

# inTOUCH

Issue 28 | Spring 2014 | For Retired Members' of the Shropshire County Pension Fund

## Pensions Increase 2014

Full details inside  
Pg.8

## Retired Members Meeting

30th June 2014  
Walker Theatre  
Theatre Severn  
2-4pm

More on Pg.6

## New Museum & Art Gallery

Full details inside  
Pg.18



SHROPSHIRE COUNTY  
PENSION FUND

## Equitable Life Update

The Equitable Life Payment Scheme was set up by HM Government to make payments to Equitable Life policyholders who suffered financial losses as a result of membership with Equitable Life. The Scheme is in the process of contacting eligible policyholders who may be entitled to compensation and you may have seen in the newspapers recently an advertisement encouraging people who have not heard from the Compensation Scheme to come forward. If you believe that you are entitled to Government compensation and have not yet heard, call the Government helpline on 0300 0200 150.

**You may wish to contact them directly by writing to:**

Equitable Life Payment Scheme,  
PO Box 4110,  
Glasgow,  
G58 1EL

**Phone:** 0300 0200 150

**Overseas:** +44 (0)141 232 1377

Calls are charged at UK national rates. Lines are open between 9am - 5.30pm Monday to Friday (except on bank holidays)

**Or visit their website for more information:**

<http://equitablelifepaymentscheme.independent.gov.uk/index.htm>

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## 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.

### The dates below are your 2014 pay dates:

Tuesday 29 April 2014 | Thursday 29 May 2014 | Friday 27 June 2014

Tuesday 29 July 2014 | Friday 29 August 2014 | Monday 29 September 2014

Wednesday 29 October 2014 | Friday 28 November 2014

Friday 19 December 2014



## Welcome to the Spring 2014 edition of InTouch.

It does not seem very long since I was writing to you in autumn last year. Since then the team have been busy preparing for the changes the LGPS 2014 brings for members who are still contributing on 1 April 2014. As Retired Members' you can be assured your pension will continue to be paid as normal and at the same rate. There are some changes which will be of interest to you and particularly if you are currently in Local Government Employment and are still contributing to the scheme you can find more information on pages 14 and 15.

April is the time of year when your pension is revalued. Set by Government, this year's increase is 2.7% and is payable from Monday 7 April 2014. The increase is based on changes in the Consumer Prices Index (CPI) in the year to September 2013.

You will also have noticed that we have a 'New Look' Payslip, P60 and Pension Increase notification which has been enclosed with this newsletter.

Previously these documents have been printed separately. I hope combining them will be of help to you as all your information is in one place. If you have any feedback about this document please let us know. A guide to this document and information on how your pension is revalued is on pages 8 and 9.

The Retired Members' Meeting is being held on Monday 30th June 2014 in the Walker Theatre at Theatre Severn, Shrewsbury and we need your thoughts on whether you would like it to continue in future years and if so what you would like covered. Contact the team if you wish to put your views forward.

Jean Smith, your pensioner Rep, has provided an overview on what has been covered in committee over the last few months. If you have any questions for Jean please contact the team directly and we will pass them on for you.

And finally, don't forget you can access all previous editions of this magazine via our website. If you have logged onto our website recently you will notice that we have made some changes to the look of the site and hopefully made it easier for you to navigate.

Take care and I look forward to seeing some of you on Monday 30th June at the Theatre Severn.

**Debbie Sharp**  
Pensions Manager  
Shropshire County Pension Fund



## Jean Talking

On behalf of all pensioners, I would like say a big thank you to Ron Pugh for being our Pensioner Representative for the last six years. I have been his deputy during this time and have now taken over as your Pensioner Representative. I have attended three committee meetings in the last six months and also the annual pensions meeting on 5th November when I was pleased to see so many of you there. Can you please take a few minutes to look at the article on page 7 regarding future Retired Members' meetings. It would be a shame to lose this event, so your response would be much appreciated.

Last July I attended Pensions Committee when a shortlist of five fund managers were interviewed to appoint two new unconstrained global equity managers to each invest 8% of the Fund's assets and one passive equity manager to invest 20% of the Fund's assets. Following a review of the structure of the Fund earlier in the year it was agreed to replace some of our regional

equity managers with global managers and increase the equity allocation managed passively from 9% to 20%. These new appointments are expected to increase investment returns within the fund and will reduce investment management fees. I was very impressed with the professionalism shown during this appointment process.

Each manager is set a benchmark and performance is measured against this benchmark on a quarterly basis and reported to Pensions Committee. As at 31 December 2013 the fund increased by 4.1% against the total fund benchmark of 3.6%. Performance over the last 12 months is 16.6% compared against a benchmark of 12.8% and the rolling 3 years performance is 9.3% per annum compared to a benchmark of 6.9%. It is certainly good news that all benchmarks have been exceeded.

On 20 March 2014 I attended the Pensions Committee meeting where AON Hewitt, the pension fund investment adviser, provided a briefing session looking at different investment strategy options following the results of the Actuarial Valuation. The aim of the session was to review our current investment strategy and to analyse different options for the future by undertaking some asset/liability modelling and analysing how different economic scenarios would impact on the Fund's assets and liabilities. In June further training and analysis will be undertaken by the Pension Committee and the current Strategic Asset Allocation of the Fund will be looked at in more detail.

**Jean Smith**  
Pensioner Representative

# Retired Members' Meeting 2014

## 2-4pm Monday 30th June at the Walker Theatre Theatre Severn Shrewsbury



The meeting will start at 2.00pm and should be finished no later than 4.00pm.

There will be a presentation from a guest speaker and you will have a chance to catch up with former colleagues and find out about the latest fund updates. Also members of the Pensions Team will be on hand to answer any of your pension queries.

Refreshments will be served during the afternoon.

If you would like to attend please e-mail or telephone the team or complete and return the form at the bottom of this page.

**Telephone:**  
01743 252130  
**Email:**  
pensions@shropshire.gov.uk

**I would like to attend the Retired Members' Meeting.**

**Name:**  **Payroll Ref No:**

**Email:**

**Please return to: Pension Services**

Guildhall | Frankwell Quay | Shrewsbury | Shropshire | SY3 8HQ

## We want your feedback!

Some questions we would like to ask you are:

If you haven't previously come to a Retired Members' Meeting, what has stopped you?

If you were to come what speakers would you like to hear?

If you have attended a meeting what was your favourite part? (i.e Meeting up with former colleagues / Fund Account or Investment Updates / General pension information / Other speakers such as Trading Standards or National Trust?)

Do you come to the Annual Meeting each year in November?

We will let you know in the Autumn version of In Touch what you told us.

As a Pensions Team we think keeping in touch with our members is important.

An annual Retired Members' Meeting is a key part of the communication link. It gives you a chance to meet up with former colleagues and find out about the latest pensions news, as well as hearing from other guest speakers about areas which may be of interest to you.

To make sure this meeting remains relevant and interesting to you and to assess if it should continue, we would like your feedback.

Contact us by phone, email or letter with your thoughts on the future of this meeting.



# Pension Increase 2014



We're pleased to tell you that this year pensions will increase by:

# 2.7%

from Monday 7 April 2014

The increase has been based on changes in the Consumer Prices Index (CPI) in the year up to September 2013.

We normally send you a letter to confirm your revised pension amount. However, this year instead of sending separate documents we have provided your Pensions Increase notification, April Payslip and P60 in one document. You will find this document in the same envelope as this magazine. We hope combining these documents will be of help to you as it means you have all the information you need in one place.

**Don't forget! You can access your previous payslips and P60s securely online, see page 12 for more details.**

**TOTAL GROSS PENSION:** This is your pension this month before we take anything off like tax or other deductions.

**DEDUCTIONS:** This is the monthly deductions taken from your gross pension. Tax is listed separately to 'other deductions'. If you have 'other deductions', for instance a UNISON subscription or healthcare contribution, you can check these individually by logging on to view your pension details online. (See page 12)

## Your April Payslip, P60 & New Pension amount Document explained...

**TAX CODE:** HMRC tell us what tax code to apply to your pension. If you think your tax code is wrong please contact HMRC on 0845 3000 627 or 0044 1619 308 705 if you are calling from outside the UK.

**PENSION AND INCOME TAX DETAILS:** If you have to fill in a tax return, these are the figures you will need. There will only be figures in this document if you were receiving a pension from Shropshire County Pension Fund in the last financial year.

### Payslip April 2014

This form confirms the pension paid to you in April 2014

Month   
 Tax code   
 PAYE ref no.

**Pensioner's details**

Name   
 National Insurance number  Payroll reference number

**Your Pension**

Total Gross	Deductions	Net (the amount paid into your bank) = Total Gross - Total Deductions
<input type="text"/>	<input type="text"/>	<input type="text"/>

Taxable pay to date  Tax paid to date

**New Annual Pension Amount**

The Pension Increase from 7 April 2014 is 2.7%. Your revised annual pension is £00000.00. If you have more than one pension from the fund the amount stated is the total. April's payment includes the increase from 7th to 30th April 2014. Future payment will include a full month's increase. If you have a Guaranteed Minimum Pension (GMP) and are State Pension Age part of the increases on the GMP are paid with your State Pension therefore your pension will not reflect a full 2.7% increase. In this case, the Fund pays the increase on the GMP from any membership after April 1988. For more info see your INTOUCH magazine.

**To the Pensioner.**  
 You will receive a Payslip each April to confirm the pension payable for that year. After the April Payslip you will not receive another unless the amount that gets paid into the bank changes by £5 or more from the previous month. If your pension changes by £5 you will be sent a Payslip so you can check what has changed.  
 \*Others: For an itemised list of these deductions view your pension online via our website www.shropshirecountypensionfund.co.uk

### P60 End of Year Certificate

Tax year to 5 April

This form shows the total pension for Income Tax purposes paid to you by us in the year.

Issued by:  
 Shropshire County Pension Fund  
 Shropshire Council, Guildhall,  
 Frankwell, Shrewsbury,  
 SY3 8HQ

PAYE reference

**Pensioner's details**

Surname   
 Forenames or initials   
 National Insurance number  Payroll reference number

**Pension and Income Tax details**

In previous employment(s)	Pay	Tax deducted	£	p
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Pension paid by us</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Total for year</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Final tax code

**To the Pensioner.**  
 Please keep this certificate in a safe place. You will need it if you have to fill in a Tax Return, make a claim for Tax Credits or to renew your claim. You can also use it to check we are using your correct National Insurance number. By law you are required to tell HM Revenue & Customs about any income that is not fully taxed, even if you are not sent a Tax Return.

P60 [Substitute] Shropshire County Pension Fund

**PENSION INCREASE INFORMATION:** This is your new increased pension amount payable from 7 April 2014. Remember: your pension paid in April will be a total of 6 days at the old rate and 24 days at the new rate. You will see the full increase from May onwards.

## Your questions answered...



### What is a pension increase?

Each April, whilst receiving a pension from us and providing you are age 55 or over (or under age 55 and receiving a dependants or ill health pension), your pension will increase each year in line with the cost of living index (CPI) which is based on CPI as at September the previous year. Each April we let you know what the increase is, when it is applied from and your new pension amount.

### How is the increase applied?

If you are under state pension age your LGPS pension is fully increased by the Fund. Once you reach State Pension Age, the Department of Work and Pensions (DWP) pays the increases on the value of your Guaranteed Minimum Pension (GMP) with your State Pension - although the Fund pays the first 3% increase on the GMP generated by any membership after April 1988. As this year's increase is 2.7% we will pay the whole increase on any post 88 GMP.

All increases to a GMP in respect of pre 88 GMP are paid by the DWP as part of your State Retirement Pension. This may be called an additional component by the DWP.



## Your P60, April Payslip & Pension Increase Notification is an important document. Please keep it safe.

You can access your previous payslips and P60s securely online.

See page 12 for more details

### What is a Guaranteed Minimum Pension (GMP)?

The LGPS was contracted out of the State Earnings Related Pension Scheme (SERPS), so if you were a member of the LGPS between 6 April 1978 and 5 April 1997 we must pay you a guaranteed minimum pension (GMP) based on the state entitlement you would have earned if you had not been a member of the LGPS during this time.

Once you reach State Pension Age your pension will be compared with this GMP and increased to the rate of your GMP, should this be higher. In most cases, your LGPS pension is higher than your GMP entitlement.

### I only started receiving my pension during the past year, what increase is applied to my benefits?

If you started to receive your pension after the 8th April 2013 then you will receive a proportion of the increase based on the number of months between the date when your pension began and the date of the April 2014 increase.

### Why am I receiving a pay slip in April 2014?

Last year we stopped sending you a monthly paper pay slip, unless there was a change of £5 or more to your pension. As most members will only see a change to their pension in April due to the Pension Increase, this means you will still receive a payslip notification once or twice a year, usually in April and possibly in May too.

### What is a P60?

The tax year runs from April to March. Your P60 is a summary of your pension and tax details for the previous tax year. Please do not throw this away.

### I don't have any figures printed on my P60 document, what does this mean?

There will only be figures in the P60 document if you were receiving a pension from Shropshire County Pension Fund last financial year.

# Pension News

## Access your pension details online

We have a secure service called MyView, which allows you to view your pension payslips online. The MyView system is designed to provide a simple way for you to access your payslips and P60s.

### To log in visit our website

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

### Choose the page entitled

'Retired Member'

### Click on

'View Your Pay Slips Online'

Log on to MyView at bottom of page

### Follow these steps:

First time users or users who have forgotten their password are required to click 'Forgotten Password' you will need to enter your payroll reference number at this stage

A temporary password will then be sent to the email address we hold on your pension record\*. This password will last for two hours before it expires.

Follow the instructions and the link given in the email to set up your secure log in. To set-up your secure log in you will be required to confirm your date of birth, answer two security questions and set a new password

Subsequent times you log on you will be required to provide your payroll reference number along with the password and the correct response to one of the security questions.

\* Please note we need to have your email address on your record for you to access this service, contact us if you would like to give us your email address.



## Do you have an email address?

If so, let us know so we can send you the latest news and events direct to your inbox.

Keep up to date with the LGPS by subscribing to our email updates. Once signed up, we will send you an email whenever there is a significant addition to our website or event invitation.

Shropshire County Pension Fund will never send personal benefit information via email, only general information. Once you have let us know your email address, please remember to let us know if it changes in the future. Any emails returned as undeliverable will result in that email address being removed from our mailing list.

To let us know your email address simply email [pensions@shropshire.gov.uk](mailto:pensions@shropshire.gov.uk) so we can verify your details and add you to the list.

## Our website has a new look!

We have been working hard to update our website.

### Visit:

[www.shropshirecountypensionfund.co.uk](http://www.shropshirecountypensionfund.co.uk) to see the changes we have made. We hope you find the section for Retired Members' informative.

If you have any suggestions around other pension information you would like to see on the Retired Member section, please let the Pensions Team know.

## Missed the Annual Meeting?

Don't worry you can still watch it online!

View the November 2013 meeting via our website or by using the link: <http://youtu.be/-GludpJL980>

# Existing Pensioners & LGPS 2014



**The way benefits build up from 1 April 2014 is changing. The introduction of a new scheme from 1 April 2014 is for members who are still contributing to the LGPS. You can be assured that the pension benefits you receive from the Shropshire County Pension Fund will be mostly unaffected by the introduction of the new scheme. Your pension will continue to be paid as normal and at the same rate.**

## **The changes to the scheme which will be of interest to you are:**

- For members who retired after 31 March 2008 - there is no longer the requirement for a cohabiting partner to have been nominated by the deceased member for a surviving cohabiting partners pension. However evidence on death of the conditions that need to be met is still required.
- For members who retired after 31 March 2008 - benefits payable to a civil partner have been based on all membership but this has been changed to post 5 April 1988 membership only. However, you have the option to elect before 1 April 2015 for the 2008 provisions to apply to you.

## **Are you still contributing to the LGPS?**

If so, you should have received updates advising that the Local Government Pension Scheme changed on 1 April 2014. If you are an active member in our Fund remember everything we send out is also accessible from our website. If you are an active member in another Fund remember you are also welcome to check out our website but hopefully your Fund has been keeping you informed.

We also must inform you that as you have a pension in payment from a previous period of membership of the scheme which ended before 1 April 2014, your lump sum death grant and any lump sum death grant that may become payable in respect of your benefits will no longer be payable as well as the death in service lump sum death grant due from your current active membership. Your entitlement is now to which ever benefit is the greatest.

## **Your pension, paid as normal, at the same rate.**

**If you are still contributing to the LGPS on the 1 April 2014 the build-up of benefits compared to the existing scheme is in the table below.**

	New LGPS 2014	Current LGPS 2008
<b>Scheme basis</b>	Career Average Revalued Earnings	Final Salary
<b>Proportion of salary each year which counts towards pension</b>	1/49th	1/60th
<b>Pay which counts towards pension</b>	Actual pay including non-contractual overtime and additional hours	Full time equivalent pay for part time staff and excludes non-contractual overtime and non-pensionable additional hours
<b>Contribution flexibility</b>	You can pay 50% contributions for 50% of pension benefit	Only topping up benefits available
<b>Normal Pension Age (age benefits can be paid unreduced)</b>	Equal to the individual member's State Pension Age (minimum 65)	65
<b>Qualifying period for entitlement of benefits</b>	2 years	3 months
<b>Earliest Retirement Age (the earliest age benefits can be paid without employer consent but with a reduction applied)</b>	55	60

## Keeping us informed

### Plan ahead - Help prevent overpayment of your benefits

**Shropshire County Pension Fund participates in the National Fraud Initiative.** This initiative requires that payroll and pensions data be made available to bodies responsible for auditing and administering public funds. As well as protecting the fund by picking up cases of fraudulent claims, it also helps to ensure that beneficiaries themselves receive the money they are entitled to in the event of your death.

**When one of our members dies and we aren't informed, it means we carry on paying their pension leading to an overpayment. Normally this is a genuine error, and is easily put right. However, you can help prevent this happening in the first place by making sure that whoever is going to look after your affairs after you've died knows you receive a pension from us and have our contact details.**



They can let us know by phone on 01743 252130. That way we can stop your pension before any overpayments have been made, and of course put into place any new pensions which may arise - for example a pension for your spouse or partner, husband or wife.

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

Further information about the National Fraud Initiative can be obtained by contacting Audit Services on:

Telephone: 01743 252081  
Web: [www.shropshire.gov.uk/privacy.nsf](http://www.shropshire.gov.uk/privacy.nsf)

## Important Pension Tax Changes

### Important changes to the HM Revenue & Customs (HMRC) pension and tax rules from April 2014

You may remember last year we told you that there will be some changes due from April 2014 to the Lifetime Allowance (LTA) and Annual Allowance (AA).

**These changes only affect you if you are still making contributions to a pension scheme and the vast majority of our pensioners need not worry about incurring a tax charge as their LTA and AA won't reach this HMRC limit.**

The limit on the contributions you can make each year into all pension arrangements is known as the Annual Allowance. The limit on the total amount of pension savings you are able to build up is known as the Lifetime Allowance.

#### Annual Allowance

The Annual Allowance is an annual limit set by HMRC and is the limit on the value of the increase in your pension built up in a tax year that tax relief can be claimed on. The reduction in the allowance to £40,000 in annual allowance could affect those who are still contributing to a pension scheme and receive a substantial pay increase which may increase the pension built up for that year over the HMRC limit.

#### Lifetime Allowance

The Lifetime Allowance is the total capital value of all your pension arrangements, not including your state pension, which you can build up without paying additional tax. The cut in Lifetime Allowance will impact those who are still contributing to a pension scheme and are high earners with substantial pension savings. To exceed the reduced Lifetime Allowance of £1.25 million, a member will need to have accrued a pension of at least £62,500 per year.

**Even if you don't exceed the LTA limits, if you have pension savings which haven't yet come into payment please bear in mind you may be asked for the percentage of the LTA already used from any benefits already in payment. The LTA used from the benefits we pay you was in your retirement letter.**

#### In summary the changes are:

##### Lifetime Allowance is:

£1.5 million 2013/14 Due to decrease to £1.25 million from 6 April 2014

##### Annual Allowance is:

£50,000 2013/14 Due to decrease to £40,000 from 6 April 2014

If you have queries about Annual Allowance or Lifetime Allowance please contact the pensions team, however, we are not tax advisers and recommend that financial advice is taken when making financial decisions with regard to these changes.

# Shrewsbury's New Museum & Art Gallery

Recently the doors opened to the new Shrewsbury Museum & Art Gallery, a project five years in the making that takes visitors on a journey of discovery through Shropshire's history. This is a landmark attraction for what is already one of England's most celebrated medieval market towns.

Shrewsbury's Victorian Music Hall and one of the country's rarest 13th century mansion houses have been the focus of an innovative restoration scheme to form a new home for the Museum & Art Gallery. The project has enabled the county's entire collection to be completely reimagined for a modern audience.

Pieces dating back to Roman times will sit alongside a rolling programme of contemporary art; opening with an exclusive exhibition from 'Saatchi of the North' Frank Cohen's internationally acclaimed collection.

The galleries are arranged in order of era beginning with pre-history and Roman, moving on to Medieval, Tudor and Civil War until the huge open space that is the Music Hall is reached. The exhibits are arranged by theme from an ancient log boat to Darwin and his friends, through the Industrial Revolution, lost country houses and much more. In the Temporary Exhibitions Gallery until 30th June there's the superb selection of contemporary art from the collection of Frank Cohen. Around the building hang many paintings from Shropshire's wonderful collections of art, many of which have been hidden from view for years.

This £10.5 million project is a significant investment in Shropshire's tourism offer and will welcome visitors from far and wide to share in its story and experiences. Inside the Music Hall complex of buildings is the

town's relocated Visitor Information Centre which will help people with ideas for exploring Shrewsbury and Shropshire. The Centre offers pre-booked guided tours of the town centre and a comprehensive range of free and saleable publications and souvenirs. Buy your Museum & Art Gallery ticket at the VIC reception.

Shrewsbury's Victorian Music Hall and one of the country's rarest 13th century mansion houses have been the focus of an innovative restoration scheme



## Visitor Information

### Transformation of epic proportions

Shrewsbury Museum and Art Gallery comprises two grade II listed buildings that have been transformed into one dramatic complex overlooking the Square. The unusual architecture and rich history are just as intriguing as the artefacts and art works that are housed here.

Now the transformation is complete visitors can enjoy a completely new experience right in the heart of the town.

### Stop for coffee

On the ground floor near the Roman Gallery is the café bar which serves hot drinks, snacks and much more. Take a seat inside or go out to the courtyard seating for views of the outside of Vaughan's Mansion.

### Opening Times

Daily to end September  
10.00am - 5.00pm, 10.00am - 4.30pm  
in the winter & closed Mondays

### Admission Prices

Adult (18+): £4.00  
Senior citizens (over age 60): £3.50  
Children (5-17): £2.00  
Children (0-4): Free of charge  
Reductions for groups.

### Shrewsbury Museum & Art Gallery

The Square  
Shrewsbury  
Shropshire  
SY1 1LH

**Tel:** 01743 258885

[www.shrewsburymuseum.org.uk](http://www.shrewsburymuseum.org.uk)

# Guide Dogs Are we there yet?

**Buses play a vital role in enabling disabled people, including those who are blind or partially sighted, to live more independent lives.**

**But the worry of not being sure if you have got on the right bus, where you are on your journey, or when your stop is coming up, puts many people off using them.**

Guide Dogs conducted a survey entitled “*Road to Nowhere*” between October 2012 and March 2013 to uncover the extent of the problem. This was a follow up to the “*Forgotten Passengers*” survey conducted by the charity in 2012 which found that 89% of blind and partially sighted people had missed their stop because they didn’t know where they were on a journey.

Guide Dogs is campaigning for a change in the law to make audio and visual information - including audible announcements of the next stop and final destination - available on board every bus and scheduled coach service in the UK. This will enable blind and partially sighted people to use buses with confidence, and improve the experience of bus travel for all passengers.

One of the reasons used by bus companies is the cost of installing AV on buses is too high. However in 2012, passenger transport experts, The TAS Partnership, found that it costs just £2,100 to install audio-visual technology on a single-decker bus, or £2,550 for a double-decker. The report says that the cost could be reduced if whole fleets are equipped with the technology.



On 9 January MPs had the opportunity to debate the issue of talking buses. This debate gave MPs the chance to express how important audio visual announcements are for bus passengers and urge the Minister to reconsider the government’s position on talking buses. It is now vital that we keep up the momentum for this campaign following this debate.

If the situation doesn’t change blind and partially sighted people will continue to face a bus journey post code lottery. They will continue to rely on the goodwill of the bus driver or other passengers to tell them where they are and when to get off.

Failure to implement audio-visual information on buses will mean that people continue to be prevented from enjoying the independence that many of us take for granted. Not only blind and partially sighted people, but many others who rely on audio-visual information. It also means that people will still get off at the wrong stop, placing vulnerable individuals in potentially dangerous situations where they may feel threatened or scared.

**For more information or to get involved, please contact:**

**Laura Lane Clarke, Engagement Officer.**  
Telephone: 01189 838756  
Email: [laura.laneclarke@guidedogs.org.uk](mailto:laura.laneclarke@guidedogs.org.uk)

**Shrewsbury Guide Dogs are asking people to support this campaign in two ways.**

**1. We are asking people to write to their MP about the campaign, which can be done online at:**  
[www.guidedogs.org.uk/supportus/campaigns](http://www.guidedogs.org.uk/supportus/campaigns)

**2. We are asking people to complete our online Forgotten Passenger survey at:**  
[www.surveymonkey.com/s/TalkingBusesSurvey2014](http://www.surveymonkey.com/s/TalkingBusesSurvey2014)

# Q&A

## Your questions answered!

**The Pensions Helpdesk receives lots of phone calls from Retired Members' and we have collated some of the most Frequently Asked Questions which may be of use to you.**

### **(Q) Why do I pay tax on my pension?**

(A) HM Revenue & Customs (HMRC) will look at all types of income you receive and if this comes to more than your allowance then you will pay tax.

### **(Q) I think my tax code is wrong who should I contact?**

(A) Each year, you are allowed a certain amount of income free of tax - and this is referred to as a tax allowance. There are various types of allowance, but for most people, the only one which applies is the personal allowance. HMRC determines your tax code from your allowance, so you will need to speak to them if you think this is wrong as only they can alter it.

### **(Q) Do I have to do anything with the notice of coding I have received?**

(A) This is sent by HMRC to let you know your tax code. You don't have to do anything, we will know your tax code too unless we are not using the code you have been notified of, then you will have to contact them.

### **(Q) What if I change my address or my bank details?**

(A) Please let us know if you move house or want us to pay your pension into a different account in writing or ask us for a form to complete. Please remember the payroll is completed in the middle of each month so you need to inform us as soon as you can.

### **(Q) What if I get another job after I retire?**

(A) If you get another job in Local Government there will be no change to your pension. It will continue to be paid, unless you were granted Compensatory Added Years of membership through a redundancy/efficiency retirement, in which case your compensation benefits may be affected and you need to let us know about your new job.

### **If you want to know more about the tax you pay, get in touch with your tax office:**

**Post:** H M Revenue & Customs  
NW Midlands & Shropshire Area,  
Crown House, Birch Street,  
Wolverhampton.  
WV1 4JX

**Tel:** 0845 366 7815  
**Overseas:** 0044 1619 308 705

When speaking to the tax office you will need to quote your National Insurance Number and our tax reference number 671/S10.

# Unison Retired Members'

## Article supplied by Shropshire General Unison Branch for retired members'



### **We are very fortunate in Shropshire to have a thriving Retired Members' section of UNISON.**

The branch has a substantial number of retired members', and membership is open to anyone who has been a Unison member for at least two years on the day they retired and have received state pension or work pension.

For many years the members have organised themselves and formed a club (to which members' partners/spouses are also welcome). This meets on a monthly basis between September and April, with speakers (on all sorts of topics e.g. "Offa's Dyke"), and some Unison business. There is an annual outing in May, (this year to Liverpool) and a Christmas meal in December. Our AGM is in January. There is an annual fee to join the club of £5.00.

### **Currently our officers are:**

Harold Bound (Chair), Sue Batchelor (Minute Secretary), Elizabeth Lewis (Treasurer) and June McCormick (Social Secretary). Sue and Peter Roscoe share the Retired Members' Officer Post and keep a link with the wider branch, and Lou Gladden attends the quarterly meetings of the Retired Members' Committee in Birmingham.

We take an interest in national and local issues and are affiliated to the National Pensioners' Convention. There are various free courses that members can attend and for information on future meetings of the club please contact us. We always have tea/coffee and biscuits and should you wish to join, you will be most welcome. It's a good way to meet up with others with similar interests/ideas.

### **For more information, please contact us via the branch office:**

**Chris Chateur**  
**Telephone:** 01743 252958  
**Email:** chris.chateur@shropshire.gov.uk  
**Address:** Unison Branch Office, Shirehall,  
Abbey Foregate, Shrewsbury SY2 6ND

## 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 Pension Services. Office hours are Monday to Thursday 8.30am to 5.00pm and Friday 8.30am to 4.00pm. 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, Guildhall, Frankwell, Shrewsbury, SY3 8HQ

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

**Tel:** 01743 252130 | **Fax:** 01743 281040

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

**Pension Credit Tel:** 0800 99 1234

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

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