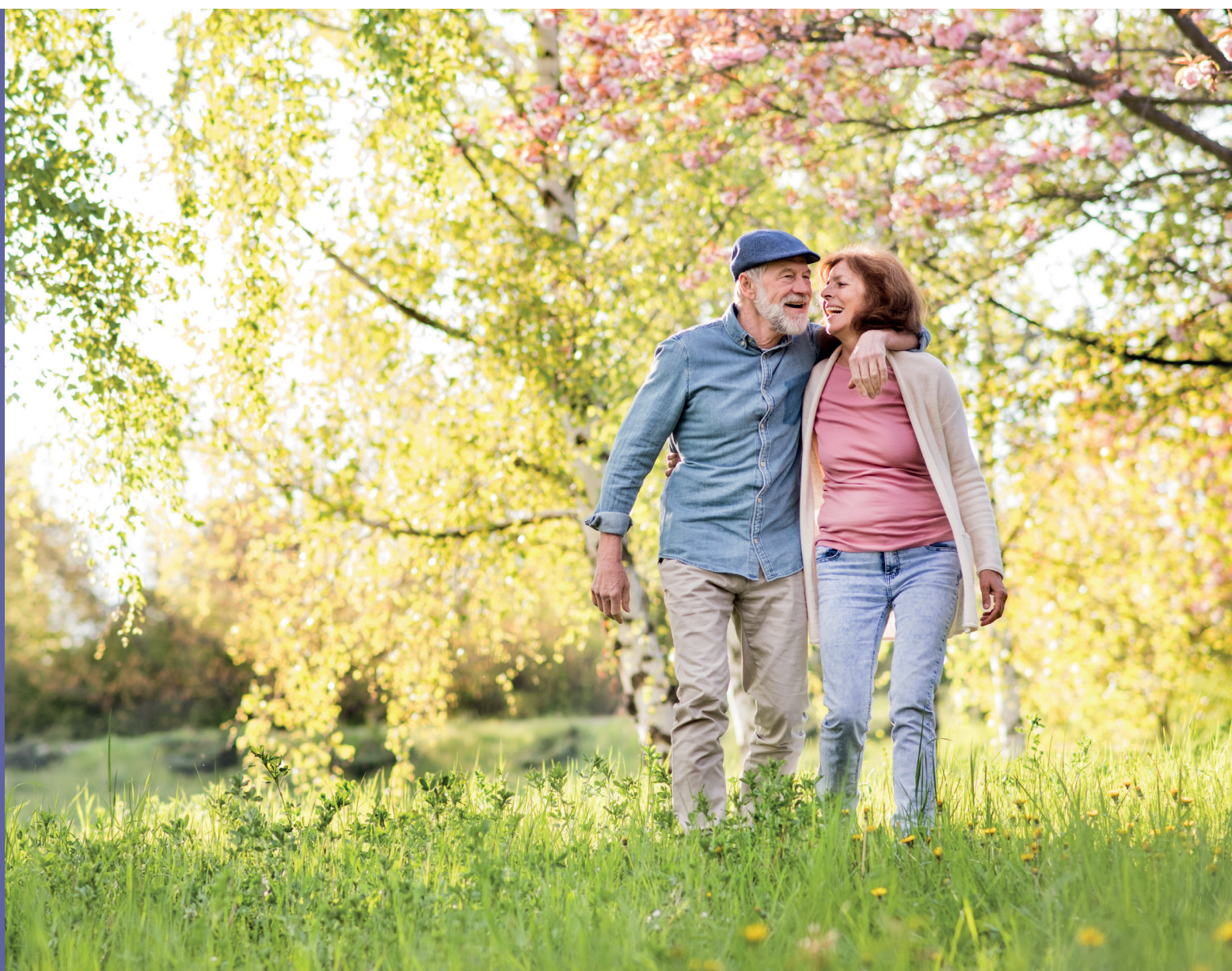

Pensioners' News

News from the Environment Agency Pension Fund



Welcome

Welcome to your annual newsletter, which provides you with useful facts and information about your pension. This is your newsletter, so please do let us know if there's anything you'd like to see included at info@eapf.org.uk

News from the EAPF

How are financial services affected if there's a 'no deal' Brexit?

There's some uncertainty at the moment regarding Brexit, so we've gathered some useful information to give you reassurance about your pension.

Most people will see very little or no difference to financial services after the UK leaves the European Union (EU) and will be able to use and rely on their bank accounts, personal pensions or annuities whether they're based in the UK, Europe or anywhere else. The Government and the regulators have taken steps to ensure that, where practicable, the same rules will apply to financial services in the UK after the UK has left the EU for a minimum of three years after.

If you're a UK citizen living in the EU, you'll continue to receive your UK private occupational pension(s). There is nothing stated in UK private occupational pensions legislation that prevents pension schemes from making pension payments overseas. The Government doesn't expect this to change as a result of Brexit.

If you're receiving a State pension as a UK national living in the EU, you'll also continue to receive your State pension as normal.

You'll find more information online at www.gov.uk/prepare-eu-exit

Changes to survivor benefits for same sex spouses and civil partners

Survivor benefits payable to a same sex spouse or a civil partner are now equal to those paid to the widow of a male scheme member.

This comes as a result of the Supreme Court judgment (*Walker v Innospec*), which found that Mr Walker's male spouse was entitled to the same benefits that would've been paid if Mr Walker had left a widow in an opposite sex marriage.

The change has been backdated to the date when civil partnerships and same sex marriages were introduced, which is 5 December 2005 for civil partnerships and 13 March 2014 for same sex marriages.

This means that where a member of the LGPS has died since the dates above, leaving a surviving civil partner or a same sex spouse, the survivor's pension in payment will need to be reviewed and any additional amounts paid, where applicable.

We're currently reviewing the impact of this and will be contacting affected civil partners and same sex spouses in due course.



Pension news

Important changes to women's State Pension Age (SPA)

The Government has increased the SPA for women from age 60 to 65 to equalise male and female pension ages. From 6 November 2018 the SPA, for men and women has been the same.

A campaign group called 'Backto60' was granted permission to file a judicial review at the Royal Courts of Justice. On 30 November, a High Court judge granted a judicial review into how the Government have handled the recent increase to SPA.

We'll keep our website updated with any further news about State Pension changes at www.eapf.org.uk/news or if you'd like some free and impartial advice, you can visit www.ageuk.org.uk/information-advice/money-legal/pensions

Nominating a beneficiary

Ensuring your loved ones are covered financially in the event of your death is one of the most important benefits of being a member of the EAPF.

You can nominate whoever you want to receive a lump sum death grant by completing a nomination form. The Fund reserves the right to make a final decision – but we'll take your wishes into account.

The amount your beneficiaries receive depends on the date you retired and for how long you've been receiving your pension.

If you left before 1 April 2008

5 x value of annual pension less pension already paid

If you left between 1 April 2008 and 31 March 2014

10 x value of annual pension less pension already paid

If you left on or after 1 April 2014

10 x value of annual pension less pension already paid and any lump sum taken by giving up pension

No lump sum will be payable if:

- You're aged 75 or over, or
- You stopped contributing to the Scheme before 1 April 2008, and you've received your EAPF pension for more than 5 years, or
- You stopped contributing to the Scheme after 31 March 2008, and you've received your EAPF pension for more than 10 years.

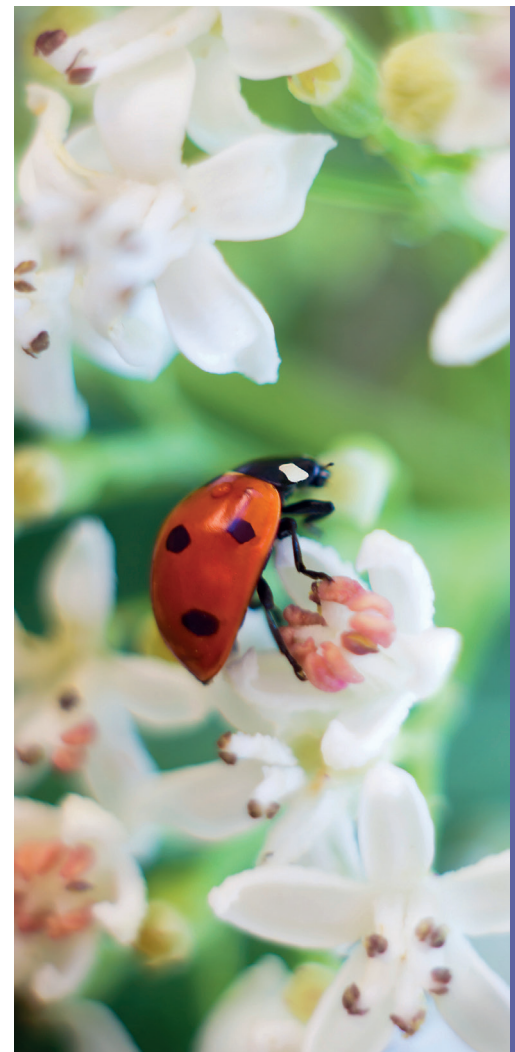
The quickest and easiest way to nominate someone is by logging into your personal **EAPF Online** account. If you don't have an account, simply visit portal.eapf.org.uk and click on 'Register'. You'll need your National Insurance number to hand.

Alternatively, you can download a form from our website at www.eapf.org.uk/forms or by calling Capita on **0800 121 6593**.

Annual pension adjustment 2019

Your pension is adjusted annually in line with Pension Increase Orders, which is linked to the Consumer Prices Index (CPI). The increase is calculated in line with the CPI, based on the 12 months to September 2018.

This means that there's an increase of 2.4% applied to your pension, from Monday 8 April 2019. This is pro-rata if you stopped contributing to the Scheme after 23 April 2018.



Payslip details and your latest P60

You'll automatically receive a payslip in April and May each year to reflect pension increases applied to your pension. We won't issue a payslip at any other time unless your net monthly pension has changed by more than £5.

Checking your payslips and P60s couldn't be easier by logging on to **EAPF Online**. It's easy to register if you haven't done so already you'll find more details on page 5.

If you haven't received your latest P60 and payslip details, please call us on **0800 121 6593** or email us at **info@eapf.org.uk**

Pensioner pay dates

These are the dates we'll pay your monthly pension for 2019/2020 into your bank account:

Month	Pay dates
April	Tuesday 30th
May	Friday 31st
June	Friday 28th
July	Wednesday 31st
August	Friday 30th
September	Monday 30th
October	Thursday 31st
November	Friday 29th
December	Monday 20th
January	Friday 31st
February	Friday 28th
March	Tuesday 31st

Your payments are made on the last working day of each month except your December payment which is paid earlier due to Christmas.

Pensioner webinar

Keep up to date with your pension by attending our pensioner briefing webinar on Tuesday 4 June.

We'll cover a number of interesting topics and other issues related to your pension benefits. There will also be a chance for you to ask questions and raise any areas of concern.

You can choose to join either our morning session between 10am and 11am, or our afternoon session between 3pm and 4pm.

If you wish to take part and register your attendance, please contact Capita by either:

- emailing your confirmation to: **eapfbriefing@capita.co.uk**
- calling **0800 121 6593**

Please make sure that you include your telephone and National Insurance (NI) number for reference when registering.

We'll send you the log in details closer to June.

If you're unable to make the date you'll be able to watch the interactive presentation on our website.

Communications – EAPF Online

We've recently made some exciting changes to EAPF Online to help improve your online experience and the way you manage your pension.

Not only do you get secure access to your personal details, payslip and P60 information; you can now update your personal details and nominate your loved ones, all online.

If you've already signed up to EAPF Online, you won't need to re-register as your current login details are the same.



Sign up online in 4 simple steps!

Visit our website at **www.eapf.org.uk** then:

- Click 'Log in to your pension'
- Click 'Register'
- Enter the 'security code'
- Enter your personal details


Contact details

If you have any questions regarding your pension entitlement you can contact our pension administrator, Capita, by:

 Using the '**Contact the EAPF**' button on the website at **www.eapf.org.uk**

 Emailing **info@eapf.org.uk**

 Calling **0800 121 6593**

 Sending your query to **Capita**
11b Lingfield Point
Darlington, DL1 1AX

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