

# Intouch

*Autumn 2017*

FOR RETIRED MEMBERS OF THE SHROPSHIRE COUNTY PENSION FUND



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An update from your pensioner representative.

**P8 | Annual Meeting**

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

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Find out what the Pension Board has been up to.

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## FUTURE PAY DATES

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### 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 or more from the previous month. Don't forget you can securely view your payslips and P60s online.

### Below are your 2017/18 pay dates:

<b>October 2017</b>	Friday 27th
<b>November 2017</b>	Tuesday 29th
<b>December 2017</b>	Thursday 21st
<b>January 2018</b>	Monday 29th
<b>February 2018</b>	Wednesday 28th
<b>March 2018</b>	Thursday 29th
<b>April 2018</b>	Friday 27th

**PAY DATES FOR THE REST OF 2018 WILL BE ADDED TO OUR WEBSITE OVER THE NEXT COUPLE OF MONTHS.**



# Welcome

Welcome to the Autumn 2017 issue of InTouch. Summer has come and gone and I hope you have enjoyed the few sunny days we have had over the last few months. The Pensions Team has been hard at work as usual processing all of our members' year end data, training Scheme employers and increasing online access for our active and deferred members.

Unfortunately, we had to cancel the 2017 Retired Members' Meeting, scheduled to take place on 30th June, due to lack of interest. The meeting has been a fixture on the pensions calendar for many years and it was with a heavy heart that the decision was taken. I would like to take this opportunity to extend my apologies to anyone who was due to attend and would encourage you to contact the team with any ideas you may have about how we can improve our communication with Retired Members. Further information on this decision can be found on page 14.

The Annual Meeting is still taking place though, on 10th November 2017. The meeting will cover

the latest Local Government pension news. As always the Pensions Team will be on hand to answer any pensions queries you may have.

In other news, I am pleased to announce that we have a new member of the Pensions Board. We were sad to see Stuart Wheeler, an employer representative on the Pensions Board from Severnside Housing, move on but we are confident his replacement Phillip Ingle, will prove to be a great addition to the board. Phillip Ingle is Deputy Chief Executive of Housing Plus Group.

Jean Smith, your pensioner representative, has been busy attending Pensions Committee over the last few months. You can read her report on page 4.

I hope you enjoy reading this issue of InTouch and I look forward to catching up with many of you at the Annual Meeting in November. Don't forget the meeting is filmed if you wish to watch it online afterwards!

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



## Jean "Talking"

I hope you have enjoyed the summer. What a shame there was insufficient interest for the Retired Members' Meeting to take place this year. However, I hope some of you will be attending the Annual Meeting on 10th November 2017.

Councillor Tom Biggins was elected as Chairman of the Pensions Committee at the June 2017 meeting. He has been a member of the committee for many years and I am sure you would like to join me in congratulating him on his appointment.

At the June 2017 meeting, we were updated on investment pooling and how LGPS Central was progressing with meeting the April 2018 deadline. An update was provided on the Regulatory Business Plan, Partner Fund's cost savings, the investment offering and the recruitment process. Significant progress has been made to date and I will keep you informed about future developments.

During the quarter to the end of March 2017, the Pension Fund increased in value by 3.5% and outperformed its benchmark by 0.6%.

The Fund value increased by £56 million to be valued at £1.767 billion. The Fund invests in a range of asset classes to diversify risk and provide more stable returns. Global equity funds have been strong performers, with Private Equity being the only asset class that delivered negative returns during the quarter, but longer term results are very positive.

Over the last twelve months the Fund has returned a positive return of 19.2%, which is 4.9% above the benchmark. It was a very positive year for the Fund with none of the managers producing a negative return.

The rolling three-year performance of the Fund is 10.5% per annum compared with a benchmark of 9%, which is also positive.

Over the next couple of months I will be attending a committee meeting and an annual training day. You can read the papers for these meetings on the Shropshire Council website: [www.shropshire.gov.uk](http://www.shropshire.gov.uk)

I look forward to meeting some of you at the Annual Meeting.

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**JEAN SMITH**  
PENSIONER REPRESENTATIVE  
PENSIONS COMMITTEE

# Annual Report

## Want to know more about the Shropshire County Pension Fund?

The Fund's annual report for the year 2016/17 is now available to view on the Shropshire County Pension Fund website.

The annual report is a regulatory requirement introduced to ensure transparency and consistency within the Fund. As well as ensuring that the Fund is compliant, the annual report forms an important part of Shropshire County Pension Fund's communication strategy as it provides an in-depth look at the different areas involved in the pensions administration and investment process.

The annual report contains the following:

- Review of the year
- Fund accounts
- Investment performance
- Corporate governance
- Statement of Consulting Actuary
- Statement by Fund Auditors

Much of the information surrounding Fund investments over the past year is also covered at the Fund's Annual Meeting in November.

You can view this year's annual report along with previous editions on the Pension Fund website:

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

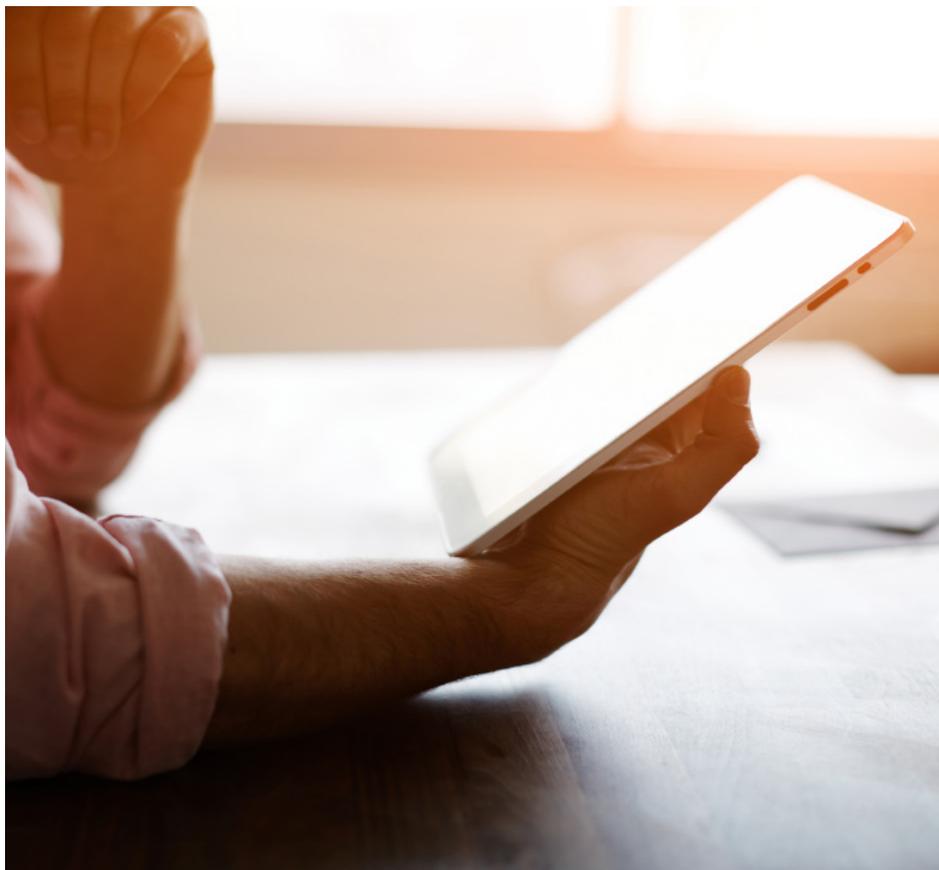
The report can be found on the 'Investments and Governance' page under the heading 'Annual Report and Pensions Annual Meeting'.

Hard copies are also provided for viewing at the Annual Meeting or by visiting Pension Services at the Shirehall.



# Latest Pension News

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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)**

## Changes to state pension age

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The Department for Work and Pensions (DWP) published a report outlining the Government's proposals for changing the state pension age from 2028.

This report follows an announcement by David Gauke, the current Secretary of State for Work and Pensions, that the rise in state pension age to 68 will be brought forward to the earlier date of 2039 from the previously intended implementation date of 2046. This change is in line with the recommendation in John Cridland's review which can be read in full on the gov.uk website.

This proposed change to the state pension age will apply to people aged between 39 and 47 and therefore should not affect you as a retired member of the LGPS, even if you are not already drawing your state pension.

The changes to the state pension age will impact members of the LGPS who are aged 39-47, as the normal retirement age in the Scheme for benefits built up after 1st April 2014 is linked to individual state pension ages.

We will keep you informed of any further updates relating to the new state pension.

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## New law to ban pension cold calls

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Government ministers announced new proposals on the 20th August 2017 to crack down on cold callers targeting pension benefits. There are two major changes. The first is an official ban on cold calls, text messages and emails that target private pensions. The second change will stop people from transferring their private pension pots to companies that are not investing money, sometimes referred to as 'dormant' companies.

Legislation is yet to go through parliament but it is thought that this law may come into force as early as Spring 2018.

As a retired member with your LGPS benefits in payment, these targeted scams should not apply to you as you cannot transfer your LGPS benefits. However if you have other pension benefits yet to be brought into payment and are worried about pension scams, The Pensions Regulator website has some useful advice on how to keep yourself safe. Visit: [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

If you are worried that you may have fallen victim to a scam, call The Pensions Advisory Service (TPAS) for free help and advice on 0300 123 1047.

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### CONTACT US

WRITE: PENSION SERVICES, SHIREHALL, ABBEY FOREGATE, SHREWSBURY, SHROPSHIRE, SY2 6ND  
TELEPHONE: 01743 252130 | EMAIL: [PENSIONS@SHROPSHIRE.GOV.UK](mailto:PENSIONS@SHROPSHIRE.GOV.UK)

# Annual Meeting

You are invited to the Shropshire County Pension Fund's 2017 Annual Meeting.



## Where & When

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

• • •

**10th November 2017**

• • •

**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)**

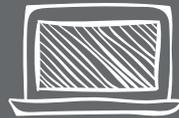


## What's On?

The Annual Meeting is a chance for members to catch up on all of the latest Pension Fund news including the pooling arrangements with LGPS Central and the Pension Fund performance over the last year.

Members of the Pensions Team will be attending to answer any questions you may have and refreshments will be available.

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 10th November 2017 *(please tick)*

Name:

Payroll ref:

Tel:

Email:

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



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Pension regulations are detailed and complex so it is essential that the Pensions Board members are kept up to date through regular training and legislative updates.

During the past year Board members have attended the Shropshire County Pension Fund (SCPF) Members' training day along with a range of training events organised by the Local Government Association (LGA), as well as the LGPS Annual Trustee Conference and the SCPF Annual Meeting. Self-assessment exercises through The Pension Regulator's training website have also been undertaken by each Board member.

The Board meets, as a minimum, twice a year. Its meetings are open to the public, and both the agendas and subsequent minutes are published on the Shropshire Council website: [www.shropshire.gov.uk](http://www.shropshire.gov.uk)

Topics considered over the past year included:

- Communicating with and safeguarding of 'hard to reach' members
- Overview of ill-health retirements
- Pension related complaints and their resolution
- Performance of the SCPF in tracing gone

away deferred pension members

- The Actuarial Valuation of the Fund
- The disaster recovery plan for the pensions administration systems
- Future work and training plans for Board members

From April 2018, in line with the Government's timetable, SCPF will commence the process of pooling its investments with eight other Funds in the Midlands region.

This topic has also been the subject of much discussion and scrutiny at Pensions Board meetings. The development, performance and administration of LGPS Central will form an important ongoing part of the Board's review programme for the year ahead.

The Pensions Board is greatly assisted by the close cooperation of the Administration Authority and the Board would like to thank its officers for their support over the past year.

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**MIKE MORRIS**  
CHAIR OF THE PENSIONS BOARD

# Provision for your dependants

**As a retired member of the LGPS, your pension benefits do not only provide you with an income in retirement, but can also provide financial support to your loved ones in the event of your death. It is therefore essential that the Fund is notified of a death as quickly as possible so that the process of establishing whether survivors' benefits are due can be started without delay.**

## Survivors' Pension

Survivors' pensions can be paid to a spouse, civil partner and in some circumstances to a nominated partner or to an eligible child/ren. Survivors' pensions are calculated using the membership that you have built up in the LGPS and become effective from the day after death.

Any spouse or partner pensions 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 following this date, the day when you joined the LGPS.
- Widowers' and civil partners' pensions are based on membership after 6th April 1988 or, following this date, the day when

you joined the LGPS. (Widowers' pension benefits can include any period from 1st April 1972 to 5th April 1988 if an election was made.)

- For a cohabiting partner to be entitled to receive a survivors' pension you must have paid into the LGPS on or after 1st April 2008 and your relationship has to meet certain conditions laid down by the LGPS at your date of death.

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

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[WWW.SHROPSHIRECOUNTYPENSIONFUND.CO.UK](http://WWW.SHROPSHIRECOUNTYPENSIONFUND.CO.UK)**

# Death Grant



## Death Grant

A Lump Sum Death Grant payment is a one off payment which may be payable if you die under the age of 75 and within 10 years of receiving your pension. You can nominate who you would like to receive the Death Grant by completing an Expression of Wish Form, however any payment due is at the discretion of the Pension Fund. How a Death Grant is calculated depends on the date that you retired from the Scheme.

### Retired before 1st April 2008

A Lump Sum Death Grant would have been payable if you retired from the LGPS before 1st April 2008 and died with less than 5 years' pension paid. This period of 5 years has now elapsed.

### Retired between 1st April 2008 and 31st March 2014

A Lump Sum Death Grant is payable if you retired from 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 to you.

### Retired after 31st March 2014

A Lump Sum Death Grant is payable if you retired from the LGPS after 31 March 2014 and if you die within 10 years of receiving your pension, and you are under age 75.

The amount payable would be based on the regulations applicable for each tranche of service for both pre and post April 2014 membership:

- **Pre April 2014 membership:** 10 times 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.
- **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 at retirement.

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## CONTACT US

WRITE: PENSION SERVICES, SHIREHALL, ABBEY FOREGATE, SHREWSBURY, SHROPSHIRE, SY2 6ND  
TELEPHONE: 01743 252130 | EMAIL: PENSIONS@SHROPSHIRE.GOV.UK

# Retired Members' Meeting

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As you will know, Shropshire County Pension Fund has held a meeting for retired Scheme members every year during the summer period for some time. The Retired Members' Meeting for 2017 was due to be held on Friday 30th June. However, the decision was taken to cancel the 2017 meeting due to lack of interest.

The decision to cancel the meeting was not made lightly because we have seen a reduced uptake over the years from our retired members who would like to attend the meeting. As the meeting not only involved members of the Pensions Team, but local groups and charities who gave up their time on a voluntary basis

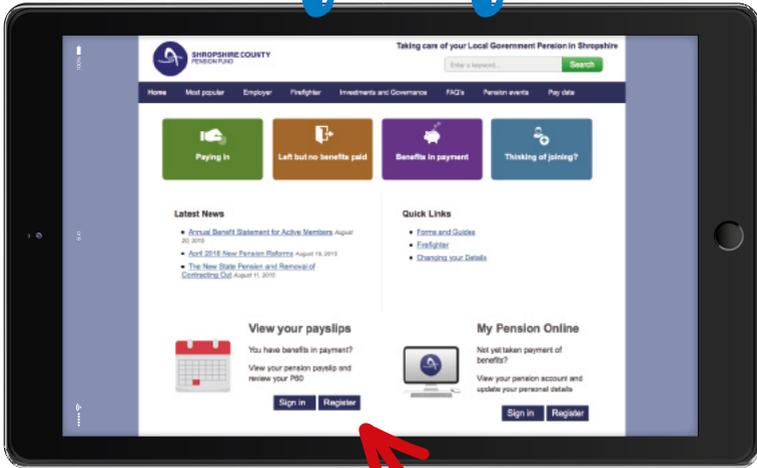
to support the meeting, the low number of attendees meant that we felt we could no longer ask for this support.

In light of this decision, the Pension Fund will be revisiting our Communications Policy and looking at new ways to communicate with our retired members. If you have any suggestions or ideas for ways in which the Pension Fund could help retired Scheme members get involved, we would like to hear from you. Please write to us with your ideas at Pension Services, The Shirehall, Abbey Foregate, Shrewsbury, SY2 6ND. Alternatively you can call 01743 252130 or email [pensions@shropshire.gov.uk](mailto:pensions@shropshire.gov.uk).

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**ON BEHALF OF ALL OF US AT THE SHROPSHIRE COUNTY PENSION FUND,  
WE ARE DISAPPOINTED TO SHARE THIS NEWS WITH YOU AND WE HOPE TO CATCH UP WITH YOU  
AT THE ANNUAL MEETING IN NOVEMBER.**

# 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

# free time this month?

**Shropshire Rural Communities Charity (RCC) is a leading local charity working with individuals and groups to improve quality of life and strengthen communities in the County. Currently, Shropshire RCC is recruiting volunteers to become Relevant Persons' Representatives.**



*can you make a difference?*

**There is currently a waiting list of people who need a Representative urgently!**

**Deprivation of Liberty Safeguards (DoLS)** provides protection for vulnerable people who are accommodated in hospitals or care homes in circumstances that amount to a deprivation of their liberty and who lack the capacity to consent to the care or treatment they need.

Everyone who is deprived of liberty must have someone appointed to act as their representative. Usually the person or an assessor will select a family member to carry out this role. When there is no one who is able to do it the Council must appoint someone to carry out the role.

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**FOR MORE INFORMATION PLEASE CONTACT  
NICKIE LONG AT SHROPSHIRE RCC  
TELEPHONE: 01743 342165 | EMAIL: [NICKIE.LONG@SHROPSHIRE-RCC.ORG.UK](mailto:NICKIE.LONG@SHROPSHIRE-RCC.ORG.UK)**



## *The role of the Volunteer Relevant Persons' Representative is to:*

- Provide regular contact and ongoing support to the person (in the region of 13 to 26 hours a year).
- Help the person to voice their concerns about the deprivation of liberty by requesting a review from the Council using the Form for reviews which they will be provided with.
- Assist the person to make a complaint to the Council by using the Council's Complaints Service.
- Challenge any deprivation of liberty by assisting/supporting the person to request a review or make an application to the court of protection (further support is available from the Council with this).

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**FOR MORE INFORMATION PLEASE CONTACT  
NICKIE LONG AT SHROPSHIRE RCC**

**TELEPHONE: 01743 342165 | EMAIL: [NICKIE.LONG@SHROPSHIRE-RCC.ORG.UK](mailto:NICKIE.LONG@SHROPSHIRE-RCC.ORG.UK)**



# *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.

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**MORE INFORMATION ON THE NATIONAL FRAUD INITIATIVE CAN BE OBTAINED  
BY CONTACTING AUDIT SERVICES ON: TELEPHONE: 01743 257737  
[WWW.SHROPSHIRE.GOV.UK/PRIVACY.NSF](http://WWW.SHROPSHIRE.GOV.UK/PRIVACY.NSF)**

# Shropshire Community Energy Tariff

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## **New Shropshire energy tariff benefits local people and local good causes**

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Shropshire Council and SSE are working together to offer a new energy tariff: the Shropshire Community Energy tariff. The new tariff is cheaper than SSE's Standard tariff and is exclusively available to Shropshire residents, and people working for public sector and voluntary sector organisations in Shropshire.

The Shropshire Community Energy tariff offers residents the following benefits:

- Your energy prices fixed for two years
- Tariff is 5% cheaper than SSE's standard variable tariff

And, every time someone switches to the new tariff, a local good cause will benefit.

For everyone who switches to the new Shropshire Community Energy tariff, SSE pays Shropshire Council a fee. All money raised will be used to benefit a local good cause. A different good cause will benefit every three months.

At the same time, SSE will also pay Shropshire Council whenever local people sign up to SSE's new phone and broadband package – this money will also go to towards the same good causes.

Between 1 October and 31 December 2017 money raised will be used to produce online 'e-learning' training packages to help teach food bank users how to use a computer and access the internet. This is vital as many central Government services will soon only be accessible online and for those who cannot use a computer, such training may be a lifeline.

The training is an important part of a wider package of support that will see Shropshire Council donate IT equipment to the foodbanks and other charities.

### **Further information**

**To switch to the Shropshire Community Energy tariff – and for a price comparison**

Call SSE: 0345 300 2133

Have a recent bill to hand if you can.

**For information about SSE's new phone and broadband package:**

Call: 03450 729 312 and quote SR123.

**For more information visit:**

[www.shropshire.gov.uk/energy](http://www.shropshire.gov.uk/energy)

## 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 8.45am to 5pm and Friday 8.45am 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:** +44 135 535 9022

#### **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.**