

Tracing a pension scheme

It can be easy to lose track of a pension if you have changed jobs a number of times through your working life and lost contact with a previous employer and their pension scheme.

The Pension Tracing Service can help you trace a pension even if you're not sure of the contact details. It has access to a database of over 200,000 occupational and personal pension schemes. This database can be used, free of charge, to search for a scheme.

The Pension Tracing Service may be able to provide you with current contact details for a pension scheme. You can then use this information to contact the pension provider and establish any pension entitlement you may have.

You can get a trace by:

- Calling 0845 6002 537 9am to 5pm Monday to Friday
- Fill in an online form at www.thepensionservice.gov.uk
- Write to The Pension Tracing Service, Future Pension Centre, Room TB201, Tyneview Park, Newcastle Upon Tyne NE98 1BA



The minimum they need is the name of your previous employer or pension scheme.

How to contact us

If you have a query then please contact the Pension Team as follows:

By telephone: 01225 713613

Our email address: pensionenquiries@wiltshire.gov.uk

Address: Wiltshire Pension Fund

County Hall, Trowbridge

Wiltshire, BA14 8JN

Our website: www.wiltshirepensionfund.org.uk

Just for fun

Have a go at our Spring Wordsearch and see how many words you can find from the list below.

April **Grass** **Robin**
Bloom **Green** **Showers**
Blossom **Hatch** **Spring**
Daffodil **May** **Sprout**
Dandelion **Nest** **Tulip**
Eggs **Outside** **Umbrella**
Flowers **Rain** **Warm**

O	I	E	X	W	W	N	U	S	N	A	I	P	G	Z
P	S	S	A	R	G	E	M	R	R	H	P	N	H	O
P	D	N	O	Q	Q	E	B	A	Y	E	I	R	U	J
N	I	B	E	Y	M	R	R	I	M	R	W	T	I	A
B	I	L	D	S	A	G	E	N	P	S	S	O	J	L
N	T	Z	U	A	T	M	L	S	W	I	R	M	H	A
M	R	A	W	T	F	U	L	X	D	B	E	F	N	S
S	P	R	O	U	T	F	A	E	E	L	W	K	B	C
D	A	N	D	E	L	I	O	N	I	O	O	F	Z	E
M	O	S	S	O	L	B	W	D	Z	O	L	W	G	L
I	D	U	P	G	O	K	O	F	I	M	F	G	D	M
H	A	T	C	H	E	X	S	B	U	L	S	I	C	F

Wiltshire Pension Fund

Pensioners Newsletter

March 2008



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Welcome to this year's 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.

Since our last newsletter we have been busy with more pension regulation changes and the introduction of a new look scheme from April 2008. As you are in receipt of a pension the introduction of the new scheme will not affect your pension benefits.

If however, you re-commence employment with a local government employer, it is now possible to rejoin the Scheme and build up further membership of the Local Government Pension Scheme (LGPS) up to age 75. So if you are offered employment with a local government employer you must contact the Wiltshire Pension Fund to check whether your LGPS benefits would be affected.

As we endeavour to improve our service to you, please let us know what you think and let us have your ideas about what you would like to see in future editions. We always welcome any contributions.

Pensions increase

Your "cost of living" increase this year takes effect on the first Monday after the end of the tax year. This will be Monday 7 April 2008 and your pension will be increased by 3.9%. This increase is based on the annual inflation rate as at 30 September 2007.

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 23 April 2007	3.90%
23 April 2007 to 22 May 2007	3.58%
23 May 2007 to 22 June 2007	3.25%
23 June 2007 to 22 July 2007	2.93%
23 July 2007 to 22 August 2007	2.60%
23 August 2007 to 22 September 2007	2.28%
23 September 2007 to 22 October 2007	1.95%
23 October 2007 to 22 November 2007	1.63%
23 November 2007 to 22 December 2007	1.30%
23 December 2007 to 22 January 2008	0.98%
23 January 2008 to 22 February 2008	0.65%
23 February 2008 to 22 March 2008	0.33%

Pay dates for the next 12 months

The pension pay dates for the coming year are:

2008/09	
April 30	October 31
May 30	November 28
June 30	December 31
July 31	January 30
August 29	February 27
September 30	March 31

Are you still being paid by cheque?

If you are a pensioner who is paid by cheque to your home address, did you know...?

- If you had your pension paid directly into your bank or building society account, you would have the reassurance that your pension will actually be in your account on the above dates.
- You would have a safeguard against it being lost, delayed or wrongly delivered and you know that if anything happens to you, your pension will be safe from anyone who is untrustworthy and may take advantage of your situation.

If you would like to change the way we pay your pension, please contact our pension payroll team on 01225 713606.

Please remember....

If you are receiving benefits or likely to in the future it is important that you keep your pension increase letter together with your April and May payslips. These can be shown as proof of your pension.

Payslips will only be issued after May 2008 if your tax code changes, or if the amount you receive differs by £5 from the previous month.

It is also very important that you keep your P60 in a safe place in case you need to produce it for any reason.

Contacting payroll

Should you need to contact the Payroll Section regarding your pension payment, tax and change in banking details, please use the following numbers:

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

Tel: 01225 713606 or 01225 713596
 Fax: 01225 7136465
 Email: pensionerspayrollteam@wiltshire.gov.uk

Other numbers
 Tax office: 0845 3021443
 Please quote 034/W1565 and have your National Insurance Number to hand.

Address: HMRC
 Bristol & North Somerset Area
 Ground Floor, Norfolk House
 Temple Street, Bristol, BS1 6HS

Trace your lost savings account

www.mylostaccount.org.uk is a FREE service that helps you trace your lost accounts and savings. This website will guide you through some simple steps to help reunite you with your money. This free service brings together the three tracing scheme of the British Bankers Association (BBA), the Building Societies Association (BSA) and National Savings and Investments (NS&I) into a single website. This means that anyone with a dormant or lost account with a bank, a building society, NS&I – or all three – can initiate a search simply by visiting the website and completing only one application form.

All three provide comprehensive coverage of their respective areas:

- The BBA scheme covers 42 banks that take retail deposits in the UK
- The BSA scheme covers all 59 UK building societies
- The NS&I scheme covers all National Savings and Investment products as well as the old Post Office Savings Bank accounts.

So log on today at www.mylostaccount.org.uk

National Fraud Initiative

We are obliged to remind our pensioners every year that the County 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.

Get safe online – Expert advice for everyone

Millions of UK Internet users are putting themselves at risk of attack from Internet criminals because they don't understand threats to their computer or the ways to protect against them.

New research from Get Safe Online has found that over three quarters of the UK's population (83%) don't know enough about protecting themselves online. In fact 42% of the population just rely on friends and family for online safety advice rather than finding expert information for themselves.

To help the public educate themselves, the Get Safe Online website raises public awareness of the issues and provides solutions through their website. The website is a one-stop-shop for reliable, up-to-date information about online safety, to give home users and small businesses the advice they need to use the Internet safely.

It is a joint initiative between HM Government, the National Hi-Tech Crime Unit, part of the National Crime Squad and private sector sponsors from the worlds of technology, retail and finance. So visit Get Safe Online at www.getsafeonline.org for the information you need to protect yourself.

