2016 for Britain to leave the European Union:

*"The vast majority of EU legislation which impacts either directly or indirectly on the LGPS such as the Institutions for Occupational Retirement Provision (IORPs) is already written into UK legislation. Accordingly the scheme will need to continue to comply with such legislation until such time as Britain leaves the EU after which it would of course be the prerogative of a future UK government to seek to repeal some or all of this legislation subject to the terms of any new trade arrangements made with the EU.*

*With regard to UK government policy and legislative plans for the LGPS the situation is 'no change'. Regulatory changes, policy objectives and the timescales for implementing them remain as they were before the vote."*

Your pensioner representative Jean Smith mentioned in her article on page 4, that there has not been any significant impact on the Shropshire Fund as a result of Brexit. This will be monitored at Pensions Committee and Jean will ensure that retired members of the scheme are kept informed of the latest news and updates through her reports for InTouch. You can review the papers and reports of the the latest committee minutes on the Fund website.

The latest issues affecting the Fund will be covered in greater detail at the Annual Meeting on 2nd December. Please see page 8 for further information about this year's meeting.



## **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.

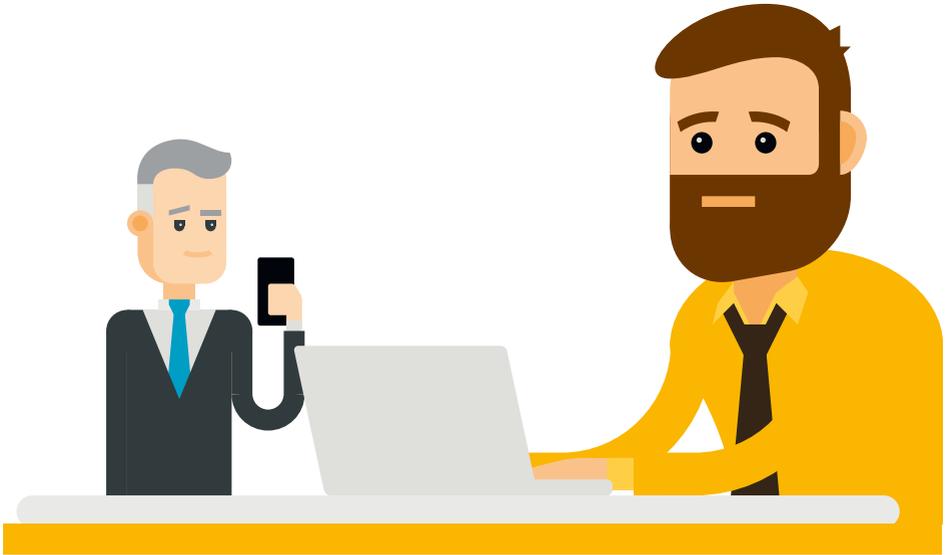
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**MORE ON THE NATIONAL FRAUD INITIATIVE CAN BE OBTAINED BY CONTACTING AUDIT SERVICES ON:**

TELEPHONE: 01743 257737

[WWW.SHROPSHIRE.GOV.UK/PRIVACY/NATIONAL-FRAUD-INITIATIVE](http://WWW.SHROPSHIRE.GOV.UK/PRIVACY/NATIONAL-FRAUD-INITIATIVE)

# Keeping In Touch



## **Changed your bank account?**

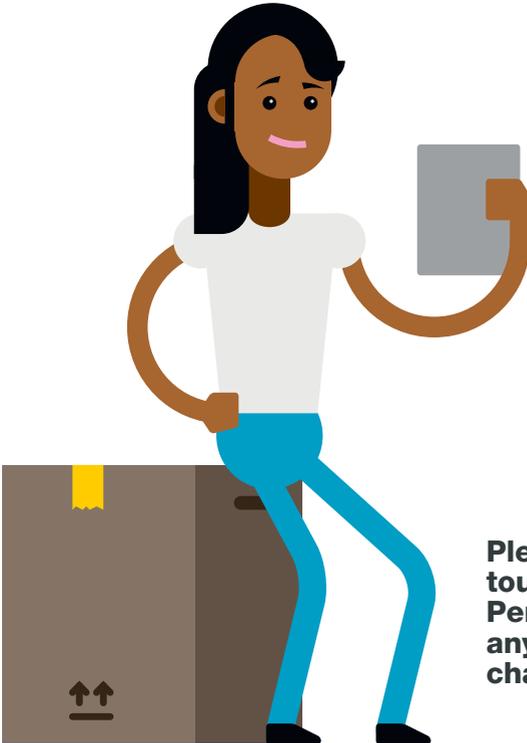
To notify the Fund of a change to your bank details, please complete and return the Bank Details form which can be found on the Fund website, or send a signed letter to the Fund. Please be aware that payments can only be made to bank accounts registered in the name of the member who is in receipt of the pension.

## **Has your marital status changed?**

If you have recently married, entered into a civil partnership, or undergone a divorce, please let the Fund know. You will be asked to provide your original marriage certificate, civil partnership certificate or Decree Absolute to authorise the change.

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**IF YOU WOULD LIKE MORE INFORMATION ABOUT  
SHROPSHIRE COUNTY PENSION FUND YOU CAN VISIT OUR WEBSITE.  
[WWW.SHROPSHIRECOUNTYPENSIONFUND.CO.UK](http://WWW.SHROPSHIRECOUNTYPENSIONFUND.CO.UK)**



**Please remember to keep in touch with Shropshire County Pension Fund and notify us if any of your personal details change.**

### **Moved house recently?**

If you have recently moved house it is important to inform the Fund of your new postal address. Address changes cannot be accepted over the phone as a signature is required to authorise the change, therefore if you need to notify us of a change of address, please send a signed letter to the Pension Fund or complete and return the Address Change Form which can be found on our website.

### **Are your nominated beneficiaries up-to-date?**

As a retired member of the LGPS, a death grant lump sum may be payable in the event of your death. It is important to check your death grant nominations regularly, particularly after a change in personal circumstances. If you would like to update your death grant nominations, please complete the Expression of Wish form which can be found on the Pension Fund website.

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#### **CONTACT US**

**WRITE:** PENSION SERVICES, SHIREHALL, ABBEY FOREGATE, SHREWSBURY, SHROPSHIRE, SY2 6ND  
**TELEPHONE:** 01743 252130



# Alzheimer's Research UK

## Fighting against dementia

**Around 23 million people in the UK know a close friend or family member with dementia. Retired LGPS member Katie Foster is one of them.**

Katie, who has lived in Shropshire for over 30 years, lost her dad Tim to Alzheimer's in 2007.

But she wants to do something positive rather than watch it happen to others. Katie is determined to support dementia research and help find a way to beat this devastating condition.

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**LEARN MORE ABOUT  
ALZHEIMER'S RESEARCH UK AT:  
[WWW.ALZHEIMERSRESEARCHUK.ORG](http://WWW.ALZHEIMERSRESEARCHUK.ORG)**

Katie has always lived a busy life. She became part of the Shropshire County Pension Fund after working at Ironbridge Gorge Museum for almost 20 years as Head of Marketing & PR. She now hopes to find more time to help Alzheimer's Research UK, the UK's leading dementia research charity, in establishing regional fundraising groups in Shropshire.

Alzheimer's can cause an array of symptoms, including memory loss, confusion and problems carrying out daily tasks such as eating, washing and dressing. Katie said:

*"One of the hardest things when caring for my dad was trying to get him to wash or change his clothes. He wouldn't do it himself and got very agitated if I tried to press him. To make things worse, he was registered blind due to glaucoma, adding greatly to the confusion and isolation that dementia can cause.*

*"As his dementia advanced, my dad increasingly seemed to live in the past. He was a prisoner of war for five years after being taken prisoner defending Dunkirk in 1940. Many of his comrades were killed, and he ended up in a PoW camp in Poland. In the last year of his life, he often thought he was back in the camp and had very vivid visions of it. People often just think of forgetfulness when they think of dementia, but it's so much more than that."*

Alzheimer's Research UK powers world class studies into dementia research, focusing on prevention, diagnosis and treatments. Studies show that one in three people over 65 will die with some form of dementia.

Fundraising groups play a crucial part in the fight against dementia, which currently affects around 5,000 people in Shropshire alone. Volunteers with a range of skills are required for the groups, which will aim to raise vital funds and awareness for the charity by arranging events and activities in the local community. Katie commented:

*"I've always enjoyed getting involved in fundraising and, having seen my father with dementia, I knew I wanted to support Alzheimer's Research UK. Dementia is one of few conditions that takes away someone's personality and changes who they truly are.*

*"I hope others will join me in raising money for this vital cause and helping future generations who, thanks to this research, hopefully won't have to watch a much-loved relative or friend disappear in front of them as dementia takes hold."*

### What is dementia?

- The term dementia is used to describe a collection of symptoms, including a decline in memory, reasoning and communication skills.
- Over time people with dementia can have trouble with everyday tasks such as feeding and dressing themselves, walking, talking and in the later stages even swallowing.
- There are many forms of dementia - Alzheimer's disease is the most common, followed by vascular dementia.
- Dementia is caused by diseases of the brain. It is not an inevitable part of ageing.

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**TO FIND OUT MORE ABOUT JOINING AN ALZHEIMER'S RESEARCH UK FUNDRAISING GROUP, PLEASE CONTACT ZOE BAGGOTT, SHROPSHIRE-BASED REGIONAL FUNDRAISING OFFICER: TELEPHONE: 07469 852501 | EMAIL: ZOE.BAGGOTT@ALZHEIMERSRESEARCHUK.ORG**

# What are you doing now?

**What do members do in their retirement?  
What do I do in my retirement? Not a lot you might say.**

My first task on retirement was to sort out family photographs and papers which had been kept in two shoe boxes over the years. In which, I found a small box of badges I had worn during my service in the Royal Marines and their Reserves. This awoke my interest in the corps “once a marine always a marine” as they say. So, I joined the Royal Marines Historical Society.

I started to visit bric-a-brac shops and it is surprising what can be found in such shops, military antique shops, military fairs and auctions. So started my collection of memorabilia. But, I found there was more to it than just collecting. I needed to know how to spot an original badge, what was a reproduction and there are many on the market, and how to clean a gilt badge without removing the gilt.

Then, how you record your badges, such as date purchased, condition, when worn and by which officers. Finally how to display your badges. There are a number of books on the subject which are a great help to a beginner.

Collecting takes up much of my time in particular if there is need to research a badge which is not shown in any reference book. The Corps museum is a good source of reference, but there are others.

I now have some 2,000 items in my collection, including Royal Marines Light Infantry and Royal Marines Artillery badges. These two arms of the corps were amalgamated in 1923.

The earliest item I have is an Olten Ranks Cross Bar Plate worn between 1802 and 1828 which was worn at the Battle of Trafalgar in 1805. In addition to Royal Marines badges I also collect Army cloth shoulder titles and have some 300 of these. Some regiments have a variety of different titles.

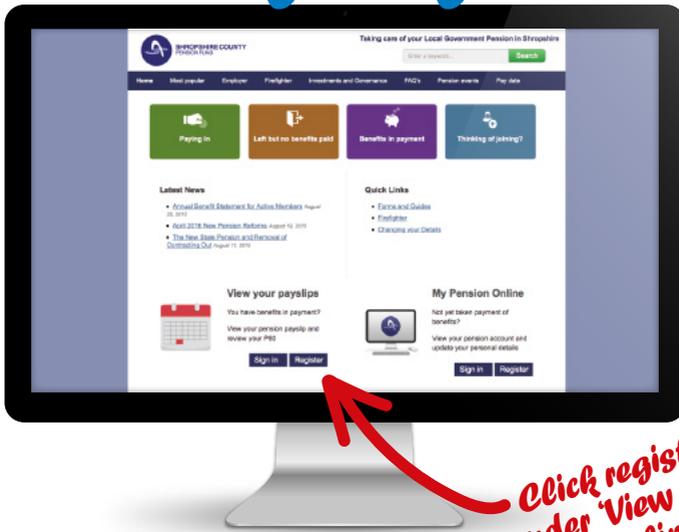
Just to get me started, after sorting out my family photographs and papers I went on to produce my family tree, going back to 1710.

A busy retirement.

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**HAROLD BERRY**  
RETIRED MEMBER  
SHROPSHIRE COUNTY PENSION FUND

# Pensions Online



*Click register  
under 'View your  
payslips'*

Register today by visiting:

[www.shropshirecountypensionfund.co.uk](http://www.shropshirecountypensionfund.co.uk)



Information about your  
LGPS pension



Pension Payment  
dates



Latest News and  
Updates



View your payslips  
& P60s



Forms and  
guidance

# 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 Pensions 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](mailto:pensions@shropshire.gov.uk)

**Website:** [www.shropshirecountypensionfund.co.uk](http://www.shropshirecountypensionfund.co.uk)

**Tel:** 01743 252130

## **OTHER USEFUL CONTACTS**

### **Tax Office**

**Tel:** 0300 200 3300

or from outside the UK 0044 1619 308 705

### **Department for Work and Pensions**

**Tel:** 0345 606 0265 (For State Pension queries.)

**Website:** [www.gov.uk](http://www.gov.uk)

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**Do you need this magazine in an  
alternative format?**

**If so, please contact us.**