

# Intouch

*Spring 2018*

FOR RETIRED MEMBERS OF THE SHROPSHIRE COUNTY PENSION FUND



**P5 | Pensions Increase**

Your pension is revalued each April in line with the Consumer Prices Index.

**P8 | GDPR**

General Data Protection Regulations are coming into force in May.

**P18 | Samaritans in Shropshire**

Find out what the Samaritans are up to in your area.

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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.

From May 2018, we will only send you a payslip if your pension payment has changed by £20 or more from the previous month. Don't forget you can securely view your payslips and P60s online!

### The dates below are your 2018 pay dates:

April	Friday 27
May	Tuesday 29
June	Friday 29
July	Friday 27
August	Wednesday 29
September	Friday 28
October	Monday 29
November	Thursday 29
December	To be confirmed



# Welcome

Welcome to this year's Spring edition of InTouch. As many of you will know, Spring is the time of year when your pension is revalued. Your increase is set by the Government, and based on the Consumer Prices Index for the year to the previous September. This year's increase at 3% is payable from the 9th April 2018, and is the best increase to LGPS benefits since 2012. Along with this newsletter you will have received your P60/Pensions Increase notification. Please keep this safe.

In June 2013 the Pension Fund stopped sending paper payslips to you, unless your net pay (the amount that gets paid into your bank) either increased or decreased by £5 from the previous month. By doing this we managed to save money on postage and printing costs, and also reduced our environmental footprint.

From May 2018, we will only be sending a payslip to you if your net pay changes by £20 or more. For those of you who have access to a computer, don't forget you can login to a secure area online to view your payslips and P60s.

One of the biggest projects for the Pensions Team over the coming months is the introduction of the General Data Protection Regulations (GDPR). GDPR will replace the

existing Data Protection rules and reinforce the current procedures for handling the personal data of our members. GDPR does not just affect Pension Schemes, but any organisations that handle your personal data. Check out page 8 for information on this new legislation.

In the wider world of Pensions, you may have heard about the collapse of the construction firm Carillion and how this has affected the members of Carillion's Pension Scheme. You can read an article on the subject on page 15. Please be reassured that as your LGPS benefit is set out in law, they are completely secure and as such protected from the events that have affected Carillion.

On page 18 of this magazine, we have a guest article from the Samaritans in Shropshire. We are pleased to share the work of this charity with you and hope that you will find the article interesting and informative.

That's it from me this Spring, but I will catch up with you all in the Autumn. A date for your diaries is the 2018 Annual Meeting which will be taking place on 15th November. Take care, and let's keep our fingers crossed for some sunshine this year.

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



# Jean "Talking"

I hope you are now enjoying spring and looking forward to summer after seeing more snow than usual last winter.

I have been kept busy attending a Pensions Training Day and two Pensions Committee meetings in addition to the Annual Pensions meeting, which was very well attended. The next Annual Pensions meeting is taking place on Thursday 15th November 2018 at 11.00am. I look forward to seeing many of you there.

At the time of writing, the most up to date figures that are available for the Pension Fund are for the quarter ending September 2017. The Fund has increased in value by 1.8% and outperformed its benchmark by 0.2%. The value of the Fund increased by £22 million during the quarter to be valued at £1.857 billion as at the end of September 2017.

The strongest absolute returns were generated by Harris Associates, one of the Fund's active global equity managers, who returned 5.1%, which was 3.6% above benchmark and 3.1% above target. Positive returns were

also achieved by the Fund's active UK equity manager returning 2.9% which was 0.8% above benchmark, and 0.3% above target and property returning 2.4% which was 0.4% above target. The fixed income portfolios managed by Blackrock, PIMCO and GAM delivered returns of 1.3%, 1.0% and 0.3% respectively which were all above their benchmarks, with Blackrock and PIMCO both achieving their targets. These asset classes have achieved good returns during the quarter and provide valuable diversification for the Pension Fund.

Over the last twelve months the Fund has returned a positive return of 11.7%, which is 2.7% above the benchmark. The Fund's active equity managers all produced double digit returns and there were also strong returns from Infrastructure and Property. It has been a very positive year for the Fund, which resulted in the outperformance of 2.7% compared to benchmark.

The rolling three year performance of the Fund is 10.3% per annum compared to the benchmark of 8.4%, which is also positive.

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**JEAN SMITH**  
PENSIONER REPRESENTATIVE  
PENSIONS COMMITTEE

# Pension Increase

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## **Your Pension will increase by 3%**

This is the largest increase to LGPS pensions since 2012, and the second largest increase since the LGPS became linked to the Consumer Prices Index (CPI) in 2011.

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3%

In the envelope that contained this magazine, there was also your combined April 2018 payslip and P60.

On your April 2018 payslip you will find your revised annual pension payable from 9th April 2018.

**Please remember to keep this document safe.**

# Your April Payslip & P60 notification explained...

## Payslip April 2018

This document confirms the pension paid to you in April 2018

Month

Tax code **1**

PAYE ref no.

**Pensioner's details**

Name

National Insurance number  Payroll reference number

**Your Pension**

	Net (the amount paid into your bank) = Total Gross - Total Deductions
<b>2</b> Total Gross	<b>3</b> Deductions
Tax Paid	Other*
Total	Total

Taxable pay to date

Tax paid to date

Tax

**4** Messages from the Fund

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 £20 or more from the previous month. If your pension changes by £20 you will be sent a Payslip so you can check what has changed.  
\*Other: For an itemised list of these deductions view your payslip online via our website [www.shropshirecounty-pensionfund.co.uk](http://www.shropshirecounty-pensionfund.co.uk) Payslip Shropshire County Pension Fund

## P60 End of Year Certificate

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

PAYE reference

Tax year to 5 April

Issued by:  
Shropshire County Pension Fund  
The Shirehall, Abbey Foregate,  
Shrewsbury, SY2 6ND

**Pensioner's details**

Surname

Forenames or initials

National Insurance number  Payroll reference number

**5** Pension and Income Tax details

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

Figures shown here should be used for your tax return, if you get one.

**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.

Do not destroy P60 (Substitute) Shropshire County Pension Fund

### 1. Tax Code:

HMRC will inform us what tax code to apply to your pension. If you think your tax code is wrong, you must contact HMRC directly on 0300 200 3300. If you are calling from outside the UK the number is 0044 1619 308 705.

### 2. Total Gross:

This is your pension for the month, before deductions such as tax are taken.

### 3. Deductions:

These are the monthly deductions taken from your gross pension. Tax is listed separately to 'other deductions'. If you have 'other deductions', such as a UNISON subscription or healthcare contribution, you can check these by logging on to view your pension details online.

### 4. Messages from the Fund:

This is your new increased pension amount payable from 9th April 2018. Don't forget, your pension paid in April will be a total of 8 days at the old rate and 22 days at the new rate. You will see the full increase from May.

### 5. Pension and Income Tax Details:

If you have to fill in a tax return, you will need to use these figures. You will only see figures in this document if you were in receipt of a pension from Shropshire County Pension Fund in the last financial year.

**And remember, along with your April payslip you will also receive a paper payslip if your net pay changes by £20 or more from the previous month!**



# Frequently Asked Questions...

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## *When will the 3% increase to my LGPS pension be applied?*

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Your pension payment for April will be made up of two different rates. The first rate is the current rate that applies from the 1st of the month to the 8th, and the second is the increased rate that applies from the 9th to the 30th. From May, the full 3% increase will be applied to your pension going forwards.

## *Why haven't I received the full 3% increase?*

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If you started receiving your pension on or after 10th April 2017, you will receive a proportion of this year's pension increase. What this proportion will be will depend on how many months your pension has been in payment.

Shropshire County Pension Fund, like other public sector Pension Schemes, is bound by the provisions of annual review orders issued by HM Treasury and, as such, has no discretion in applying your pension increase.

## *How is my pension increase paid?*

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If you reached state pension age before 6th April 2016 the payment of the increase to your pension may be shared between Shropshire County Pension Fund and the government via the Department for Work and Pensions (DWP).

If you were contracted out of the State Second Pension, the LGPS has to guarantee that a minimum pension (GMP) is paid to you. A GMP applies to your pension if you were a member of the LGPS between 6th April 1978 and 5th April 1997 and have reached state pension age. The DWP pays the increase on most of the GMP with your state pension. Shropshire County Pension Fund will pay the first 3% increase on the GMP generated by any membership after April 1988, and then the DWP pays the increase on the rest.

# New Data Protection Regulations coming into Force

The General Data Protection Regulation (GDPR) is a new set of regulations due to come into force on the 25th May 2018, replacing the existing Data Protection regulations.



GDPR changes how businesses process and handle data, with the key aims of simplifying data privacy laws whilst giving greater protection and rights to individuals.

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TO FIND OUT MORE ABOUT GDPR  
AND HOW THE FUND USES YOUR DATA, VISIT OUR WEBSITE:  
[WWW.SHROPSHIRECOUNTYPENSIONFUND.CO.UK](http://WWW.SHROPSHIRECOUNTYPENSIONFUND.CO.UK)



### **How will GDPR affect LGPS members?**

To look after your pension benefits, Shropshire County Pension Fund holds certain information about you. The types of data held and processed typically includes:

- Contact details, including name, address, telephone numbers and email addresses.
- Identifying details, including date of birth and national insurance number.
- Information relating to your pension benefits in the Fund, including length of membership and salary.
- Other information in relation to your membership of the Fund to enable the calculation or payment of benefits, for example bank account details.

We obtain some of this personal data directly from you and from your former employer whilst you were in employment. We may also obtain data from a variety of other sources including public databases (such as the Register of Births, Deaths and Marriages).

We use this personal data to administer the Fund, to calculate and provide you (and any beneficiaries if you die) with benefits and to comply with our legal obligations.

As a member of the LGPS you are unlikely to notice any changes with the introduction of GDPR. This is because Shropshire County Pension Fund already has procedures in place under the existing Data Protection Act. The introduction of GDPR will simply mean that the current requirements on data protection are reinforced.

The Pension Fund is required to issue a privacy notice setting out why certain data is held, the reason for processing the data and the period for which the data will be retained. This is available to view on our website.

Within the privacy notice, members of the LGPS are also provided with additional information about their rights under GDPR.

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**TO FIND OUT MORE ABOUT GDPR  
AND HOW THE FUND USES YOUR DATA, VISIT OUR WEBSITE:  
[WWW.SHROPSHIRECOUNTYPENSIONFUND.CO.UK](http://WWW.SHROPSHIRECOUNTYPENSIONFUND.CO.UK)**

# Pensions Board Update



# Vacancy for a new Scheme Member Representative!

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**The Fund would like to thank Pat Hockley who has recently decided to step down from her role as Member Representative on the Pensions Board. Pat joined the Board after it was first established back in 2015 and has contributed significantly to the work of the Board.**

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Due to Pat's resignation a vacancy has arisen on the Pension Board for a new Scheme member representative. The Fund is currently seeking nominations from our Scheme members to sit on the Pensions Board.

The role of the local Pension Board is to assist the Scheme Manager to secure compliance with the LGPS Regulations, and help to ensure effective and efficient governance and administration of the LGPS for the Shropshire County Pension Fund.

The Board meets at least twice a year and all meetings are open to the public. The agendas and minutes of the Pension Board meetings are published on the Shropshire Council website [www.shropshire.gov.uk](http://www.shropshire.gov.uk).

The successful applicant will join current Pension Board Members:

- **Mike Morris**  
Member Representative and Pension Board Chair (Retired Member)
- **Liz Furey**  
Employer Representative (Harper Adams)
- **Phillip Ingle**  
Employer Representative (Housing Plus Group, part of Severnside Housing)

If you wish to apply for the vacant position, then a completed application form must be submitted to the Pensions Team by Monday 21st May 2018.

The application form can be obtained from the Pension Fund website, or can be posted to your home address at your request by phoning 01743 252130.

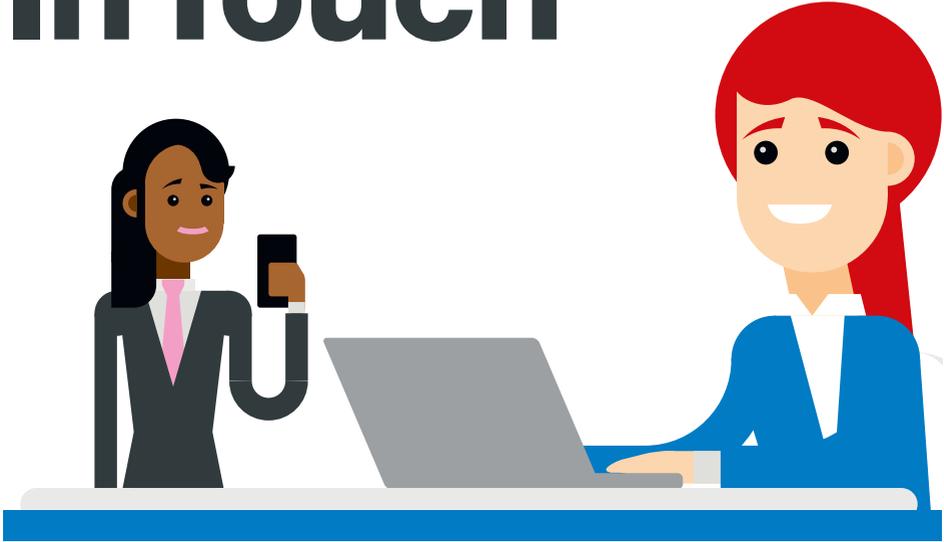
Once completed, the form should be emailed to [pensions@shropshire.gov.uk](mailto:pensions@shropshire.gov.uk), or returned to the following address; Pensions Services, The Shirehall, Abbey Foregate, Shrewsbury, SY2 6ND.

If your application is submitted by email you will be asked to sign the form if you are invited to an interview.

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**THE PERSON SPECIFICATION AND THE TERMS OF REFERENCE CAN ALSO BE FOUND ON THE PENSION FUND WEBSITE. THEY SHOULD BE REFERRED TO WHEN COMPLETING THE APPLICATION FORM AS CAPACITY TO MEET THE REQUIREMENTS OUTLINED IN THESE DOCUMENTS WILL FORM PART OF THE SELECTION CRITERIA.**

# Keeping In Touch



## **Changed your bank details recently?**

If you have recently updated your bank details, please complete and return the Bank Details Form which can be found on our website. If you prefer, you can send a signed letter to the Pensions Team. Please note, payment can only be made to bank accounts registered in the name of the member who is in receipt of the pension.

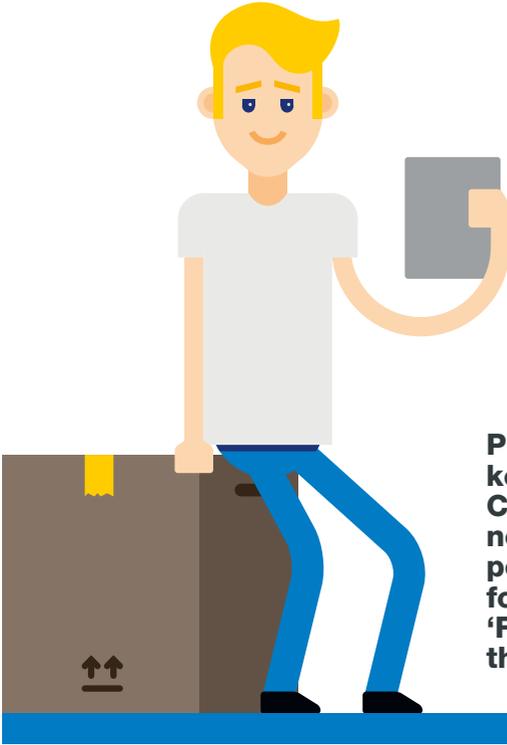
## **Has your marital status changed?**

If you have recently married, formed a civil partnership, or undergone a divorce or dissolution of partnership, please let us know so that we can update your marital status. Before we can make the change, we will need to see your original marriage certificate, civil partnership certificate or Decree Absolute to authorise the change. Certificates sent in via recorded or special delivery will be returned in the same way.

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### **CONTACT US**

TELEPHONE: 01743 252130 | EMAIL: [PENSIONS@SHROPSHIRE.GOV.UK](mailto:PENSIONS@SHROPSHIRE.GOV.UK)  
[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. All forms can be found on the 'Forms and Guides' page on the Fund website.**

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

In some cases, when you are a retired member of the LGPS, a death grant lump sum may be payable in the event of your death. Don't forget to check your expression of wish nomination is up-to-date, particularly if you have had a recent change in personal circumstances. If you would like to update your expression of wish nomination, please complete the Expression of Wish Form.

### **Moved house recently?**

If you have recently moved house, don't forget to let us know. As a signature is required to authorise a change of address, please can you submit a signed letter to the Pension Team, or complete and return the Address Change Form. Please note, if post is returned to the Pensions Team as addressee 'gone away', your pension benefits will be suspended and only brought back into payment once we receive notification of your change of address.

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**WRITE:** PENSION SERVICES, SHIREHALL, ABBEY FOREGATE, SHREWSBURY, SHROPSHIRE, SY2 6ND  
**DROP IN:** THE PENSIONS TEAM OFFER A DROP IN SERVICE AT THE ABOVE ADDRESS  
BETWEEN 8.45AM - 5.00PM MONDAY TO THURSDAY AND 8.45AM - 4.00PM ON FRIDAYS

# new payroll system

Three stylized coins are scattered around the text. One is at the top right, one is at the bottom left, and one is in the middle left.

**From Autumn 2018, we will be changing the system used to pay your pension monthly.**



There will be no change to the date in which payments are made. Payment date will still be the 29th of the month (or earlier if the 29th falls on a weekend or Bank Holiday) and it will not affect the amount of pension you are paid.

You will, however, receive a new payroll number and how you view your payslips online will be different. Further information will be provided to you later in the year once the new system is in place.

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**ANY QUESTIONS? WRITE: PENSION SERVICES, SHIREHALL, ABBEY FOREGATE, SHREWSBURY, SHROPSHIRE, SY2 6ND | TELEPHONE: 01743 252130 | EMAIL: PENSIONS@SHROPSHIRE.GOV.UK  
WWW.SHROPSHIRECOUNTYPENSIONFUND.CO.UK**

# The collapse of Carillion & the Pension Protection Fund

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**Construction firm Carillion fell into liquidation in January 2018 after failing to reach an agreement with its creditors. In addition to outstanding debts, the company also leaves an enormous pensions deficit.**

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Carillion operates 13 Defined Benefits Pension Schemes in the UK with around 28,500 members, of whom more than 12,000 are already claiming a pension\*. The management of these pensions will now fall to the Pension Protection Fund (PPF) who will absorb these schemes.

## **What is the PPF?**

The PPF exists to protect members of Defined Benefit Schemes in situations where the employer becomes unable to pay pension benefits. The PPF does this by taking on the assets of the Scheme and providing affected members with compensation.

Under PPF rules members who have reached the Scheme's Normal Retirement Age will normally continue to receive 100% of their

pension entitlement, as will those who have retired early through ill-health, or who are receiving a survivor's pension after a member's death. However, members who have not yet reached Normal Retirement Age will generally receive 90% of their pension entitlement, subject to an overall cap.

## **Could this happen to the LGPS?**

Whilst the Local Government Pension Scheme (LGPS) is also a Defined Benefit Scheme, LGPS benefits are set out in law. What this means in practice is that if a Local Government Pension Fund were ever to find itself in a position where it could not cover the cost of providing the pension benefits accrued by its Scheme members, Central Government would guarantee in full the cost of these benefits, rather than these benefits being absorbed by the PPF.

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**The LGPS is one of the safest Pension Schemes available, along with other public sector Pension Schemes, due to this protection. In short, LGPS member benefits are fully protected.**

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**\*FIGURES QUOTED FROM A NEWSPAPER ARTICLE IN THE DAILY TELEGRAPH ON 16TH JANUARY 2018.**  
(<https://www.telegraph.co.uk/pensions-retirement/news/carillion-collapse-will-pensions-still-paid/>)

# Annual Meeting 2018



Save the date

The Pensions Annual Meeting for 2018  
is due to take place on:

Thursday 15<sup>th</sup> November 2018

We encourage all members to attend the Annual Meeting as it provides an overview of what has happened in the Shropshire County Pension Fund over the last year.

The meeting is also a wonderful opportunity for members of the Pensions Team to catch up with our retired members and to find out what issues matter the most to you. This is to try and make sure that we are meeting your needs as Scheme members.

Further information about the 2018 Annual Meeting, such as the time and agenda, will be included in the Autumn 2018 issue of InTouch.

**Don't forget, Annual Meetings from previous years have been filmed and the videos are available to view on the Shropshire County Pension Fund website:**  
[www.shropshirecountypensionfund.co.uk](http://www.shropshirecountypensionfund.co.uk)

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



# *National Fraud Initiative*

## **Shropshire County Pension Fund participates in the National Fraud Initiative.**

This initiative requires that particular sets of data are provided to the Minister for the Cabinet Office for matching for each exercise and this includes payroll and pensions data.

The use of data by the Cabinet Office in a data matching exercise is carried out with statutory authority under Part 6 of the Local Audit and Accountability Act 2014. It does not require the consent of individuals concerned under the Data Protection Act 1998. Data matching by the Cabinet Office is subject to a Code of Practice.

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**MORE INFORMATION ON THE NATIONAL FRAUD INITIATIVE CAN BE OBTAINED  
BY VISITING THE SHROPSHIRE COUNCIL WEBSITE  
[WWW.SHROPSHIRE.GOV.UK/PRIVACY](http://WWW.SHROPSHIRE.GOV.UK/PRIVACY)**

# **SAMARITANS** in Shropshire

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**Samaritans in Shropshire has two branches in Telford and Shrewsbury, and they spent nearly 5,000 hours on the helpline to support people who were struggling last year.**

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**BOTH BRANCHES ARE LOOKING FOR VOLUNTEERS FROM ALL BACKGROUNDS – TO FIND OUT MORE ABOUT VOLUNTEERING AT SHREWSBURY BRANCH VISIT: [RECRUITMENT@SHREWSBURYSAMARITANS.ORG.UK](mailto:RECRUITMENT@SHREWSBURYSAMARITANS.ORG.UK) OR GO TO THE WEBSITE AT: [SAMARITANS.ORG/SHREWSBURY](http://SAMARITANS.ORG/SHREWSBURY)**

Branch listening volunteers provide emotional support for people who are struggling by answering helpline calls, emails and texts, and talking to people who come to the branch for face-to-face support.

Support volunteers do other essential tasks, which are needed to keep branches running. They will vary from branch to branch but might involve fundraising, building maintenance, helping with publicity, or the branch's IT.

Telford branch, which opened in October 1975, has 66 listening volunteers, 32 shop volunteers and seven general support volunteers. The shop is based at 12 New Street, Wellington and provides funds to recruit, train and support volunteers and maintain the branch building at 115 King Street, Wellington.

Shrewsbury branch, which has been open for over 50 years, has 54 listening volunteers and seven support volunteers. Shrewsbury volunteers organise various fundraising events including regular fayres and recently a concert by The South Wales Male Choir. The branch is also supported by an active fund-raising group, The Friends of Samaritans of Shrewsbury.

"Volunteering is about so much more than answering calls or emails," said Telford branch director David Lewis. "You learn new skills, meet

new people and the branch also organises social events. We also do outreach work at the local prison and go into schools and colleges."

"Samaritans provide a really useful and thorough training and there is a wealth of support. There is always someone to talk to at the branch, we are a very friendly bunch. We welcome all ages."

"Volunteering as a Samaritan provides a fantastic opportunity to help others, use existing skills and learn new ones, all in a friendly and welcoming environment," said Shrewsbury branch director Helen McGuinness. "You can apply to volunteer

for Samaritans as a listening volunteer or in a support role. Both are vital to keep a branch running.

"Our listening volunteers provide emotional support to people who contact us. We are also involved in outreach, giving educational talks and forging links with other local organisations to promote emotional support."

Branches decide individually what outreach work to get involved with. They might organise events at their local station as part of Samaritans partnership with Network Rail to reduce suicides on the railways, support the prison listener scheme which trains prisoners to provide peer support, or make themselves available for patients attending A&E after suicide attempts or self-harm.

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**Samaritans has more than 20,000 volunteers in 201 branches in the UK and the republic of Ireland. Although it varies from branch to branch, most volunteers commit to one shift of four hours a week.**

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**TO VOLUNTEER AT TELFORD, LEAVE A MESSAGE ON: 07487 681920**

**EMAIL: TELFORDRECRUITMENTANDSELECTION@GMAIL.COM**

**GO TO: SAMARITANS.ORG/TELFORD OR VISIT THE SHOP FOR MORE INFORMATION**

# 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:** 0800 731 0469 (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.**