



InContact

A Newsletter for retired members of the Local Government Pension Scheme participating in the Staffordshire Pension Fund

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SPRING
2017



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152 acres
of beautiful
country park

Welcome

Welcome to the latest issue of InContact which is sent to over 38,000 members of the Staffordshire Pension Fund who are in receipt of a Local Government Pension.

You may have heard in the press that the Government has set criteria regarding Local Government pension funds pooling investments.

Staffordshire Pension Fund is now working collaboratively with several other Local Government pension funds in the Midlands as part of an LGPS central pool. This will initially see the creation of a multi asset investment pool of £35 billion in total.

Although the Government want Local Government pension funds to pool their investments, your Local Government pension will continue to be administered by Staffordshire County Council on behalf of

the Staffordshire Pension Fund. Your pension is guaranteed under statutory law and is unaffected by investments. Further information is available on our website.

As you will be aware we currently send this newsletter to your home address. It is still our intention to move to more electronic communication, even though many of you have provided us with your email addresses we have elected not to take this any further at this stage.

We are always interested in what you think about the newsletter and would appreciate your feedback. We would welcome suggestions for subjects you would like to see included.

Please let us know by contacting us by email to: martin.griffiths@staffordshire.gov.uk or writing to our usual address.

Janet Caiazzo

Janet Caiazzo
Pensions Manager

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Pension Increase



Your annual pension is reviewed each April, so that it keeps pace with the cost of living. The amount of Pensions Increase is based on an index specified by the Government.

Pensions Increase is currently based on the change in the Consumer Prices Index in the 12 month period up to the end of the previous September.

The pension increase for 2017 is expected to be 1%. Please note, however, that this had not been confirmed at the point this

newsletter was produced.

Please refer to our website over the next few months for confirmation of the increase.

Your April 2017 payment will only reflect about two thirds of the increase, as it takes effect from Monday 10 April 2017, not the 1 April 2017. Your May payment will reflect the increase in full.

If you retired in the 2016/17 financial year you will receive a proportionate increase.

There was no pension increase in 2016 as the Consumer Prices Index for the year to September 2015 was negative.

Your pension is normally increased if you:

- are aged 55 or over
- or are receiving a spouse's, beneficiary's,

or child's pension

- or retired on ill health grounds

If you do not fall into one of these groups, your pension will still attract the increase, but it will not be paid until your 55th birthday.

Memory Jogger...



Change of Address

Keeping us up to date with your current address is really important.

If just one of your payslips comes back to us undelivered we stop paying your pension and actively search for an update on your situation.

Power of Attorney (POA)

If a family member is dealing with your affairs and has a Power of Attorney, they can send it in for us to record.



BAGGERIDGE COUNTRY PARK

152 acres of beautiful country park

Officially opened in 1983 by HRH Princess Anne, Baggeridge Country Park and Local Nature Reserve consists of 152 acres of beautiful countryside on the edge of the Black Country in South Staffordshire.

The park with its mix of heathland, woodland, meadows and lakes has a long and varied history. Most of the park was part of the original Himley Estate of the Earls of Dudley, forming part of the Earl of Dudley's "back garden" and backing onto his home at Himley Hall. A large part of the park was landscaped by Capability Brown along with the grounds of the Hall.



However, once coal was discovered in the early 1900s, the top section of the park became a colliery. The Baggeridge Colliery was a deep mine and, in its heyday, it was considered the biggest and most productive mine in the world even though miners had to dig down to depths of 1,700 feet to access the 30 foot width seam of coal.

The pit closed down in 1967 and was bought and landscaped by South Staffordshire Council, which created the country park and, nowadays, it's a haven for nature and wildlife without even a hint of its industrial past. In spring, the woodlands are carpeted with bluebells and wild garlic and the meadows of the conservation area are awash with orchids. At the last count, there were over 15,000 southern marsh orchids and 2,000 common spotted orchids. The slopes of what were the old pit mounds are now home

to pyramidal and bee orchids along with a host of butterflies and moths.

The Park is a refuge for some of Britain's rarer and more vulnerable wildlife too including the white clawed crayfish and the great crested newt. The Park also has a small herd of rare breed Bagot goats to help with vital conservation work. This very old breed of goat originates in Staffordshire and is a very hardy breed, which makes them ideal for controlling the scrub that threatens to overwhelm the open grasslands.

Recipient of the prestigious Green Flag Award for the past 18 years, Baggeridge Country Park is a great day out for all the family and there's something for everyone, whether it's walking the dog, watching wildlife or taking part in an array of outdoor pursuits. It's a perfect setting if you want to enjoy the peace and quiet of the countryside and there are numerous facilities for outdoor pursuits.

It's a great place to walk and the park offers a range of pathways through all of the habitats. From the toposcope, there are magnificent views across the surrounding countryside to the hills of Clent, Brown and Titterstone Clew, Malvern, the Long Mynd and, on a good day, the Berwyn Mountains in Wales. The adventure play area at the park is very popular with children, particularly in the



summer, and the park also has a high ropes course, which is run by The Challenge Academy and is open to groups by prior booking. Another highlight is the miniature railway and a new short tunnel section along the rail-track will be opening later this year. The railway is run by volunteers and operates on Sundays during term time as well as on Tuesdays and Thursdays in the school holidays (weather permitting).

And remember to allow lots of time to enjoy a cup of freshly brewed tea or coffee in the tea rooms at the Park, where you'll find a wide range of refreshments on offer.

For more information, please visit:
www.sstaffs.gov.uk/baggeridge
Facebook Baggeridge Country Park
Twitter @baggeridgepark



Pension Pay Dates

Your Staffordshire Pension is paid into your chosen bank or building society on the last working day of each month.

We have detailed below your pension payment dates for the next 12 months for your convenience.

Please note you can view an abridged version of your monthly payslip on line by visiting our website at <https://www.staffspf.org.uk/Calculator/Self-Service-Calculator.aspx> You will need to register as a new user and then you will be able to view your details on a monthly basis.

MONTH	PAY DATE
APRIL 2017	28.04.17
MAY 2017	31.05.17
JUNE 2017	30.06.17
JULY 2017	31.07.17
AUGUST 2017	31.08.17
SEPTEMBER 2017	29.09.17
OCTOBER 2017	31.10.17
NOVEMBER 2017	30.11.17
DECEMBER 2017	15.12.17
JANUARY 2018	31.01.18
FEBRUARY 2018	28.02.18
MARCH 2018	29.03.18

Tax Office Information



If there is a change to your tax code, the Tax Office will issue a notification to our Pension Payroll Department to confirm details of the change.

If you wish to query your tax code please contact the Tax Office directly.

When contacting the tax-office, please have you National Insurance number to hand and quote reference 586/PENS.

Postal Address

HM Revenue & Customs
Blackburn House
Old Hall Street
Stoke-On-Trent
Staffordshire
ST1 3BS

Tel. 0844 474 0101

National Fraud Initiative

Staffordshire County Council is required by law to protect the public funds it administers. It may share information provided to it with other bodies responsible for: auditing or administering public funds or where undertaking a public function in order to prevent and detect fraud.

Data matching involves comparing records held by one body against other records held by the same or another body to see how far they match. This includes personal information and contact details. Computerised data matching allows potentially fraudulent claims and payments to be identified. Where a match is found it may indicate that there is an inconsistency which requires further investigation. No assumption can be made as to whether there is fraud, error or other explanation until an investigation is carried out.

Data matching by the Cabinet Office is subject to a Code of practice. This may be found at the following website www.gov.uk/government/publications/code-of-data-matching-practice-for-national-fraud-initiative



We participate in the Cabinet Office's National Fraud Initiative (NFI): a data matching exercise to assist in the prevention and detection of fraud. Such an exercise commenced in the autumn of 2016 and will continue during the spring of 2017. We have provided data to the Minister for the Cabinet Office for the NFI. Further details can be found on the website www.gov.uk/Government/collections/national-fraud-initiative

Further information on the Cabinet Office's legal powers and the purpose of the NFI can be found on the following Cabinet Office site www.gov.uk/government/publications/fair-processing-national-fraud-initiative/fair-processing-level-3-full-text. For further information on data matching at this authority contact David Fletcher, Internal Audit Section on Stafford (01785) 895408 or by e-mail at david.fletcher@staffordshire.gov.uk

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



How to notify the Fund of a death

The benefits payable if you die whilst receiving a pension can comprise one or more of the following depending on the length of time you have received your pension:

- **A Lump Sum Death Grant**
- **Survivor pension to a spouse, civil partner, cohabiting partner or eligible children**

Pensions are payable monthly to eligible dependents whereas the Lump Sum Death Grant is a one off payment usually made to the beneficiaries nominated by you. The beneficiary of the death grant is at the discretion of the Pension Fund, who will be guided by any nomination and, as such, it does not form part of your estate.

Survivors' pensions become effective from the day after you die and the pensions payable will depend upon the membership you have built up in the Scheme.

It is essential that the Fund is notified of a member's death as quickly as possible so that the process of establishing whether benefits are due can be started without delay. If you are contacting the Fund about a death, it would be helpful if the following information is provided:

- **Full name and address of the deceased**
- **The date of death and where the death was registered**
- **Reference number such as National Insurance number or Payroll Reference Number**
- **Full name and address of the Next of Kin and a contact telephone number**

Once informed a form will be issued and certificates requested as appropriate.

The Fund will then write to the Next of Kin when entitlement has been established and the relevant benefits have been calculated, the recipient will be informed and the appropriate payments made.

Pensioner Representative

Unfortunately for personal reasons Mr Alan Knight, our new Pensioner Representative has contacted the Chairman of the Pension Committee to offer his resignation.

We would like to thank him for his contribution and wish him all the best in the future. This post is once again vacant and we are looking to find another suitable candidate.

As a co-opted member of the Pension Committee representing the Pensions Consultative Forum, and in particular our retired members you would be expected to attend meetings which are held on a quarterly basis, as well as deal with queries received from retired members. These are normally directed to the Pensioner Representative by the Pension Team. During the year training sessions are also arranged for Committee members, which you would be expected to attend.

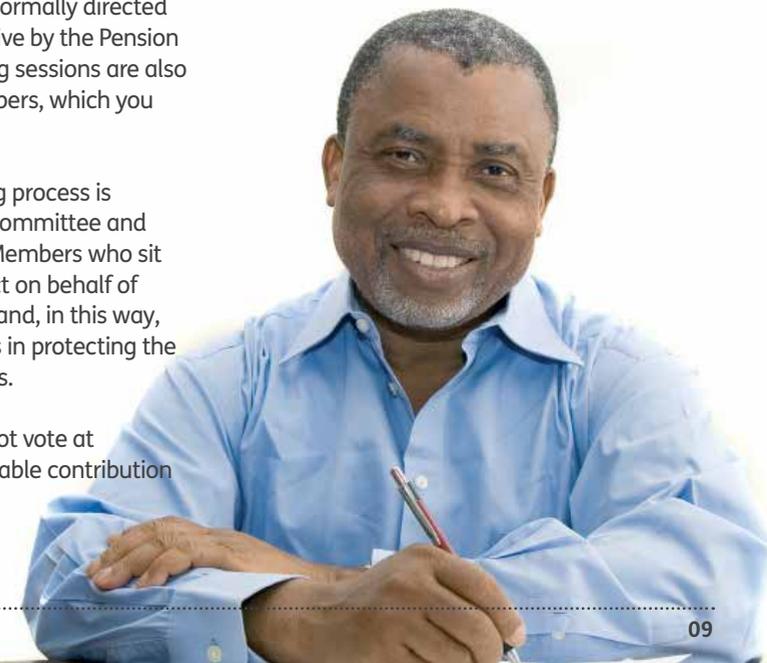
Although the decision making process is carried out via the Pensions Committee and Pensions Panel. The elected Members who sit on the Pension Committee act on behalf of the beneficiaries of the LGPS and, in this way, have a similar role to trustees in protecting the benefits of the LGPS members.

The co-opted members cannot vote at meetings but do make a valuable contribution in their representation.

If you feel you would be interested in taking up this role, please write into us with details of why you feel you could successfully represent the interests of the Staffordshire Pension Fund's retired members.

Alternatively e-mail our Communication Officer: martin.griffiths@staffordshire.gov.uk

The closing date for registering your interest is 30 April 2017.



The Dorothy Clive Garden

an inspiration for all seasons

The peaceful and serene **Dorothy Clive Garden** was created in 1940 when Colonel Harry Clive began his transformation of a disused Victorian quarry for his wife Dorothy, who was suffering from Parkinson's disease. The garden became the focus of Colonel Clive's life and in 1958 he set up the Willoughbridge Garden Trust to preserve Dorothy's memory. The charity has two key purposes which are to maintain, enhance and further develop a garden inspired by the memory of the late Dorothy Clive to be used for the enjoyment of the public, and to promote and support horticultural education, for the continuing benefit of both students and the general public. These two charitable objects are underpinned by an ongoing commitment to environmental sustainability and ecological sensitivity.



Both intimate and informal, the 12 acre site boasts a Royal Botanic Glasshouse, winter garden, edible

woodland, spectacular woodland quarry with waterfall, dazzling azaleas and rhododendrons, thousands of spring bulbs, spectacular summer flower borders, a pool and alpine scree, a rose walk and zingy tropical borders. The garden also includes a south facing Hillside Garden, providing a wealth of seasonal interest. Plant enthusiasts will find many unusual species throughout the garden along with many specimens of trees and shrubs.

Delicious homemade scones, light lunches and a selection of sumptuous cakes are available in



the garden tearoom. Plants and gifts are also available to purchase in the giftroom.

The garden is open every weekend from October to March, annually and then seven days a week from April 1st to 30th September, annually.

Adults are admitted at £7.50, concessions at £7.00, children 5-17 years are £2.00 and 0-4 years are free. Members and Friends of the Dorothy Clive Garden are also admitted for free.

For more information about the garden, the 2017 events programme and adult learning programme, please visit:

www.dorothyclivegarden.co.uk

Contracted-out Pension Equivalent (COPE)

Staffordshire County Council has received quite a few calls about COPE as the letter many of our members have received from the Revenue tells them to contact us.

Hopefully the information below, will provide you with some clarification.

As part of the changes to the State Pension introduced in April 2016 the Department for Work and Pensions (DWP) introduced a term called Contracted-out Pension Equivalent (COPE).

COPE is an estimated amount for those who were previously 'contracted-out' of the additional State Pension to see how National Insurance (NI) contributions paid before 6 April 2016 will contribute to their overall pension income. Members of the Local Government Pension Scheme (LGPS) were 'contracted out' of the additional State Pension and paid lower National Insurance contributions.

So to take into account that LGPS members have paid less into the NI system, the amount of State Pension they'll get directly from the Government will be lower than that received by people with similar earnings who were not contracted-out.

While those contracted-out may not be entitled to the full amount of new State Pension they will instead receive some of their pension income through a different route. In most cases, their occupational or personal pension scheme(s) should include an amount that is at least equivalent to the additional State Pension they would have got if they hadn't been contracted-out. This is known as the COPE amount.

The COPE amount is now included on State Pension statements. However, the COPE is an estimated figure and has no direct relation to the benefits paid by individual pension schemes, including the LGPS.

If you look at your own State Pension forecast, it states what your State Pension is likely to be when you reach State Pension Age and then what your COPE amount is separately. The COPE figure is only an estimated figure and is not actually deducted from the State Pension. Since 5 April 2016 an individual's National Insurance record is used to calculate their starting amount and then each year from then on they build up an entitlement to the new State Pension. See this link for more information - www.gov.uk/government/uploads/system/uploads/attachment_data/file/512799/your-state-pension-statement-explained-dwp042.pdf

The COPE is a single figure covering all of an individual's contracted-out membership, so where a member has had contracted-out membership in more than one pension scheme (or more than one pension fund), it is possible that a person's LGPS pension will appear lower than the COPE.



Contact us . . .

You can contact Pension Services by...



writing to: Pension Services, 2 Staffordshire Place, Tipping Street, Stafford, ST16 2DH



or by e-mailing: pensions.enquiries@staffordshire.gov.uk



or by phoning: 01785 278222



or by fax: 01785 276489



we also have a website at: www.staffspf.org.uk



Please remember

You should inform Pension Services directly of any amendments we should make to your personal details, for example if you change your name, address or marital status.

The details should be given in writing, quoting your Pay Reference Number and enclosing copies of any supporting documentation if appropriate (e.g. a copy of your marriage certificate if you have married or a copy of your decree absolute if you have divorced).

If any correspondence is returned to the Staffordshire Pension Fund, this may lead to your pension payment being stopped, so please make sure to let us know if you have moved.

If a copy of the information in this Newsletter is needed in large print, Braille, another language or on audio format, please get in touch with us.