

# Prime Time

Winter 2025 | Issue 24



Norfolk Pension Fund



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 4** for more details) on our website **[www.norfolkpensionfund.org](http://www.norfolkpensionfund.org)**

## Other ways you can tell us your new address are:



### Email

**[pensions@norfolk.gov.uk](mailto: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

**[www.norfolkpensionfund.org](http://www.norfolkpensionfund.org)**

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

# 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 2024-25.

A handy way you can view your payslips and P60s is by registering with Member Self-Service – an easy and secure way to access your LGPS pension online.

You can find details on how you can register to use Member Self-Service on **page 4**.

We have an update from our colleagues at Norfolk County Council on how to Drive Safe. Plus we have some advice on how to protect yourself from the devastating impact of scams and fraud.

On a lighter note, we hope you enjoy our Christmas Quiz on **page 12** and the contributions from two of our retired members on **pages 17** and **18**.

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



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Norfolk Pension Fund

# Member Self-Service

## Check out your pension online...

Member Self-Service is a secure, dedicated area on our website **[www.norfolkpensionfund.org](http://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](mailto:pensions.mss@norfolk.gov.uk)**

For questions about your pension, please call us on **01603 495788** or email us at **[pensions@norfolk.gov.uk](mailto:pensions@norfolk.gov.uk)**



## Coming soon!

**We're upgrading Member Self-Service to a new, improved more secure system.**

Keep an eye out on our website **[www.norfolkpensionfund.org](http://www.norfolkpensionfund.org)** for the latest information and a preview of our new Member Self-Service.



## What's changing

Part of the improved security will be to log in with an email address and password rather than your current username, password and security question.



## If you're already registered you need to

- Check the email address currently linked to your Member Self-Service account.
- This email address will be used to send your authentication code when you first log into the new improved Member Self-Service.

## Your options

- **Already registered?** You can continue using the current Member Self-Service until the upgrade.
- **Not registered yet?** You can still register using the current system before the upgrade.
- **Prefer to wait?** You'll be able to register using your email address once the upgraded Member Self-Service site is live.



# Some handy 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](mailto: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 4** for more details) on our website **[www.norfolkpensionfund.org](http://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](http://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)

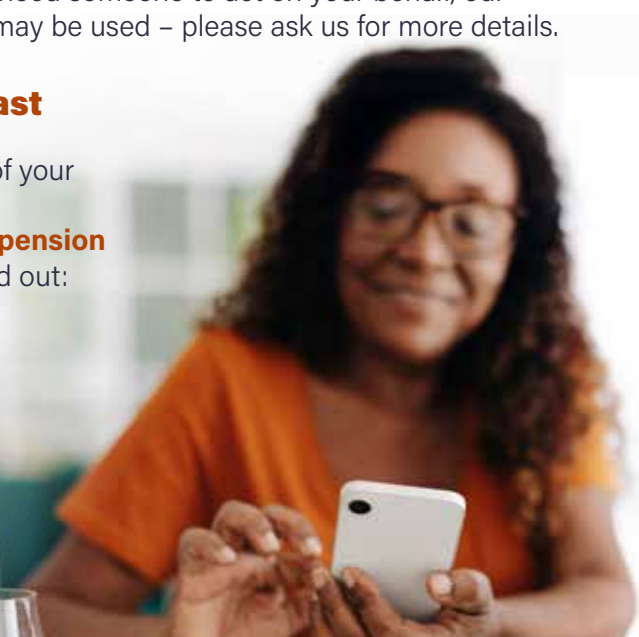
If a family member or friend is dealing with your financial affairs by way of a Power of Attorney, please send us a copy of the full document or the online LPA (Lasting Power of Attorney) access code to enable us to view online. Please do not send the original document. We can then work with your Attorney. 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](http://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)



# When is my pension paid?

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

## 2026 payment dates will be...

January 2026	Friday 30 January
February 2026	Friday 27 February
March 2026	Tuesday 31 March
April 2026	Thursday 30 April
May 2026	Friday 29 May
June 2026	Tuesday 30 June
July 2026	Friday 31 July
August 2026	Friday 28 August
September 2026	Wednesday 30 September
October 2026	Friday 30 October
November 2026	Monday 30 November
December 2026	Thursday 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
- HMRC changes your tax code, or
- you change your address or bank account details

If you receive a payslip, always look for any messages printed on the front. For anyone living outside of the UK, you will receive a payslip every month. This is an audit requirement as there are currently no mortality screening services outside of the UK, so is a way of us staying connected.

**REGISTER AT**

[www.norfolkpensionfund.org](http://www.norfolkpensionfund.org)

**to view your  
payslip online!**



# Staying safe from scams

The emotional and financial impact of being scammed can be devastating. So please read the following advice on how to protect yourself from fraudsters.



## Phone Scams

- **Hang up:** It's not rude to end a call if you suspect it's a scam.
- **Verify callers:** If someone claims to be from your bank, hang up and call the bank using the number on the back of your card or by dialling 159.
- **Check numbers:** Always check numbers to see if the company or caller is genuine.
- **Don't share details:** Banks and the police will never ask for your PIN, password, or for you to transfer money to help with a fraud investigation.

## Online Scams

- **Don't click links:** Delete suspicious emails or texts, and do not open attachments or click on links.
- **Check sender details:** If an email claims to be from an organisation, find their official contact details on their website and phone them directly to verify the information.
- **Be careful with personal information:** Scammers use information from social media to answer security questions and access accounts.

## Doorstep Scams

- **Keep out:** Never let anyone into your home you don't know.
- **Check ID:** Always ask for ID from unexpected visitors.
- **Use a 'no cold callers' sign:** This will let genuine sellers or charity workers know not to approach your home.
- **Don't agree on the spot:** Take the callers details and check their credentials before agreeing to buy anything or use their service.

To report a scam, please contact Action Fraud on **0300 123 2040** or at **[www.actionfraud.police.uk](http://www.actionfraud.police.uk)**

# Drive Safe

## Would you like help to boost your driving confidence and improve your driving skills?

Then you could benefit from two courses offered as part of Norfolk County Council's new Drive Safe campaign.

### **GOLD (Guidance for Older Drivers)**

An on-road, one hour driving session, with an approved instructor offering friendly helpful advice on how you are driving. The instructor will come to your home – you then drive your own car and use the type of roads you normally drive. You will be given support and coaching during your drive. The assessment will conclude with a supportive conversation providing you with reassurance and help to drive more safely.

Cllr Fran Whymark, Cabinet Member for Public Health and Wellbeing, said:

***"I enjoyed the GOLD course and recommended it to peers. It gave me peace of mind and helpful advice from a professional, boosting my confidence to drive safely for longer while understanding how ageing can impact driving."***

### **Older Driver Workshop**

Developed in partnership with Norfolk Fire and Rescue Service (NFRS), the Older Driver Workshop is a free, theory-based session providing information on how aging can affect your driving. It gives tips and tools to help you drive safely for longer and a chance to ask questions about your driving.

You can find more details about GOLD and the Older Driver Workshop at **[www.bit.ly/4nerkZ6](http://www.bit.ly/4nerkZ6)** or call **0344 800 8020** and ask for the Road Safety team. Email **[roadsafety@norfolk.gov.uk](mailto:roadsafety@norfolk.gov.uk)**



**If you live outside Norfolk,  
similar schemes are  
offered by Driving Mobility.**

**Please visit  
[www.drivingmobility.org.uk](http://www.drivingmobility.org.uk)  
or call **0800 559 3636**.**

# It's never too late to invest in your health

**Looking after your health as you get older is not just a recommendation – it's a vital investment in your future quality of life.**

You might already be fit and active, but you may also be noticing a few minor changes, so small steps now can make a big difference. If you're aged 55 or over, now is the perfect time to take stock of your lifestyle and identify ways in which you can improve your wellbeing.

Staying physically active, keeping up with vaccinations and health checks, and staying socially connected are proven ways to age well. It helps in remaining independent longer, avoid preventable hospital admissions, and enjoy a greater sense of purpose and happiness later in life.

To help residents age better, Norfolk County Council has launched a new website [www.norfolk.gov.uk/healthyageing](http://www.norfolk.gov.uk/healthyageing) with practical tips and local resources to help you:

- **Protect your health** with NHS screenings and vaccines
- **Stay active** with strength and balance advice and local groups
- **Feel connected** through clubs, one-to-one support, and digital skills

So why not take a moment to reflect on your lifestyle? Could you walk a little more, join a local group, or book that health check you've been putting off?

For ideas and resources to help you take your first steps to a healthier life visit [www.norfolk.gov.uk/healthyageing](http://www.norfolk.gov.uk/healthyageing) or **scan the QR code**

**Remember, it's never too late!**



# Christmas Quiz

**Get in the festive mood with these 12 quiz questions for the 12 days of Christmas!**



1. On what day of the week does Advent always start?
2. How many ghosts appear in A Christmas Carol by Charles Dickens?
3. In which European city would you find Wenceslas Square?
4. What bird with the Latin name *Erithacus Rubecula*, and once known as a ruddock in old English, is commonly associated with Christmas?
5. How many points are there on a snowflake?
6. What traditional pantomime is based on the life of the person who served as the Mayor of London during the late 14th and early 15th century?
7. In the carol, We Three Kings, which way is the star leading them?
8. The real St Nicholas was born in which modern day country? (Clue: its name is also associated with Christmas!)
9. In which country did the tradition of putting a Christmas tree up originate?
10. Which 1982 animated film features the song Walking In the Air?
11. What is the dessert *Buche de Noel* known as in English?
12. What is New Year's Eve called in Scotland?

# 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](http://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](http://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](http://www.norfolk.gov.uk/directory)**
- Ataloss can help you find national help groups and services **[www.ataloss.org](http://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](http://www.cruse.org.uk)**

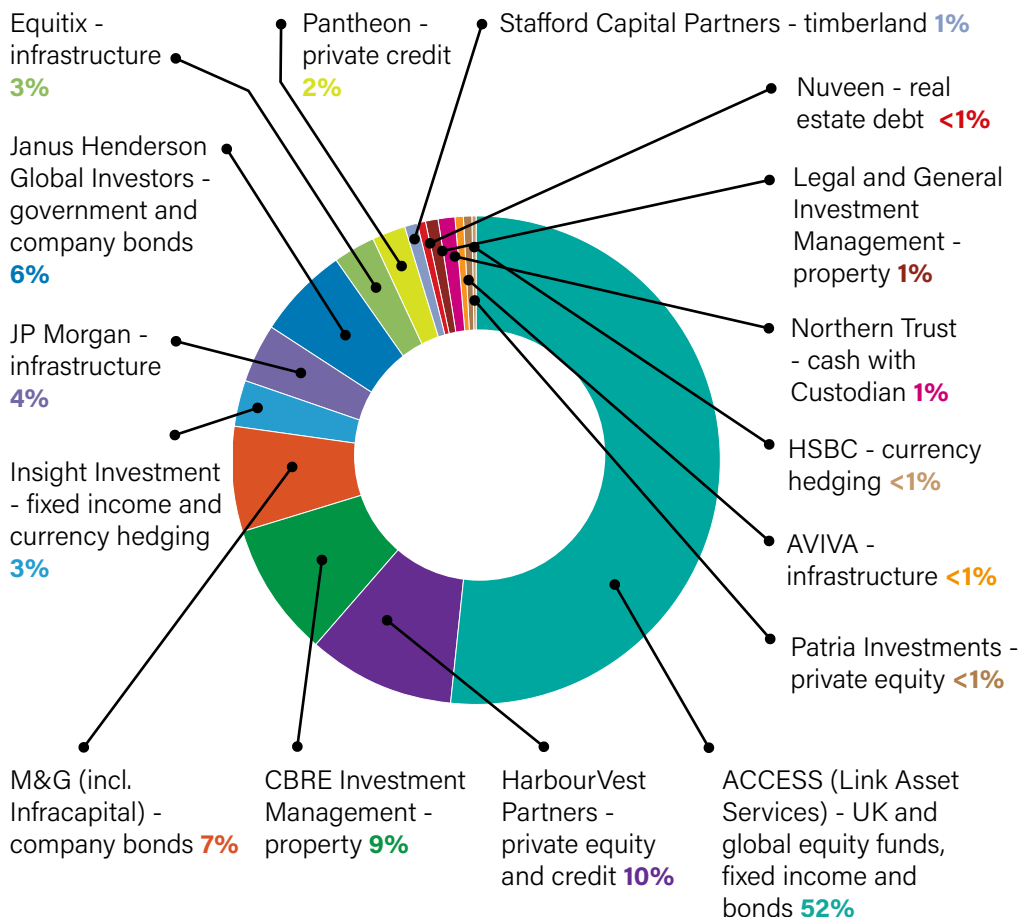
# Accounts and investments

This is a summary of the Norfolk Pension Fund accounts and investments. Our full accounts for 2024-25 will be published on our website at [www.norfolkpensionfund.org](http://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**.

	2024-25 £000s	2023-24 £000s
<b>Opening net assets of the scheme</b>	<b>5,349,627</b>	<b>4,879,621</b>
Employees' contribution to the Fund	44,018	41,678
Employers' contribution to the Fund	161,142	156,159
Transfer values received	15,931	10,118
Payments to pensioners and dependants	-201,271	-180,814
Transfers out and other payments to leavers	-24,686	-19,839
Investment and administration costs	-34,908	-36,601
Net investment return – including income and the change in value of investments	189,295	499,305
<b>Closing net assets of the scheme</b>	<b>5,499,148</b>	<b>5,349,627</b>

Over 2024-25 our investments increased by around £150 million (just under 3%), following a strong 10% rise the previous year. Despite ongoing market volatility, the Fund's financial position has improved over the past twelve months, and we expect a healthy surplus of assets over liabilities in the 2025 Triennial Valuation. Of course, concerns persist around geopolitical risks, social and environmental challenges, global inflation and higher interest rates. Notably, despite March 2025 marking the worst monthly portfolio returns in a year due to US market worries, the Fund's overall performance stayed positive. Our diversified investment portfolio has remained resilient, as it supports the payment of pensions to our members. Although the Government has recently announced changes to the way that Local Government Pension Funds invest, we remain confident that this will continue to be the case.





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 Waystone. This does 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 Divestment/Exclusion & ESG (Environmental, Social & Governance) Aspects of Investment Strategy** which is available on the Investment and Stewardship page of our website [www.norfolkpensionfund.org](http://www.norfolkpensionfund.org) together with the latest **Climate risk reporting** document on our quoted equity portfolio.

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



## Christmas Quiz answers

How did you do? Here are the answers to our Christmas Quiz on page 12.

- |                     |                 |
|---------------------|-----------------|
| 1. Sunday           | 7. Westward     |
| 2. Four             | 8. Turkey       |
| 3. Prague           | 9. Germany      |
| 4. Robin            | 10. The Snowman |
| 5. Six              | 11. Yule log    |
| 6. Dick Whittington | 12. Hogmanay    |



# A war veteran reborn

## Retired member Arthur Pentney shares his experience of renovating a vintage motorbike

As this year we commemorate the 80th anniversary of the ending of World War II, I thought fellow retired members may be interested in this military Norton motorbike (WXG 354) I have recently rebuilt.

The old warrior went over to France with the British Expeditionary Force in November 1939 but, in the retreat to Dunkirk, was abandoned in France. It was then registered and used in Paris for 40 years, eventually being brought back to the UK in 1984 by a friend of mine called Tony.

Tony's great ambition was to rebuild the Norton into its original military trim. Sadly, by the time of his death a few years ago, the only work he had managed was completely dismantling it. In Tony's memory, I took on the challenge and had the bike completed and running in April 2025.

As my two years National Service started with the Royal Norfolk Regiment, I thought it fitting that its livery be that of the Third Infantry Division, as that division went over to France in the D-Day landings, with the Royal Norfolks being part of it.

Arthur riding another vintage model



WXG 354 restored to full glory

## Member's artwork

This wonderful painting of an owl is by retired member David Law.

David worked as Traffic Management Officer with Norfolk Constabulary between 1995 and 2018. Prior to his service with the Constabulary, he served 24 years in the Army.

David says, *"I have now been retired for just over six years and enjoy spending my spare time painting and doing pyrography, a form of decorating wood with burn marks."*



## 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/winter2025/](http://www.smartsurvey.co.uk/s/winter2025/) or **scan the QR code**.

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](http://www.norfolkpensionfund.org)





# 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](http://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](mailto:pensions@norfolk.gov.uk)**

**Website [www.norfolkpensionfund.org](http://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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