
Pensioners' News

News from the Environment Agency Pension Fund



Welcome

Welcome to your annual newsletter, which provides you with the latest pension news and useful information about your pension. This is your newsletter, so please do let us know if there's anything else you'd like to see included by emailing Engage@eapf.org.uk

News from the EAPF

Changes to survivor benefits for opposite sex civil partners

From 31 December 2019, survivor benefits payable to an opposite sex civil partner are now equal to those paid to the widow or widower depending on their gender.

This means that the survivor's pension is payable to the survivor of a civil partner, where the civil partnership took place after the member stopped contributing to the EAPF, and:

- **The survivor is the same gender as the member** – survivor's pension is based on post 5 April 1978 service
- **The survivor is female, but the deceased member was male** – survivor's pension is based on post 5 April 1978 service
- **The survivor is male, but the deceased member was female** – survivor's pension is based on post 5 April 1988 service

Now that we've left the EU, how will my pension be affected?

There's still some uncertainty when it comes to many aspects of leaving the European Union. But we do know that most people will see very little or no difference to financial services going forwards.

If you're an EU, EEA or Swiss citizen and you plan to remain living in the UK after 30 June 2021, you and your family can apply to the EU Settlement Scheme; you must do this before 30 June 2021. If your application is successful, you'll get either settled or pre-settled status. However, you may be able to stay in the UK without applying - for example, if you're an Irish citizen or have indefinite leave to remain. You can find out more about settled status and how to apply by visiting www.gov.uk/settled-status-eu-citizens-families

The Withdrawal Agreement sets out the terms for the UK's withdrawal from the EU. This provides a transition period up until 31 December 2020. The Department for Work and Pensions (DWP) have issued a **new guide** for UK nationals living in the European Economic Area (EEA) or Switzerland by 31 December 2020. This includes information specifically on what you can do to prepare for the withdrawal if you are receiving a pension.

You'll find more information online at www.gov.uk/guidance/benefits-and-pensions-for-uk-nationals-in-the-eea-or-switzerland



Pension news

High court decision on 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' filed a judicial review at the Royal Courts of Justice. On 3 October 2019, the High Court dismissed claims that the increase in State pension age from 60 to 66 for women born in the 1950s was discriminatory.

The judgment found that there had been no discrimination based on sex, or age and sex combined. The judges ruled that the legislation doesn't treat women less favorably than men in law, rather it equalises a historic inequality between men and women and corrects historic discrimination against men.

The 'Backto60' campaign group have since filed for permission to appeal the decision.

Annual pension adjustment 2020

Each year, your pension is adjusted 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 2019.

This means that there's an increase of 1.7% applied to your pension, from Monday 6 April 2020. This is pro-rata if you stopped contributing to the Scheme after 20 April 2019.

Payslip details and your latest P60

Each year, we send you a payslip in April and May showing any pension increases applied to your pension. You won't receive a payslip at any other time unless your net monthly pension has changed by more than £5.

Did you know you can view your payslips and P60s by logging on to **EAPF Online**? You'll find more details on page 5 about registering for an online account if you haven't already registered.

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

Here are the dates we'll pay your monthly pension for 2020/21 into your bank account:

Month	Pay dates
April	Thursday 30th
May	Friday 29th
June	Tuesday 30th
July	Friday 31st
August	Friday 28th
September	Wednesday 30th
October	Friday 30th
November	Monday 30th
December	Friday 18th
January	Friday 29th
February	Friday 26th
March	Wednesday 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 3 June.

We'll cover a number of interesting topics including:

- Pensions Increase and annual increase to GMP and State Pension
- Death Benefits
- An overview of our fund and investment performance
- News from Brunel Pension Partnership

...as well as 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.com
- Calling **0800 121 6593**

Please make sure that you include your telephone number when registering and state 'EAPF Pensioner Webinar' as the subject in your email.

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 presentation on our website.

Pensioners living abroad

If you live abroad, your pension will be paid in Sterling into an account in the United Kingdom. If you need to contact us, you can call our EA Pensions help team using our overseas telephone number **+44 114 452 5008** or email us at info@eapf.org.uk

If you've a query about your state pension or state benefits and live abroad, then you can contact the International Pension Centre (IPC) for help and advice. Their number can be found opposite.

Probate

We often get asked by our pensioner members to explain Probate. Here's some useful information to help you understand what Probate is and who you need to contact if you ever find yourself having to deal with this process.

Applying for the legal right to deal with someone's property, money and possessions (their 'estate') when they die is called 'applying for probate'.

If the person left a will, you'll get a 'grant of probate'.

If the person did not leave a will, you'll get 'letters of administration'.

If there's a will you can apply for probate using a PA1P form if you're named in the will, or in an update to the will (a 'codicil'), as an 'executor'. If you don't want to apply for probate and there are no other named executors, you should contact your local probate office to find out what to do.

You'll need the original will and any updates to apply for probate. These must be original documents, not photocopies.

If there isn't a will, it's the 'administrator' who deals with the estate. You can apply

using a PA1PA form to become the estate's administrator if you were the deceased's:

- Spouse (husband or wife) - even if you were separated
- Civil partner
- Child

Whether you're applying for probate or letters of administration you can find the application forms you need and more information about what you need to do by visiting www.gov.uk/applying-for-probate/apply-for-probate

You can also download our new Bereavement guide from our 'Other useful factsheets' section at www.eapf.org.uk/publications

Communications

EAPF Online

We're always trying to help improve the online experience and the way you manage your pension with EAPF Online.

As well as having secure access to your pension at a time that suits you, with EAPF Online you can update personal details, nominate your loved ones, and get access to P60s and payslips.

We're developing a HMRC approved printable P60 and the option to print your payslips to help make it that little bit easier dealing with your tax affairs. We hope to roll these developments out later this year.

Sign up online in 4 simple steps!

Visit our website at portal.eapf.org.uk:

- Click 'Register'
- Enter the 'security code' shown
- Enter your personal details
- Wait for your Pin and log in!

Some useful contacts

We've provided some helpful contact details below.

Future Pension Centre

0800 731 0175 or visit www.gov.uk/future-pension-centre

State Pension Age

Visit www.gov.uk/state-pension-age

Winter Fuel Payment Centre

0800 731 0160 or visit www.gov.uk/winter-fuel-payment/how-to-claim

International Pension Centre

+44 (0) 191 218 7777

Claiming your State Pension

0800 731 7898

State Pension Enquiries

0800 731 0469 or visit www.gov.uk/contact-pension-service

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 portal.eapf.org.uk



Emailing info@eapf.org.uk



Calling **0800 121 6593**

+44 114 452 5008 (overseas)



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



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