Dear

Pensions Increase
Local Government Pension Scheme

Public service pensions increase each year, in line with the Consumer Price Index (CPI). This year, the increase is 2.4% and will apply from 8 April 2019.

Public service pensions include the pensions of former local government employees and the payments made to their dependants.

If your pension started on or before 23 April 2018, the increase will be 2.4%. Pensions which started between 24 April 2018 and 23 March 2019 will receive a proportion of the increase and pensions which began on or after 24 March 2019 will not increase until April 2020. More information on pension increases can be found on our website (please see contact details overleaf).

Your pension for April 2019 includes 23 days paid at the new increased rate and 7 days at the old rate. You will receive a payslip at the end of April showing your total pension due for April. You will also receive a payslip in May, which will show the new rate for the whole month, unless the difference between your April and May pension payment is less than £1. Future payslips will only be issued if the amount of your monthly pension, after tax has been deducted, changes by £1 or more.

There may also be a change to your pension if your tax code has changed for the tax year 2019/2020.

If you receive a means-tested benefit you can use this letter, together with your April payslip, as evidence that your pension from Bedfordshire Pension Fund has increased.

Your pension will continue to be paid on the last Thursday of each month, apart from December when your pension will be paid earlier.

The notes overleaf may answer any other questions you may have, but please contact the Pensioner Payroll Team if you need more information.

Yours sincerely

Zoë Luscombe
Benefits & Payroll Group Leader

Please ask for: Pensioner Payroll Team
Direct Line: 01234 228870 / 228876 / 228926
Email: pensions@bedford.gov.uk
Fax No: 01234 228125
Your ref: Pensions Administration
Date: April 2019
Revaluation of benefits for new pensioners

The LGPS became a Career Average Revalued Earnings (CARE) scheme with effect from 1 April 2014. If you left the scheme in the period 1 April 2018 to 31 March 2019 then there will be a small increase to the part of your pension built up under the CARE scheme, in order to ensure the correct level of inflation proofing in the year of leaving. The amount of the increase will depend on your date of leaving and will be up to a maximum of 2.4%.

Guaranteed Minimum Pension (GMP)

If any part of the pension you are receiving was built up between 6 April 1978 and 5 April 1988 there may be a GMP included in your pension and this amount will not be increased through the pension paid by Bedfordshire Pension Fund. Any increase due on this GMP element is added to your state pension.

Changes in banking details

You can tell us about a change of bank or building society account in writing, either by sending a letter or a change of bank details form to Bedfordshire Pension Fund. You can download a change of bank details form from our website. The letter or form that you send us must have your signature on it or we will not be able to accept the change.

Moving house

Please write to or email us using the contact details below.

The Data Protection Act 2018

Bedfordshire Pension Fund is a Data Controller under the Data Protection Act 2018. 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. In order for 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.bedspensionfund.org

National Fraud Initiative

Bedford Borough Council, which runs Bedfordshire Pension Fund, currently takes part in the National Fraud Initiative. The Council is required by law to protect the public funds it administers. It may share information with other bodies responsible for auditing or administering public funds, in order to prevent and detect fraud. The National Fraud Initiative is conducted using the data matching powers of the Minister for the Cabinet Office under Part 6 of the Local Audit and Accountancy Act 2014 (LAAA).

National Insurance Database and Tell Us Once

Bedfordshire Pension Fund participates in a data sharing exercise with other LGPS pension funds, in order to comply with legal requirements contained in the LGPS Regulations. Membership information contained in the Database is also shared with the Department for Work and Pensions (DWP) so that the LGPS can take part in the Tell Us Once service. Tell Us Once is a service offered in most parts of the country when an individual registers a death. When the death of an LGPS member is registered, the DWP systems will ensure that the fund is informed of the death, meaning that the member’s records can be processed quickly and simply.

Contact Information

The Bedfordshire Pension Fund office is open Monday to Thursday 8:45am to 5:00pm and Friday 8:45am to 4:45pm

Phone 01234 228870 / 228876 / 228926
E-mail pensions@bedford.gov.uk
Website www.bedspensionfund.org/pensioners.aspx
Address Bedfordshire Pension Fund, Borough Hall, Cauldwell Street, Bedford, MK42 9AP

For tax enquiries please contact HM Revenue and Customs on 0300 200 3300