

Prime Time



Norfolk Pension Fund

Delivering the Local Government
Pension Scheme

Winter 2023 | Issue 20

Pension fund newsletter
for retired members

Please keep in touch!

Keeping us informed of your correct contact details is very important – it could make the difference between your pension being paid or being suspended, whilst we trace your new address.

So please let us know if you move house or if this edition of Primetime didn't arrive at your correct address. A good way to do this is by using Member Self-Service (please see **page 10** for more details) on our website **www.norfolkpensionfund.org**

Other ways you can tell us your new address are:



Email

pensions@norfolk.gov.uk

If you email us your new address, please include the following information:

- Your FULL NAME
- Your Norfolk Pension Fund payroll number
- Your date of birth
- The name of the bank to which we pay your pension



Telephone

01603 495788

Our phone lines are open 8.45am to 5.00pm Monday to Thursday and 8.45am to 4.00pm on Fridays.



Post

**Norfolk Pension Fund
County Hall
Martineau Lane
Norwich, NR1 2DH**

If you are writing to tell us of your new address, please remember to sign your letter with your usual signature.



Website

Complete the 'Change of Name or Address' form which you can download from the 'Resources' page on our website

www.norfolkpensionfund.org

Season's Greetings

Welcome to the Winter edition of Primetime

In this issue you'll find all the regular information to help you keep in touch with your pension including our annual update on the Fund's accounts and investments for 2022-23.

A great way to view your payslips and P60s is by registering with our online Member Self-Service – an easy and secure way to access your LGPS pension. You can find details on how you can use this service on page 10.

We have an update from our friends at Norfolk Fire Services on what you can do to prevent fire in your home on page 20. And on page 22, there's advice on how to protect yourself from the devastating impact of scams and fraud.

Many people in retirement take the opportunity to care for a child in their home, so if fostering is something of interest to you, please read the article on page 12 from Norfolk County Council Adult Services for more information on what you could offer.

Please could I take this opportunity to wish you a very Merry Christmas and a Happy New Year from us all at the Norfolk Pension Fund.

Best wishes,



Glenn Cossey,
Director of the
Norfolk Pension Fund



Contents

When is my pension paid?	4
Pensions Committee and Pensions Oversight Board	5
Pensioner Support Team News	6
Meet the Pensioner Support Team	7
Useful reminders	8
Member Self-Service	10
You could be a foster carer	12
Christmas Quiz	14
Accounts and investments	16
Norfolk Pension Fund's approach to ESG Investment	18
Please tell us what you think	19
Protect your home from fire	20
Don't be a victim of scams	22
Tell us once	23



Norfolk Pension Fund



When is my pension paid?

Your pension goes into your bank account on the last working day of the month.

2024 payment dates will be...

January 2024	Wednesday 31 January
February 2024	Thursday 29 February
March 2024	Friday 29 March
April 2024	Tuesday 30 April
May 2024	Friday 31 May
June 2024	Friday 28 June
July 2024	Wednesday 31 July
August 2024	Friday 30 August
September 2024	Monday 30 September
October 2024	Thursday 31 October
November 2024	Friday 29 November
December 2024	Tuesday 31 December

When do I get my payslip?

Generally, we don't send payslips to all our pensioners every month.

A full payslip run usually only happens twice a year in April and May.

We only print payslips to send to you when:

- the amount you receive changes by more than £1 from your last payment, or
- HM Revenue & Customs change your tax code, or you change your bank details, or
- you change your address

When you receive a payslip, look out for any messages printed on the front. There will be months when you will not receive a payslip, but please don't worry as your pension will be paid into your account on the above dates.

REGISTER AT

www.norfolkpensionfund.org

to view your
payslip online!

Pensions Committee

Norfolk County Council is the administering authority of the Norfolk Pension Fund. The Pensions Committee is responsible for decisions about running the Norfolk Pension Fund.

The eight members of the Pensions Committee act as trustees and supervise the management of the Norfolk Pension Fund. Their aim is to manage the Pension Fund in the best interest of scheme members and participating employers. To help them do this, they get advice from Pension Fund officers, professional advisors and external experts.

Pensions Oversight Board

The Pensions Oversight Board helps the Pensions Committee ensure that the Pension Fund is well managed. Unlike the Pensions Committee, the Pensions Oversight Board doesn't have the authority to make decisions. Its job is to make sure that the Pension Fund carries out all its duties appropriately and well.

Peter Baker is the current retired scheme member representative. Peter's four year term is due to end in February 2024. He's happy to continue beyond then unless there's any retired member who would like to put their name forward to be considered as the pensioner representative on the Board. To find out more, or to express an interest, please contact eunice.walcott@norfolk.gov.uk or call **01603 222960**.

Vacancy on the Pensions Oversight Board

We currently have a vacancy on the Pensions Oversight Board for a member representing trade unions.

The new member will receive training from the Norfolk Pension Fund, with support from their union. The role offers a rewarding opportunity to represent the views of trade union members, and report back to the union with an update after each Board meeting.

If you are a trade union member interested in this important and fulfilling role, please contact jonathan.dunning@unisonnorfolkcounty.co.uk for more details.

Pensioner Support Team News

A message from Paul Stimpson,
Pensions Payroll Manager



As we draw closer to the end of another calendar year, I trust that the service you have received from the Pensioner Support Team has again been of excellent standard.

Whilst the team is available to help you with your own pension payroll questions, we can also tell you what your eligible survivors may receive from Norfolk Pension Fund once your pension stops. If you require specific amounts, we will respond by letter with the details.

At certain times of the year, trying to contact us by telephone can be difficult due to the high volume of calls being received, but if your call isn't answered you can leave a brief message and we will always call you back at our earliest opportunity.

Please remember to tell us your National Insurance number or your Pension Payroll Identification number if you leave a phone message. Alternatively, please send us an email. Our contact details can be found on **page 2**.

You also have the option of sending an email, or raising a query, via our Member Self-Service website (see **page 10** for more details).

Whilst most of you continue to live in Norfolk, many of you are spread further around the World.

So, wherever you currently find yourself, if you have a question to put to us, please don't hesitate to contact us. Many times have we received a phone call from someone living further afield and are told, 'how lovely it is to hear the Norfolk accent.' We love hearing yours too!

Nearly **26,000**
members receive a
pension payment from
us every month!

Nearly **9 in 10**
of our retired
members live
in Norfolk!

Over **350** of our
retired members
live overseas!

Meet the Pensioner Support Team



Here's the Pensioner Support Team, pictured at a team lunch earlier in the year. From left to right they are: James, Paul, Nicky, Sandra, Helen, Gary and Shenda. The team is here to help and can be contacted by telephone on **01603 495788** or by email at **pensions@norfolk.gov.uk**

The McCloud remedy

The McCloud remedy came into effect from 1 October 2023. This changed LGPS rules to remove an age discrimination against younger members which occurred when public service pension schemes changed from final salary schemes to career average schemes in 2014 and 2015.

Not all LGPS members are affected by the changes. Some members will get a small increase in their pension. No members will have their pension reduced.

You do not need to do anything. If you are affected, we will contact you.

For more information, and to see if you're affected by the McCloud remedy, please visit the LGPS member website at **www.lgpsmember.org/mccloud-remedy/**



Useful reminders

You may remember these items from previous editions of Primetime. We often get questions about them so feel they are worth repeating.

Entitlement to pension

Some of you may receive a 'Continued entitlement to pension' form. If you receive one, please don't let it worry you, but we do need you to complete and return it by the date shown in the accompanying letter.

Change of Address

Keeping us up to date with your current address is really important. If any mail from us to you comes back undelivered we will stop paying your pension whilst we trace your new address.

Please see **page 2** on how to tell us if you move.

Are you one of our pensioners who live abroad?

If so, you may be interested in a service provided by Citibank. For just £2.74 a month – collected from your payment – Citibank will pay your pension directly to your overseas bank account in local currency, via their WorldLink system.

Payment this way does take a little longer to process, so your pension will arrive a few days after the UK credit date. If you would like to know more then please contact the Pensioner Support Team on **01603 495788** or email

pensions@norfolk.gov.uk



Changes to your bank details

Please let us know if your bank details change. You can do this by using Member Self-Service (please see **page 10** for more details) on our website **www.norfolkpensionfund.org**

Alternatively, please send a letter or return the 'Bank or Building Society Payment Details' form (which you can download from our website **www.norfolkpensionfund.org** under the 'Resources' section) to us at the address shown on the back page.

Please remember to sign your letter or form.

Power of Attorney (POA)

If a family member or friend is dealing with your financial affairs by way of a Power of Attorney, please send us a copy of the full document or the online LPA (Lasting Power of Attorney) access code to enable us to view online. Please do not send the original document. We can then work with your Attorney. Remember though, we only need to see a POA if it is being used – **please do not send us a POA if you are still managing your finances.**

If you don't have a POA but need someone to act on your behalf, our Appointee Indemnity Form may be used – please ask us for more details.

State Pension Forecast

If you are not yet in receipt of your State Pension, you can visit **www.gov.uk/check-state-pension** or call **0800 731 0469** to find out:

- how much State Pension you could get
- when you can get it
- how to increase it (if you can)



Member Self-Service

Check out your pension online...

Member Self-Service is a secure, dedicated area on our website **www.norfolkpensionfund.org** where you can access and view your pension details.

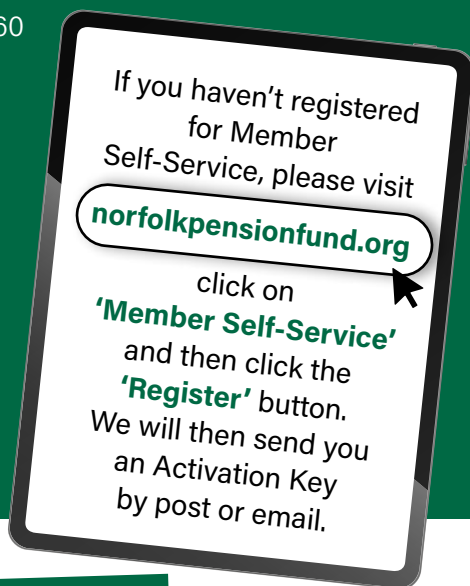


Member Self-Service allows you to:

- update your contact details including your address and bank account
- see and download your payslips and P60
- upload documents to us
- contact us securely

For help with registering, please call us on **01603 222132** or email us at **pensions.mss@norfolk.gov.uk**

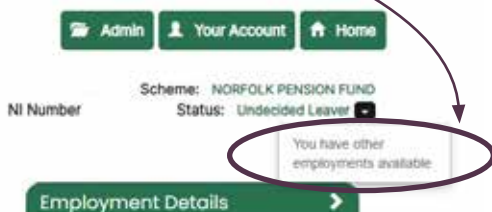
For questions about your pension, please call us on **01603 495788** or email us at **pensions@norfolk.gov.uk**



Member Self-Service Top Tips!

Have you got more than one pension account with us?

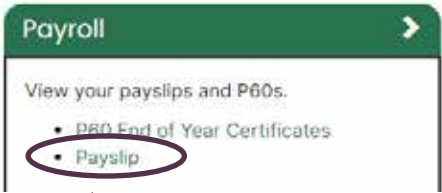
To view all your accounts, click on the arrow towards the top of the screen and then select the one you would like to view.



Want to look at your payslips?

Your payslips can be found under 'Payroll' on your Dashboard.

Just click on **'Payslip'**



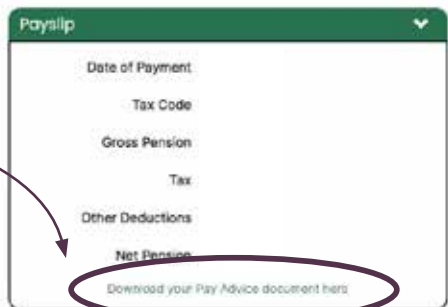
Select the payslip you want to see on the left and the details are displayed on the right.



For payslips **from October 2021** onwards you can click on the words

'Download your Pay Advice document here.'

This will download a copy of your payslip to your device which you can save or print as you wish.



Want to look at your P60?

You can view your P60s under the 'Payroll' section on your dashboard. Just click on **'P60 End of Year Certificates'**



To download your P60 click on the words

'Download your P60 document here'

Could you give a weekend a month?

You could be a foster carer.



norfolk
fostering

Claire* and her husband had discussed the possibility of fostering before they got married.

"We're both very family-orientated and wanted children of our own, but right from the start we said we'd like to adopt or foster too."

Claire's career has mostly involved working with children. As a civilian station officer for the police, she would regularly see children arriving with a parent who had been arrested, often in very distressing circumstances. One incident when a two-year old came in with his mother on Christmas Eve made a deep impression and strengthened Claire's resolve to become a foster carer.

"I looked after him all night, then in the early hours of Christmas morning, we had to take him to a children's home. The staff were amazing, warm and welcoming but I couldn't help feeling that it would have been better for such a young child to go to a foster family."

Claire and James have five children of their own and have been foster carers for five years.

"We chose to foster through Norfolk County Council because I know they have secure structures and systems in place. Learning and development is very important, and we have that all the way through as a safety net. We feel very well supported."

The couple were allocated a social worker to take them through the process of becoming a foster carer.

"We bonded with her very quickly. The process is very in depth which might put some people off. But when you start your fostering journey, you realise why so much information is needed."

For Claire, the best thing about being a foster carer is seeing a child's confidence and happiness increase.

"That moment when a child looks back at you for reassurance – whether it's riding a bike for the first time or tying their shoelaces – it's so moving

and rewarding. This may seem like small gains, but everything progresses from there."

Claire is planning to retire next year and plans to foster more children. "I feel we're growing into fostering and I'm looking forward to doing more when I retire."

From short-term respite care to longer-term fostering, adults with experience of working with or bringing up children could become a foster carer.

Find out more from Norfolk Fostering Service. Call **01603 306649** or see **www.norfolk.gov.uk/fostering**

*Name changed to protect identity



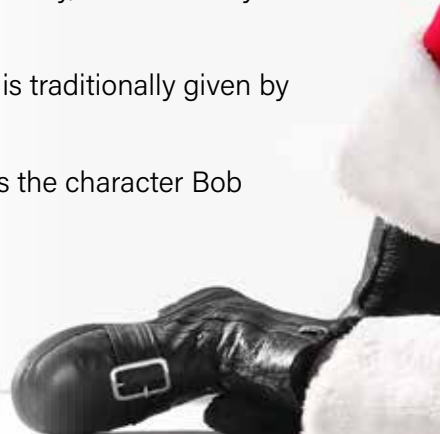
Christmas Quiz


Get in the festive mood with our fun Christmas Quiz!

You can find the answers at the bottom of page 18.



1. Which word often used to describe Christmas means 'turning of the sun'?
2. Which festive drink is made with eggs, milk, cream, nutmeg, vanilla, and fortified with brandy or whisky?
3. Christmas Island is a territory of which country?
4. In the song 'Frosty the Snowman', what is Frosty's nose made from?
5. What day is St Stephen's Day also known as?
6. In which pantomime does the character Buttons appear?
7. What colour are mistletoe berries?
8. Which Christmas carol has the lyrics, 'Oh tidings of comfort and joy'?
9. Which ballet, composed in 1892 by Tchaikovsky, is traditionally performed at Christmas?
10. London's Trafalgar Square Christmas tree is traditionally given by which country?
11. In which Charles Dicken's festive tale does the character Bob Cratchit appear?



- 
12. Which Christmas item was invented by Tom Smith in 1847?
 13. In Holland, what do children put out on Christmas Eve instead of stockings?
 14. In the poem, 'Twas the Night Before Christmas,' visions of what dancing were in children's heads?
 15. Kevin McCallister is the main character in which 1990 Christmas comedy movie?
 16. In which London body of water has a swimming race been held on Christmas Day since 1864, with the winner awarded the Peter Pan Cup?
 17. What ornaments do elves have on the toes of their shoes?
 18. Complete the lyrics, 'On the fifth day of Christmas, my true love sent to me...'
 19. Who, in Victorian England, were called Robins because of their red uniforms?
 20. 'Feliz Navidad' means 'Happy Christmas' in what language?



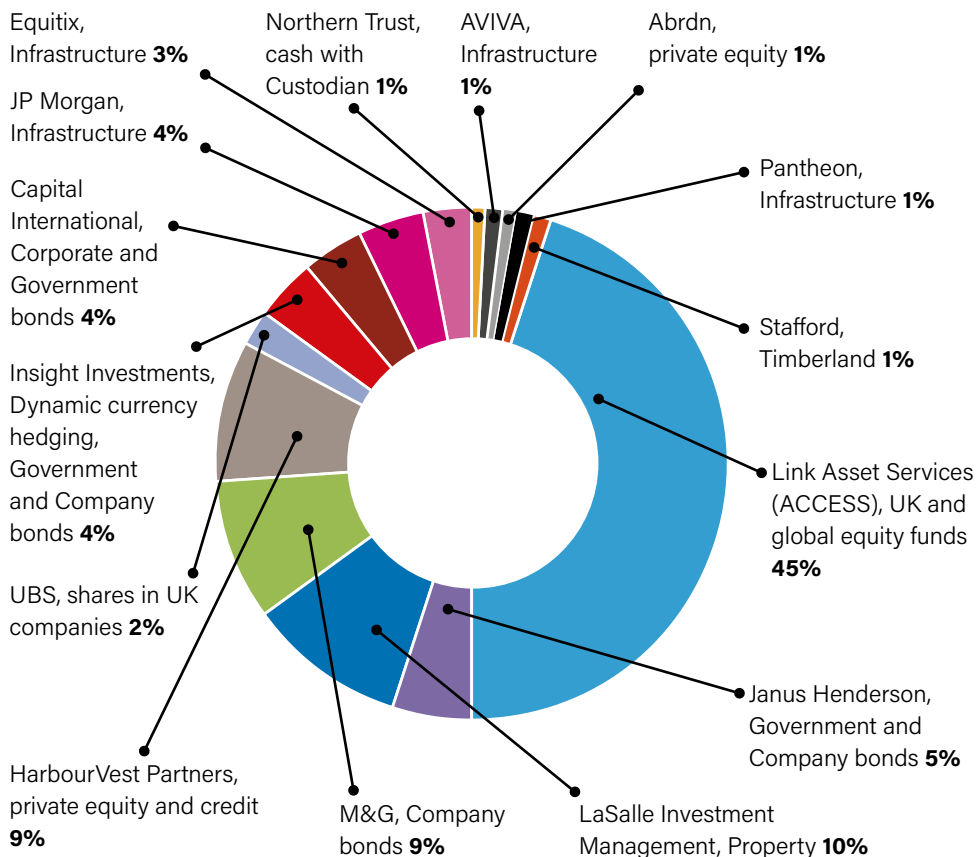
Accounts and Investments

This is a summary of the Norfolk Pension Fund accounts and investments. Our full accounts for 2022-23 will be published on our website at www.norfolkpensionfund.org following full external audit.

Also published on the website is our [Investment Strategy Statement](#), which includes details of our Socially Responsible Investment and Corporate Governance activities. If you would like a paper copy of either document please call us on **01603 222824**.

	2022-23 £000s	2021-22 £000s
Opening net assets of the scheme	4,912,180	4,527,097
Employees' contribution to the Fund	38,193	35,093
Employers' contribution to the Fund	146,765	134,717
Transfer values received	11,626	7,819
Payments to pensioners and dependants	-160,774	-155,016
Transfers out and other payments to leavers	-6,883	-12,648
Investment and administration costs	-31,433	-26,760
Net investment return – including income and the change in value of investments	-30,053	401,878
Closing net assets of the scheme	4,879,621	4,912,180

Following substantial increases in the value of our investments over the last two financial years, 2022-23 was marked by bouts of financial market volatility. However, these ultimately resulted in little movement in the overall value of investments. Markets continue to be concerned with geopolitical risk, potential economic downturn, the spectre of inflation and interest rates at levels that have not been seen for many years. That said, our diversified portfolio has remained resilient, and our total assets were down by less than one percent over the year to 31 March 2023.



Please note: due to rounding, disclosures in the chart may not sum to 100%.

Our diversified approach means that we always have a mix of investment methods and asset types as we aim to get the best return on investment we can, whilst at the same time managing risk.

Through the ACCESS pool we are working with 10 other like-minded LGPS Funds to bring the management of many of our investments together, in order to reduce costs whilst maintaining investment performance. The pooling arrangements currently encompass the assets above managed by Link Asset Services and UBS. This will not change Pensions Committee's overall responsibility for the Norfolk Pension Fund.

Norfolk Pension Fund's approach to ESG Investment

The primary objective of the Norfolk Pension Fund is investing money to provide pension benefits to our members, which we do responsibly.

You can find out more about how we do this by reading our **Statement on Disinvestment/ Exclusion & ESG (Environmental, Social and Governance)** which is available on the **Investment and Stewardship** page of our website together with the latest **Climate risk reporting** on our quoted equity portfolio.



www.norfolkpensionfund.org

Please contact us to request a printed copy of either document.

Christmas Quiz

How did you do? Here are the answers to our Christmas Quiz on pages 14 and 15.

- | | |
|--------------------------------|-----------------------|
| 1. Yuletide | 11. A Christmas Carol |
| 2. Eggnog | 12. Christmas cracker |
| 3. Australia | 13. Clogs |
| 4. A button | 14. Sugar plums |
| 5. Boxing Day | 15. Home Alone |
| 6. Cinderella | 16. The Serpentine |
| 7. White | 17. Bells |
| 8. God Rest Ye Merry Gentlemen | 18. Five gold rings |
| 9. The Nutcracker | 19. Postmen |
| 10. Norway | 20. Spanish |



Please tell us what you think

Our aim is to provide you with the best possible service to help you with your pension.

We would therefore love to hear your feedback on Primetime and the service that you receive from the Norfolk Pension Fund. We would really appreciate it if you could spare a couple of minutes to complete our online survey at

www.smartsurvey.co.uk/s/primetime23/

It is only a very short survey and your views will help us provide you with the service you need. If you would like us to post you a paper copy of the survey, please call us on **01603 222824**.



Looking after your data...

Norfolk County Council (as administrator of the Norfolk Pension Fund) on behalf of the Norfolk Pension Fund 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.norfolkpensionfund.org**





Protect your home from fire

Norfolk Fire and Rescue Service's Prevention Team helps provide people in Norfolk with advice and education around fire safety in the home.

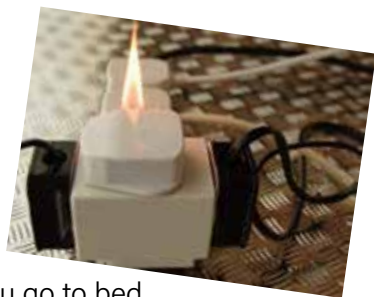
Here are some of our essential tips to help keep you safe this winter.

Smoke alarms

- Fit smoke detectors on every floor of your home, ideally on the ceilings in hallways or landings.
- Don't put a smoke detector in the kitchen, where it can be set off accidentally.
- Test your smoke alarm weekly. Test It Tuesday!

Electrical Safety Advice

- Don't overload sockets, keep to one plug per socket.
- Unplug appliances when not in use or when you go to bed.
- Always use the correct fuse.
- Check and replace old cables and leads.
- Do not charge electrical items, such as your mobile phone, at night.



**To find a reputable electrician or tradesperson, please visit
Norfolk County Council's Trusted Trader Scheme at
www.norfolk.gov.uk/business/trading-standards/trusted-trader**

Stay safe when using your electric heaters

- Keep electric heaters at least one metre away from people, furniture, and items such as blankets, cushions, and newspapers.
- Place heaters on a solid surface to keep them stable.
- Never use an electric heater to dry clothes.
- Stow cables safely to avoid tripping over them.
- Emollient creams are highly flammable and can absorb into clothing and surfaces, as well as your skin. So, always stay at least one metre away from any electric heater if you are using these creams.

Fireplace and wood burner safety

- Use a CO alarm to detect any escaped gases.
- Have your chimney swept annually.
- Use a metal fire guard.
- Keep people, furniture, and items such as blankets, cushions, and newspapers at least one metre away from the fireplace.



Make an escape plan

- Plan your escape routes and keep your exits clear.
- The best route is the usual way in and out of your home.
- Get everyone to test your plan regularly throughout the year.
- Keep door and window keys handy – tell members of your household where they are.

For further information and advice on any aspect of fire safety in the home please contact our Prevention Team on:

Telephone: **0300 1231669**

Email **hq@fire.norfolk.gov.uk**

Website **www.norfolk.gov.uk/fire**

Scan the QR code to see how safe your home is



Don't be a victim of scams

Criminals are using increasingly sophisticated ways to con people out of their pension savings and investments. Please take action to protect yourself from the devastating effects scams can have on your life and finances.

Fraudsters will often:

- contact you out of the blue
- apply pressure to invest quickly
- downplay the risks to your money
- promise tempting returns that sound too good to be true
- say that they're only making the offer available to you or even ask you to not tell anyone else about it



How to avoid investment and pension scams

1. Reject unexpected offers

Scammers usually cold call, but contact can also come by email, post, word of mouth or at a seminar. If you've been offered an investment out of the blue, chances are it's very high-risk or a scam.

2. Check the FCA (Financial Conduct Authority) Warning List

Use the FCA's Warning List on their website www.fca.org.uk/scamsmart/warning-list to check the risks of a potential investment – you can also search to see if the firm is known to be operating without FCA authorisation.

3. Get impartial advice

Get impartial advice before investing – don't use an advisor from the firm that contacted you.

To report a scam, please contact Action Fraud on **0300 123 2040** or www.actionfraud.police.uk

For more information on investment and pension scams, visit the FCA website at www.fca.org.uk/scamsmart

Tell Us Once



The Norfolk Pension Fund is signed up to Tell Us Once, a service that lets you report a death to the relevant Government departments and local authorities in one go.

As part of this service, we are **automatically notified** once the death of any of our scheme members is reported to a **Registrar** as long as the National Insurance number has been recorded.

This means the scheme member's records can be processed more **quickly and simply** than would otherwise be the case.

If you live in Norfolk, you can book an appointment with the Registrar online at **www.norfolk.gov.uk** or by calling **0344 800 8020**.

Bereavement support

If you, or someone you know, has suffered a loss, you'll find information on where to go for help and support at www.norfolk.gov.uk/grief



Finding support

If you feel you need additional support, there are many ways to get help. Volunteer bereavement support workers, self-help groups, faith groups and community groups can all provide support. You can also seek professional counselling if you feel you need it.

You can find these groups in the following ways:

- Search for local support groups using the **www.norfolk.gov.uk/directory**
- Ataloss can help you find national help groups and services **www.ataloss.org**
- Cruse Bereavement support offers a helpful tool that can help you identify what type of support will be best for you. Please call **0808 808 1677** or visit **www.cruse.org.uk**



Do you have a query about your pension?

Please let us know as soon as possible if you have a query, or think there has been an error with your pension. Most issues are easily sorted out this way. However, if you disagree with any decision about your membership of the Local Government Pension Scheme, you're entitled to put your complaint through the official dispute procedure.

You can find a guide to the dispute procedure on our website at

www.norfolkpensionfund.org

Alternatively, please contact us and we will send you a copy.

Contact details

**Post Norfolk Pension Fund, County Hall, Martineau Lane,
Norwich, NR1 2DH**

Telephone 01603 495788

Email pensions@norfolk.gov.uk

Website www.norfolkpensionfund.org

Disclaimer the information in this newsletter is for general use only and does not cover every personal circumstance. If there is any disagreement over your pension benefits due under the Local Government Pension Scheme, the appropriate legislation will apply. This newsletter does not give you any contractual or legal rights, and is provided for information purposes only.

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