
Deferred 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

General Data Protection Regulation (GDPR)

New data protection regulations will come into force from 25 May 2018. This will change how organisations process and handle data with the key aim of giving greater protection and rights to individuals.

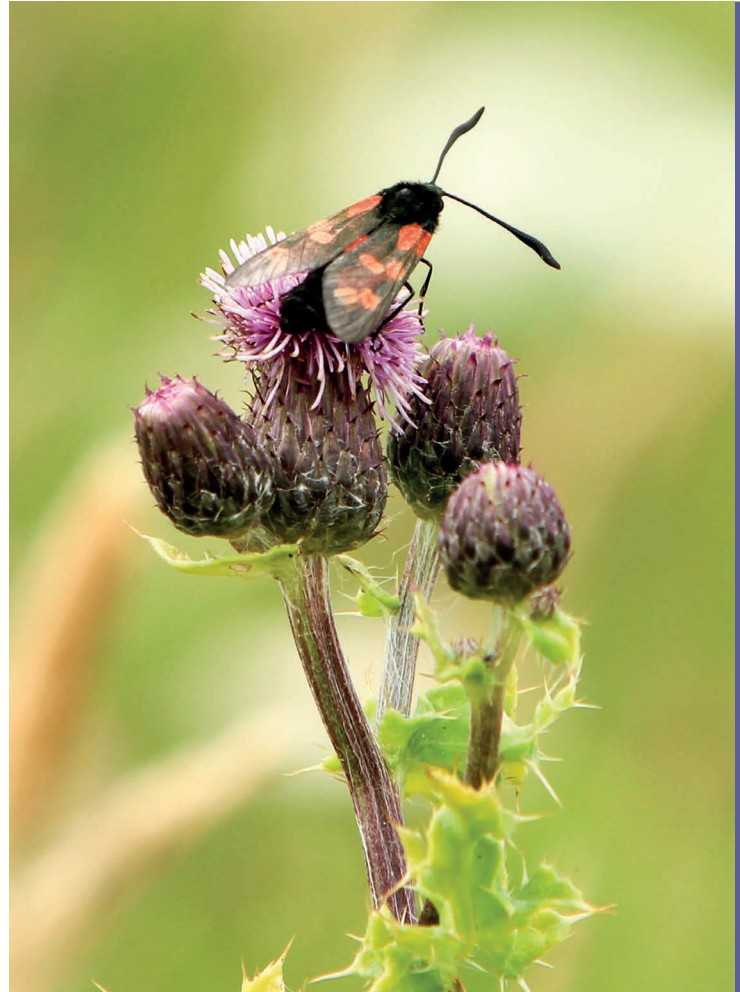
The Environment Agency Pension Fund (EAPF) is a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we're required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the Fund, please visit www.eapf.org.uk/privacy-policy

Award winning communications

The EAPF has won the 'Pension Scheme Communications' category at this year's Pension Age Awards. We were chosen from some stiff competition, with judges recognising the innovation shown by our winning entry.

The judges commented "This pension fund boasts a broad range of options for members when it comes to communication and impressed the judges with its innovation, dedication and hard work in this all important area of pensions".

We'll ensure that we continue to work with you, our members on improving what we do and the way we engage.



Pension news

High Court judgement on co-habiting partners

Last April, we highlighted that there had been a Supreme Court ruling on a case in Northern Ireland (Brewster V NILGOSC) regarding the non-payment of a pension to a cohabiting partner due to the lack of a nomination form. LGPS regulations changed in 2014, removing the need to nominate a cohabiting partner.

Following the Supreme Court ruling, and in similar circumstances, in the case of Elmes V MHCLG, the High Court has determined that the outcome of this case heard before the High Court on Tuesday 18 January 2018, effectively removes the requirement for a nomination form from regulations.

This means it enables the EAPF to pay a partner's pension to the partner of a deceased member who died without completing a nomination form, and who left active membership on or after 1 April 2008 and before 1 April 2014.

If you were a cohabiting partner and think you may be affected by this, please get in touch with us.

The definition of a cohabiting partner can be found [here](#).

Annual pension adjustment 2018

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 rate based on the 12 months to September 2017.

This means that there's an increase of 3% applied to your deferred pension, from Monday 9 April 2018.

Early retirement changes

On 14 May 2018 it became possible for all deferred members to draw their retirement benefits from age 55 without needing to have their former employer's consent. However, if you wish to do this, your retirement benefits may receive a greater reduction if taken before age 60, as full 85 year rule protection will not apply unless your former employer agrees that it should (for more details about the 85 year rule, please visit www.eapf.org.uk/85yr). If you'd like to take advantage of this new option, please contact Capita.

Do you know about the 50:50 Section?

If you've chosen to opt out but still work for an employer who offers LGPS membership, did you know you can choose to re-join the Scheme and only pay half the normal contribution?

The 50:50 Section allows you to pay half your normal contribution for half the amount of pension. This is designed to help you keep paying into the Scheme when things are difficult financially.

If you're interested in joining the 50:50 Section, please download a form at www.eapf.org.uk/forms or contact Capita.

Lifetime allowance

The lifetime allowance (LTA) for the 2018/19 tax year is £1,030,000. The LTA is a limit on the amount of pension benefit that can be paid from pension schemes without triggering a tax charge.

Page 4 of your enclosed Annual Pension Statement shows the percentage of LTA you've used with your deferred EAPF pension.



Deferred member webinar

Keep up to date with your pension by attending our pensioner briefing webinar on 27 June.

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

When is the webinar taking place?

This year's webinar will be on Wednesday 27 June at 6pm. If you're unable to make this date you'll still be able to watch our interactive presentation on our website.

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.

How does a webinar work and how do I log into it?

A webinar is a seminar or presentation which takes place online using a PC or laptop. Once you're logged in, you'll be able to see and hear the webinar as it happens. It also gives everyone who joins in a chance to discuss and ask questions to the presenter(s).

We'll send you the log in details that you'll need by email closer to June. Don't forget to register your attendance first so we can contact you with the details.

We hope you can join us!

Annual General Meeting

Later this year, the Fund will be inviting all members to attend our first ever Member AGM. The venue and location have yet to be finalised but it will take place in November. It will include an Investment update on how well the Fund is performing and where it invests along with information on our administration and communications. We'll write to you later in the year with more details and an invitation to attend.

Have your personal circumstances changed?

It's important that your personal details are correct. To ensure this happens and to keep our records up to date, please contact us if you've changed your address, name or marital status. If your marital status has changed, you'll need to provide a certified copy of your marital certificate or civil partnership certificate.

Communications — EAPF Online

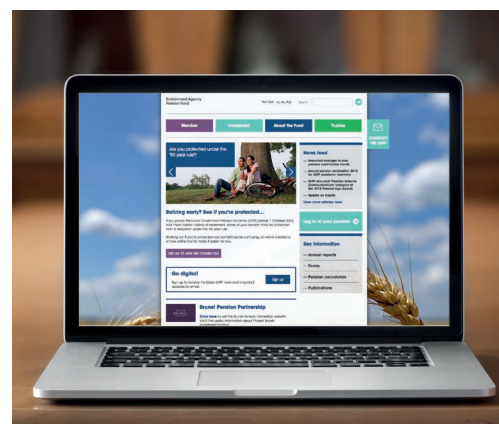
This summer we're making some exciting changes to EAPF Online to help improve your online experience and the way you manage your pension.

As well as having secure access to your personal details and annual pension statements; you'll soon be able to update your personal details and make an Expression of Wish nomination online. Keeping your records up to date couldn't be easier! We're making the transition as simple as possible for you. If you've already signed up, you won't need to re-register as your current login details will stay 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**' shown
- 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**
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Darlington, DL1 1AX