

Police Pension Scheme  
Retired Members'  
Bulletin 2019



# Dear Member,

## Welcome to our 2019 Bulletin for Retired Members

### Changing your personal details

If you wish to change any of your personal details with us, it's easy to do through **Member Self Service** (MSS). You can find MSS on our website, at [peninsulapensions.org.uk](https://peninsulapensions.org.uk) (you will find it in the Members' area). If you're not registered with Member Self Service, you can let us know about your change of details in the following ways:

**Please let us know, in writing only** (address is at the end of this leaflet), **if:**

- your bank or building society details change. We will also need your signature, so we cannot accept changes by phone and email for security reasons.

**Please let us know, in writing or by email, if:**

- you change your address.
- You change your name because of marriage, civil partnership or divorce (please send a copy of the decree absolute, marriage certificate, or deed poll change either by post or email: [penspayr@devon.gov.uk](mailto:penspayr@devon.gov.uk)).
- we pay a child's pension and they leave full time education between the ages of 18 to 23.

In the event of your death, your personal representatives should contact us as soon as possible. Please ask them to call **01392 383000** or to contact us by email.

### Your P60

Your P60 will give you details of the pension we have paid you and the tax deducted in the tax year 2018/2019. The amount before tax shown on your P60 may be different from the annual rate for that year because:

- the first payment you received in the tax year included one or more days before the last pensions increase,
- or your pension started during the tax year,
- or your pension was not paid in full for the whole of the tax year.

## Pensions Increase – Pension payments from April 2019

The new rate will be payable from 8th April 2019 and the increase you receive is based on the date your pension began. Please see the table below:

When your pension began	Increase
On or before 23rd April 2018	2.4%
24th April 2018 – 23rd May 2018	2.2%
24th May 2018 – 23rd June 2018	2%
24th June 2018 – 23rd July 2018	1.8%
24th July 2018 – 23rd August 2018	1.6%
24th August 2018 – 23rd Sept 2018	1.4%
24th Sept 2018 – 23rd Oct 2018	1.2%
24th Oct 2018 – 23rd Nov 2018	1%
24th Nov 2018 – 23rd Dec 2018	0.8%
24th Dec 2018 – 23rd Jan 2019	0.6%
24th Jan 2019 – 23rd Feb 2019	0.4%
24th Feb 2019 – 23rd March 2019	0.2%
24th March 2019 onwards	Nil

The increase applies to the pensions of all spouses, survivors and children, those who retired on the grounds of ill-health, and all other pensioners over the age of 55. Because the increase is payable from 8th April an additional adjustment will be made to your May's pension, however any subsequent payments will then be at the new rate. For those under 55 who did not retire on ill-health grounds, the increase will apply and become payable from your 55th birthday. If any of your pension is based on service between April 1978 and March 1997 and you were over State Retirement Age before 06/04/2016, you may not receive the full 2.4% increase. This is because the Department of Work and Pensions pays part of the increase with your state pension.

For further information please visit [www.gov.uk](http://www.gov.uk) and search for 'Indexation of Public Service Pensions'. Please also note if you were a member of the Police Pension Scheme and retired in 2018/19 after accruing CARE (Career Average Revalued Earnings) benefits from April 2018, there may also be a notional revaluation applied to your pension before pensions increase is applied. This revalues the CARE benefits from the date of leaving up to the end of the financial year.

## Pension payment dates for 2019/20

Pensions are paid on the first working day of every month, unless this day falls on a weekend or a bank holiday. Over the next 12 months your pension will be paid on the following dates:

1st May 2019	1st November 2019
31st May 2019	29th November 2019
1st July 2019	31st December 2019
1st August 2019	31st January 2020
30th August 2019	28th February 2020
1st October 2019	1st April 2020

## England and Northern Ireland Tax rates

For 2019 to 2020 the basic personal allowance will be £12,500 and the basic rate limit will be £37,500. The tax rates and bandwidths are:

Basic Rate	20%	£1 to £37,500
Higher Rate	40%	£37,501 to £150,000
Additional Rate	45%	£150,001 and above

## Scottish Income Tax rates

For 2019 to 2020 the basic personal allowance will be £12,500 and the basic rate limit will be £37,500. The tax rates and bandwidths are:

Starter Tax Rate	19%	£1 to £2,049
Basic Rate	20%	£2,050 to £12,444
Intermediate rate	21%	£12,445 to £30,930
Higher Rate	41%	£30,931 to £150,000
Top Rate	46%	£150,001 and above

## Welsh Income Tax rates

For 2019 to 2020 the basic personal allowance will be £12,500 and the basic rate limit will be £37,500. The tax rates and bandwidths are:

Basic Rate	20%	£1 to £37,500
Higher Rate	40%	£37,501 to £150,000
Additional Rate	45%	£150,001 and above

Please note HM Revenue and Customs (HMRC) dictate whether you are a England & Northern Ireland, Scottish or Welsh tax payer, therefore if you have any queries on this you will need to call HMRC direct.

## Your Tax Code

HM Revenue and Customs (HMRC) tells us how much tax to take from your pension through your tax code. We are unable to change your tax code without specific instructions from HMRC. If you have any queries about your tax code, please contact HMRC on **0300 200 3300** or log on to your personal tax account by visiting [www.hmrc.gov.uk](http://www.hmrc.gov.uk) and searching for personal tax account. For information the Avon and Somerset Constabulary PAYE reference is **794/S2P**

## Re-employment

You should be aware that you must notify Peninsula Pensions if you are considering taking up further employment in the Police Force, as an officer or a civilian. This is because your pension may be affected. This applies even if the re-employment is with a different force. Please note this does not affect you if you are receiving a survivor's pension. If you are unsure if you are affected please contact Peninsula Pensions.

## Remarriage

### **Member of Police Pension Scheme 1987**

If you are receiving a widow or widower's pension from the above scheme, you should be aware that your entitlement to this pension ceases if you remarry or cohabit as husband and wife/civil partners unless your partner died on duty after 1st April 2015. The Police Pension Scheme regulations have been amended to allow widows, widowers and civil partners of police officers who have died on duty after 1st April 2015 to continue to receive their survivors benefits for life regardless of remarriage, civil partnership or cohabitation in the future. However if your widow/widower/s pension started before this date your pension will cease if you remarry or co-habit. You should contact Peninsula Pensions as soon as possible if you are unsure if this affects you to prevent any overpayment of your pension.

### **Member of Police Pension Scheme 2006 & 2015**

If you are receiving a survivors pension from one of these schemes you should be aware that your entitlement is payable for life and unaffected by re-marriage or co-habitation.

## Overseas pensions

If you currently live overseas, or if you are thinking of moving overseas, we can pay pensions directly into some overseas accounts in local currency. Please contact us for further details about this free service.

## Lifetime Allowance (LTA)

The LTA came into effect on 6th April 2006 and all pensions (excluding state and dependants' pensions but including new pensions coming into payment from other sources) will need to be checked against the LTA. If you started receiving your pension on the 6th April 2006 or later, you will find the percentage of the lifetime allowance you have currently accrued on your P60. Please note that if you have any other pension benefits about to be paid from any other sources you will need to let them know this figure.

## Pension scams

The Pensions Regulator has advised pension holders that if you are cold-called about your pension or believe you could be the victim of pension fraud, please contact Action Fraud on **0300 123 2040**. Please visit: [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk) and search 'avoid scams'.

## National Fraud Initiative (NFI)

Peninsula Pensions, along with other organisations, is required to take part in the Cabinet Office's National Fraud Initiative (NFI), designed to help in promoting the best use of public funds and to support the prevention and detection of fraud. To do this we are required to share information you give us, or the information we hold about you, with other public bodies. This helps to ensure, for example that no pensions are being paid to persons who are deceased or no longer entitled to receive such payments and that occupational income is being declared when housing benefits is applied for. Where fraud has been committed and pensions have been wrongly paid, this must be recovered. However occasionally wrong payments are made because of genuine error and this could result in payments to pensioners being increased. These exercises therefore help promote the best use of public funds.

## Contact us:

Website: [www.peninsulapensions.org.uk](http://www.peninsulapensions.org.uk)

Members' Self Service: [www.peninsulapensions.org.uk/police](http://www.peninsulapensions.org.uk/police)

Postal address: Peninsula Pensions, Great Moor House,  
Bittern Road, Sowton Industrial Estate, Exeter EX2 7NL

Tel: **01392 383000** (ask for pensions then select option 1)

Email: [penspays@devon.gov.uk](mailto:penspays@devon.gov.uk)