

Council Tax benefit

If you need financial help to pay your Council Tax bill, you may be able to get Council Tax Benefit. You may also get Second Adult Rebate if you share your home with another adult (not your partner or civil partner) who's unable to pay towards the Council Tax.

Your full Council Tax bill is based on at least two adults living in a home. If only one adult lives in a home (as their main home), the Council Tax is reduced by 25 per cent. The bill doesn't increase if there are more than two adults in the home.

For more information contact your local authority, normally a district council. For those who live in Wiltshire, you can contact Wiltshire Council on 0300 456 0100. Further information can also be found at www.direct.gov.uk.

Save your energy

Information on energy saving tips, winter fuel payments and energy grant available – find more information at either go to <http://www.homeheathhelpline.org.uk/energy-saving-tips>. Or call 0800 33 66 99.

Age Concern

Age Concern has recently redesigned their website www.ageconcern.org.uk. There is a huge amount of information available, including fact sheets on issues affecting older people in the UK, which can be downloaded freely.

Just for fun

Spring Sudoku

Sudoku puzzles have a unique solution that can be reached logically without guessing.

Enter digits from 1 to 9 into the blank spaces. Every row must contain one of each digit. So must every column, as must every 3x3 square.

	3	6				7		
	5	4	6					8
9	7				4			
		5		6			2	
	9	7	1		2	8	3	
	1			3		9		
			8				6	7
5					3	2	9	
		9				5	8	

Wiltshire Pension Fund

Pensioners Newsletter

April 2009



Pensions Increase	LGPS Paydates	Pension Credit	Save your energy
Your "cost of living" increase this year Page 1	Page 2	Could it top up your weekly income? Page 3	Page 4

Welcome to the 2009 edition of the Wiltshire Pension Fund Pensioners' Newsletter. Once again we include our regular news such as pay dates, the pension increase for this year and our contact details.

As you may be aware, there are structural changes taking place to the local authorities in several counties, including Wiltshire, which will mean that as of 1 April 2009 the District Councils will no longer exist and all of their responsibilities, as well as that of Wiltshire County Council, will be absorbed by a new, single Wiltshire Council.

Since this time last year, the financial situation has hit the investment returns of pension funds as well as other organisations. However, as pensioners, you need not worry about either of these changes on the receipt of your pension, now or in the future, as your pension is unaffected.

LGPS, Police and Fire Pensions Increase

Your "cost of living" increase this year takes effect from 6 April 2009. If you have been receiving your pension for at least a year, your pension will be increased by 5%. This increase is based upon the annual inflation rate as at September 2008.

If you have retired within the last 12 months you will only receive part of this increase. The following table gives a breakdown.

It is very important to remember that, because your increase takes effect part way through the month, the amount paid in April will be slightly less than the amount paid in the following 11 months.

Pensions Beginning	Pensions Increase
Before 21 April 2008	5.00%
22nd April 2008 to 21st May 2008	4.58%
22nd May 2008 to 21st June 2008	4.17%
22nd June 2008 to 21st July 2008	3.75%
22nd July 2008 to 21st August 2008	3.33%
22nd August 2008 to 21st September 2008	2.92%
22nd September 2008 to 21st October 2008	2.50%
22nd October 2008 to 21st November 2008	2.08%
22nd November 2008 to 21st December 2008	1.67%
22nd December 2008 to 21st January 2009	1.25%
22nd January 2009 to 21st February 2009	0.83%
22nd February 2009 to 21st March 2009	0.42%

LGPS Pay Dates

The pension pay dates for the coming year are:

24 April 2009	23 October 2009
22 May 2009 (25th is a Bank Holiday)	25 November 2009
25 June 2009	24 December 2009
24 July 2009	25 January 2010
25 August 2009	25 February 2010
25 September 2009	25 March 2010

Police and Fire pay dates

Wiltshire Council is undergoing a staggered change in its payroll system, as a result Police and Fire Scheme pensioners will continue to be paid on the last working date of the month until further notice, when they will adapt the same pay dates as labelled above for the LGPS. We will notify you in plenty of time.

National Fraud Initiative

We are obliged to remind our pensioners every year that the Council is under a duty to protect the public funds it administers and may share the information held about you on the pension payroll with other authorities for the prevention of fraud.

Please remember....

Payslips will only be issued if your tax code changes or if the amount you receive differs by £5 from the previous month. However, we do issue payslips in April, May and March.

Contacting payroll and us

For all queries regarding your pension payments, tax, change in banking details, please contact the Shared Service Team (Payroll).

Please note that a change of address or bank details must be notified to us in writing:

Shared Service Team (Payroll) Contact Details

LGPS Tel: 01225 713606 or 01225 713596
Police and Fire Tel: 01225 713648
Email: pensionerspayrollteam@wiltshire.gov.uk

For all other queries please contact the Wiltshire Pension Fund direct.

Wiltshire Pension Fund Contact Details

Tel: 01225 713613
Email: pensionenquiries@wiltshire.gov.uk
Address: Wiltshire Pension Fund

County Hall,
Trowbridge
Wiltshire
BA14 8JN

Our website: www.wiltshirepensionfund.org.uk

Other news and information

State Pension

How much is the basic State Pension?

For 2008-2009, the full basic State Pension is £90.70 a week for a single person and £145.05 a week for a couple, but your individual circumstances and the amount of contributing years you have may affect the amount you get. From April 2009, the full basic State Pension will rise to £95.24 a week for a single person and to £152.30 for a couple.

For General Enquiries you can call The Pension Service on 0845 6060265.

Attendance Allowance

Attendance Allowance, sometimes referred to as AA, is a tax-free benefit for people aged 65 or over who need help with personal care because they are physically or mentally disabled.

Call the Benefit Enquiry Line for further information. This is a confidential freephone service for disabled people and carers. You can call the Benefit Enquiry Line and ask them to send you a claim pack. They can send you the claim pack in an alternative format if required - for example, Braille.

They can also arrange for someone to help you fill out the form if required. Please note that the person you speak to may need to arrange for someone to phone you back.

Telephone: 0800 88 22 00

Textphone: 0800 24 33 55

Further information can also be found at www.direct.gov.uk.

Pension Credit

If you're aged 60 or over and living in Great Britain, Pension Credit could top up your weekly income to a guaranteed minimum of:

- £124.05 if you're single
- £189.35 if you're a couple

From 2010, the age from which you can get Pension Credit will gradually increase.

For more details you can call the Pension Credit helpline on 0800 99 1234 or textphone 0800 169 0133, open 8.00 am to 8.00 pm Monday to Friday. Further information can also be found at www.direct.gov.uk.

