

The Local Government Pension Scheme

**Notes about benefits payable to a
surviving spouse, civil partner or
nominated cohabiting partner**



Right of appeal

If you disagree with Staffordshire County Council's decision as to the amount of benefit to which you are entitled, please contact the Pension Services Section (the address is given on the back page) at once so that the decision can be confirmed or adjusted according to the circumstances. Should you still remain dissatisfied you have a right of appeal through Internal Dispute Resolution Procedures. A copy of a leaflet entitled "What To Do If You Have A Complaint" will be sent to you on request.

Payment

Your pension will be paid monthly in arrears, normally on the last day of each calendar month. However, if the last day of the month falls on a Saturday or Sunday, payment will be made on the Friday before. Each instalment of pension will be for that calendar month and will be one-twelfth of the annual amount. After your first pay advice (i.e. the statement that sets out details of monthly pay and deductions, etc.) a further pay advice will be issued only if your net pay changes up or down by £1 or more.

Payment will be made directly to a bank or building society account in your name. If you change your account number or home address please notify the Pensions Services Section (the address is given on the back page) in writing with your signature beneath the details. This should be received at least three weeks before the next pay day for the necessary adjustments to be actioned in that same month. Should your instalment of pension be returned to Staffordshire County Council by your bank or building society, payment of pension will be suspended until your whereabouts is known. The County Council must be satisfied that the money which is intended for you is actually reaching you.

For security reasons, a "life certificate" may be sent to you from time to time. Any delay in its completion and return may cause a delay in the payment of subsequent pension instalments.

Pensions Increase

Your basic rate of pension will be increased in line with Pensions Increase Orders. Normally the increase is applied annually, in April.

Income tax

Your pension is taxable and the initial rate of income tax deducted from your pension will be at the emergency tax code on a month 1 basis. H. M. Revenue and Customs will be advised of the action we have taken and will issue a new or revised tax coding where appropriate.

You should contact HMRC if you believe you have paid too much or too little tax. The contact details are: HM Revenue and Customs, PAYE, PO Box 1970, Liverpool, L75 1WX (telephone number 0300 200 3300). Staffordshire Pension Fund's reference is 586/PENS. You may also be asked to quote your National Insurance number. An explanation of tax codes can be found on HMRC's website at <http://www.hmrc.gov.uk/incometax/codes-basics.htm>.

Subsequent marriage or civil partnership

A surviving spouse's, civil partner's or nominated cohabiting partner's pension is payable for life but please inform the Pension Services Section if you enter a subsequent marriage or civil partnership.

National Insurance and Social Security Acts

You may be entitled to benefits from the State in addition to your pension from the Local Government Pension Scheme (LGPS). All enquiries regarding State Benefits should be addressed to the Department for Work and Pensions.

There are certain requirements of Social Security legislation which must be complied with by Staffordshire County Council in relation to your LGPS pension.

- The requirements of the National Insurance Scheme for those LGPS members who were contracted-out of the State Graduated Scheme between 3 April 1961 and 5 April 1975 are satisfied.
- On 6 April 1978 the LGPS became contracted-out of the State Earnings Related Pension Scheme (SERPS). SERPS was a second tier element of State pension (i.e. paid in addition to the basic State retirement pension). As a result of this, all Scheme members¹ have, up to 5 April 1997, accrued a Guaranteed Minimum Pension (GMP) which is a substitute for, and broadly equivalent to, the SERPS pension which would have been payable had the LGPS not been contracted-out. Benefits payable to scheme members and their surviving spouse or civil partner must at least be at the level of any relevant GMP. Part or all of the Pensions Increase due on the GMP element of the pension will be paid by the State Scheme; Staffordshire County Pension Fund will pay Pensions Increase on the remainder.
- On 6 April 2002, SERPS was replaced by the State Second Pension ("S2P"). The LGPS remained contracted-out of this second-tier element of State Pension.
- On 6 April 2016, the LGPS ceased to be a Contracted Out Scheme, as the Government introduced the new Single Tier State Pension. Anyone who was a member of the LGPS before April 2016 will not receive the full new Single Tier State Pension, but will see an adjustment (called Contracted Out Pension Equivalent or COPE) which will reduce the benefit to account for the lower National Insurance paid before 6 April 2016.

Children's pensions

If you have a child or children eligible to receive benefits, the child(ren)'s pension will normally be paid together with yours. This is on the understanding that the money will be used for the child(ren)'s benefit.

Children's pensions, like your own pension, are increased in line with Pensions Increase Orders and are taxable (although it is unusual for a child's personal tax allowance to be exceeded to the point at which tax becomes payable).

¹ Except certain married women and widows who, prior to the mid 1970s, opted to pay reduced National Insurance contributions.

A child's pension remains payable only for so long as the recipient actually is a "child", e.g.

- under age 18, or
- in whole-time education and under age 23, or
- physically or mentally handicapped.

Consequently you will be contacted from time to time for confirmation that the child is still eligible to receive the pension. If circumstances change, e.g. a child leaves college before completing his or her full course of education, you must inform the Pension Services Section immediately.

Data matching

The County Council is under a duty to protect the public funds it administers and to this end may use information relating to your pension payments within the authority for the prevention and detection of fraud. It may also share this information with other bodies administering public funds solely for these purposes.

Further information

These notes are for general guidance only. If you would like further information about your pension entitlement, or if you have any queries, please contact:

 **Pension Services Section, Staffordshire County Council, 2 Staffordshire Place, Tipping Street, Stafford ST16 2DH**

 **www.staffspf.org.uk**

 **pensions.enquiries@staffordshire.gov.uk**

 **01785 278222**

If a copy of this information is needed in large print, Braille another language or on cassette, please contact
Pension Services, Staffordshire County Council,
2 Staffordshire Place, Tipping Street, Stafford ST16 2DH