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# 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](mailto: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.

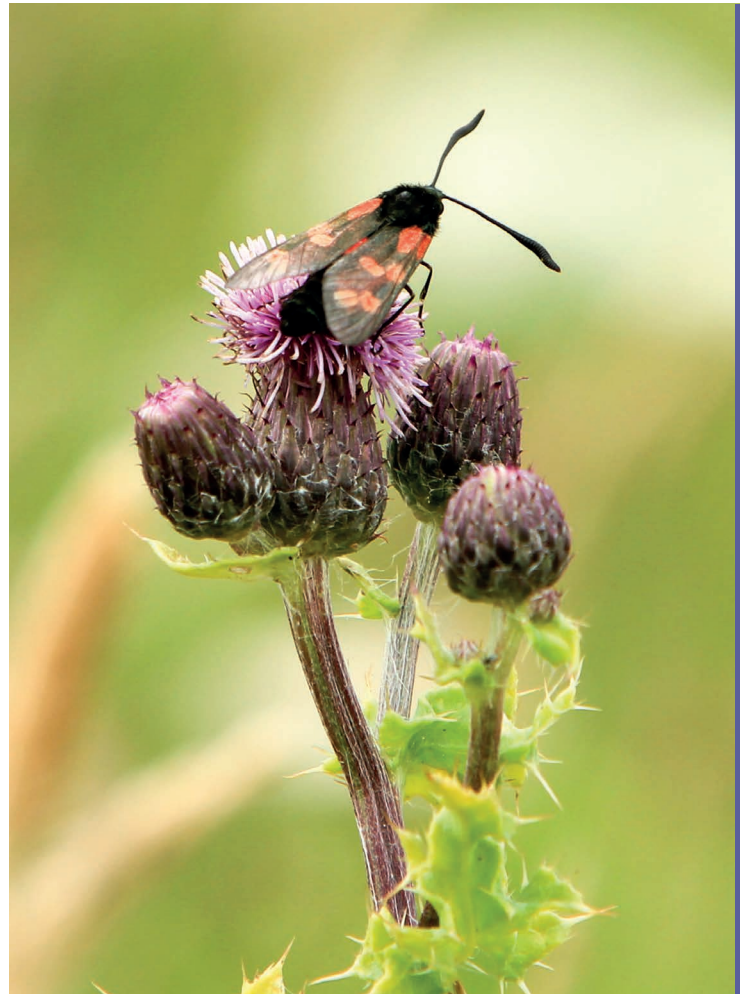
The Environment Agency Pension Fund (EAPF) is a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are 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](http://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

## Nominating a beneficiary

As a retired member of EAPF, you may be eligible to have a lump sum paid to your beneficiaries on your death. You can nominate whoever you want, but 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. Dependant on the amount of pension that you've received it may be that no lump sum would be payable.

### 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

All you need to do is to complete an 'Expression of wish' form. You can download one from our website at [www.eapf.org.uk/forms](http://www.eapf.org.uk/forms) or by calling Capita on **0800 121 6593**.

## 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 pension, from Monday 9 April 2018. This is pro-rated if you retired after 23 April 2017.

## 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.

Don't forget that you can always check your payslips and P60 by using **EAPF Online**. It's easy to register if you haven't done so already, you'll find more details on page 4. If you haven't received your latest P60 and payslip details, please call us on **0800 121 6593** or you can email us at [info@eapf.org.uk](mailto:info@eapf.org.uk)

## Pensioners living abroad

If you live abroad your pension will be paid in sterling into an account in the United Kingdom. If you have a query on your state pension or state benefits and live abroad, then you can contact the International Pension Centre (IPC) for help and advice. Their number is **+44 (0) 191 218 7777**.

## Pensioner pay dates

These are the dates we'll pay your monthly pension for 2018/2019 into your bank account:

Month	Pay dates
<b>April</b>	Monday 30th
<b>May</b>	Thursday 31st
<b>June</b>	Friday 29th
<b>July</b>	Tuesday 31st
<b>August</b>	Friday 31st
<b>September</b>	Friday 28th
<b>October</b>	Wednesday 31st
<b>November</b>	Friday 30th
<b>December</b>	Friday 21st
<b>January</b>	Thursday 31st
<b>February</b>	Thursday 28th
<b>March</b>	Friday 29th

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

## Re-employment

If you return to work while receiving a Local Government Pension, your EAPF pension will remain unaffected in most cases.

However, if you retired on redundancy or efficiency grounds before 2006, and received 'compensatory added years', and you then choose to return to an employer who is part of the LGPS, your pension may be reduced.

If you're in doubt please contact us.

## Pension Webinar

Keep up to date with your pension by attending our pensioner briefing webinar on 5 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 Tuesday 5 June. You can choose to join either our morning session between 10am and 11am, or our afternoon session between 3pm and 4pm. If you're unable to make this date you'll still be able to watch our interactive presentation on our website.

### 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!

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.

## 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 pension is correct and paid on time. To ensure this happens and to keep our records up to date, please contact us if you've changed your bank account, your address, name or marital status.

## 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.

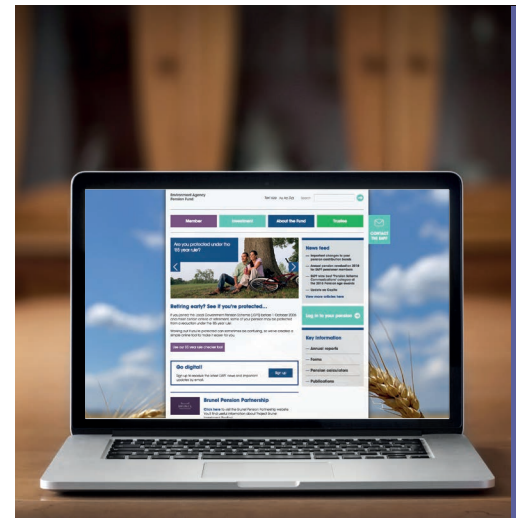
As well as having secure access to your personal details, payslip and P60 information; you'll soon be able to update your personal details online. Keeping your records up to date couldn't be easier!

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**  
**11b Lingfield Point**  
**Darlington, DL1 1AX**