



Gwent Grapevine

for Pensioner Members of The Greater Gwent (Torfaen) Pension Fund

WINTER 2015/16

Welcome from the Pension Manager

Welcome to the winter 2015/16 edition of **Gwent Grapevine**, our newsletter for members who are being paid a pension from the Local Government Pension Scheme (LGPS). We hope you find it both helpful and interesting.

Highlights of this edition include:

- Pensions Increase for April 2016
- Paying your pension to you in December
- If you live outside the United Kingdom
- Sharing information about LGPS members
- The new State Pension for people who will reach State Pension Age after 6 April 2016

If you're moving house this year, do remember to let us know your new address. If you change your bank account then tell us, in writing, by the 15th of the month and we will aim to put the change through in time for that month's pension payment.

Best wishes,

Mary Rollin

Pension Manager

**The Greater Gwent (Torfaen) Pension Fund,
Torfaen County Borough Council, Civic Centre,
Pontypool, Torfaen, Gwent NP4 6YB.**

pensions@torfaen.gov.uk

Annual Report and Accounts

The Greater Gwent (Torfaen) Pension Fund has published its Annual Report and Accounts for 2014/15. During the year the Fund achieved a positive investment return of 11.84% and our assets increased from £2.08 billion to £2.28 billion.

If you would like to read the full **Annual Report and Accounts**, or a **Summary Leaflet** that outlines the main points, you can find these on our website at www.gwentpensionfund.co.uk/about-us/forms-and-publications

Pensions Increase for April 2016

Your pension from the LGPS (Local Government Pension Scheme) goes up every April, if the cost of living goes up.

Every year the government tells us how much we have to add on to the pension we are paying you. The increase is in line with the government's official measure of inflation, the Consumer Prices Index (CPI) figure for the previous September. In September 2015 the CPI figure was minus 0.1%. This means that inflation went down.

What does this mean for my LGPS pension?

Although the government's official measure of inflation went down in September, you don't need to worry that the pension we pay to you will also go down in April 2016 in line with CPI. This is because the rules say that, if the official cost of living goes down, then we can carry on paying you the same amount of pension. This means that you will not get a cost of living increase to your pension, but also that your pension will not go down in April 2016.

We do understand that you will be disappointed not to get an increase to your LGPS pension in April, and that you might feel that your own living costs are not going down like the government's official measure.

However, we hope it's comforting to know that, if the official measure of inflation does go up in the future, then your LGPS pension is fully protected. Your pension will keep its value, compared to the cost of living, throughout your retirement by going up in line with any future increases in CPI.

Payslips and P60

Even though your pension will not have a cost of living increase in April 2016, we will still send you a payslip in March and April as usual.

We will also send a payslip to you in May, along with your P60.

Paying your pension to you in December 2015 and next December

The pay date for your December 2015 pension payment will be the **21st of December**.

The normal date for paying pensions is the last working day of the month. For many years we have paid December's pension early, so that you have it in time for Christmas.

However, paying pensions early in December causes a lot of confusion for pensioner members. Every December we get hundreds of phone calls and emails from pensioners who are unsure when we will pay that month's pension to them. Every January we get hundreds more phone calls and emails from pensioner members who are not sure if they had December's pension payment, because we paid it to them on a

different day of the month.

To help avoid confusion about December's pension payment, going forward from December 2016 we are going to pay December's pension payment to you on the last working day of the month. This will bring December's pension pay day in line with pension pay days for all of the other months of the year.

This means that December 2015 is the last time that we will pay December's pension to you earlier than the usual monthly pay date.

You can see what your pension pay dates are for the next year on your 'cut out and keep' **Pension Pay Dates Calendar**. You can find this on the back page of Gwent Grapevine.

Questions about the tax we take off your pension

HM Revenue & Customs (HMRC) give us a tax code to apply to your pension. If they change your tax code then they will give us a new tax code to use.

If your tax code changes then unfortunately we cannot answer any queries you may have. This is because HMRC don't tell us why they have changed a tax code, or how they have worked it out. They only tell us that we have to apply it.



We cannot change the tax code that we are applying to your pension unless HMRC instruct us to.

If you have a question about your own tax code then **you will have to contact HMRC yourself**. You can find their contact details on the **Pension Pay Dates Calendar** on the back page of Gwent Grapevine.

If you live outside the United Kingdom – 'Life Certification' checks

As a public body we have a duty to make sure that we are paying out the right pensions to the right people; and as part of this we have to share information with other public bodies in the UK under the government's **National Fraud Initiative**. This means that we have to carry out regular checks, so that we know if we can carry on paying a pension to each pensioner.

If a pensioner dies in the UK we will get told about it and stop paying their pension. For pensioners living overseas there is no automatic system that will tell us if you die. This means that if you live overseas we have to carry out regular '**Life Certification**' checks to keep our records up-to-date. We do this by asking you to take photo identification to your local branch of Western Union.

Who are Western Union?

Western Union is a company that we work with to pay some pensioners who live outside the UK. Pensioners living overseas can choose to have their pension paid to them in their local currency if they want. If they do, then we will use Western Union to pay their pension to them in local currency.

Thank-you to all pensioners living overseas who took part in the 2015 Western Union 'Life Certification' checks, and thank-you to all who gave us feedback on your experience. Your feedback told us that the checks worked well for most of you. For those of you who told us about any problems you found, both we and Western Union have listened to your feedback and we will do our best to make next year's checks work better for you.

2016 Life Certification checks

Next year's 'Life Certification' checks on pensioners living overseas will start in August 2016.



Sharing information about LGPS members

The LGPS (Local Government Pension Scheme) is one single pension scheme that is administered locally across the country by different Funds. The Greater Gwent (Torfaen) Pension Fund administers the LGPS in the Gwent area.

We share information (data) with the other local LGPS Funds. We have to do this to make sure that we are following the laws that the LGPS works under. This is because the rules of the LGPS say that if you die then we have to check if you ever paid into another local Fund of the LGPS. We need to do this to make sure that we work out the right amount of benefits to pay to your family.

When you die we won't know if you ever paid into another local LGPS Fund unless we write to them to check. There are lots of different local LGPS Funds across the country. Checking with each of them would take a long time, and this might delay us being able to pay out any benefits due to your family. So that we can carry out these checks, and pay the right benefits to your family as quickly as we can, all of the local LGPS Funds have got together and set up a main database record of all LGPS members.

What information is being shared?

There is a main database record for each member of the LGPS. This contains:

- Their National Insurance Number
- A number that tells LGPS Funds if the person is: an Active Member paying into the LGPS; a Deferred Member with benefits 'on hold' in the LGPS; or a Pensioner Member who is being paid a pension from the LGPS.
- The last calendar year in which they changed from being an Active Member to being a Deferred Member, or to being a Pensioner Member.
- A number that tells LGPS Funds which of the local LGPS Funds the member is in.

Who is looking after the main database record of all LGPS members?

One of the local LGPS Funds, the South Yorkshire Pensions Authority, is looking after the database.

How is the information held on the database processed?

The information held on the database is processed in line with the Data Protection Act 1998 and other laws that we must follow.

Will you use the information on the database for any other reasons?

The LGPS is joining the government's 'Tell Us Once' service, so we will also use the information for this. If you go to register a death, in most parts of the country they will offer you the 'Tell Us Once' service. This means that most public bodies will then be told about the death. This would help you because you wouldn't then have to go and tell each public body separately about the death.

Being part of the 'Tell Us Once' service also means that we will be told straight away if an LGPS member dies. This will allow us to work out any benefits due to their family without delay.

You can read more about the 'Tell Us Once' service at: www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Who is the information shared with?

Councils and other public bodies that the law says must run local LGPS Funds.

Every month we will securely share information held on the main database record of LGPS members with the government's Department for Work and Pensions. This is so that they can keep up-to-date records of LGPS members for the 'Tell Us Once' service.

How long will you keep sharing the information?

We will share the data (information) for as long as:

- The rules of the LGPS say that when you die we have to check if you paid into another LGPS Fund.
- The LGPS carries on taking part in the government's 'Tell Us Once' service.

We will stop sharing data if:

- The LGPS stops taking part in the government's 'Tell Us Once' service.
- The rules of the LGPS change and no longer say that we have to check if you paid into another LGPS Fund when you die.

Can I opt out of this data sharing?

No. The reason why we are sharing data (information) is so that we can follow what the law says we have to do. This means that LGPS members cannot opt out.

If I have any questions about this data sharing, who can I ask?

If you have a question, please write to us. Our contact details are on the front page of Gwent Grapevine.

Will you reach State Pension Age on, or after, the 6th of April 2016?

The government is bringing in a new flat-rate State Pension. This will replace the existing State Pension **but only for people who reach State Pension Age on, or after, 6 April 2016.**

If you are already getting the State Pension then you don't need to worry. You will carry on getting the existing State Pension.

The pension that you get from The Greater Gwent (Torfaen) Pension Fund will not change because of the new State Pension.



If you have any questions about the State Pension you can phone the government's Pension Service free on:

0800 731 7898

0800 731 7339 (textphone for hearing impaired people)

If you will reach State Pension Age on, or after, 6 April 2016 then read on -

This section is for pensioner members who have not yet reached their State Pension Age, including those who may still be working and paying into the LGPS (Local Government Pension Scheme) in a job.

The existing State Pension is made up of a **basic** part

and an **additional** part. The new flat-rate State Pension should help people better understand what they will get so that they can plan for their retirement.

If you build up a right to benefits from the new State Pension it is important to understand that, as a member of the LGPS, you might not get the full amount. This is because if you paid into the LGPS before 6 April 2016 then you will have paid a lower amount of National Insurance. Any lower National Insurance contributions you have paid will not count in full towards the new State Pension.

Most members of the Local Government Pension Scheme (LGPS) paid lower National Insurance contributions. This is because you did not pay to build up any of the additional part of the existing State Pension.

Some people who we are paying an LGPS pension to may also be working and paying into the LGPS. If you are paying into the LGPS in a job, you will start to pay a higher rate of National Insurance contributions when the new flat-rate State Pension comes in on 6 April 2016.

You will, of course, still get your LGPS benefits. These will continue to be a very important part of your income in retirement, giving you an excellent range of benefits including protection for your family if you die.

Frequently Asked Questions - if you have not reached State Pension Age

Why is the State Pension changing?

The government aims to bring in a simpler and fairer State Pension. This is so people are clear about what they will get from the State Pension. This will make it easier for them to plan their retirement savings.

Who will get the new State Pension?

You will be able to claim the new State Pension if you're:

- a man born on or after 6 April 1951
- a woman born on or after 6 April 1953

and, normally, have paid National Insurance contributions that count for at least 10 years.

If you reach State Pension age before 6 April 2016 then you'll get the existing State Pension instead of the new State Pension.

If you don't know what your State Pension Age is then you can use the **State Pension Age calculator** to find

out - www.gov.uk/calculate-state-pension

Will the benefits I get from the LGPS change because State Pension is changing?

No. There are no plans to change the benefits that you will get from the LGPS.

I am still paying into the LGPS in a job. Why will I have to pay more in National Insurance contributions?

The existing State Pension is made up of two parts: the basic State Pension and the additional State Pension. The additional State Pension used to be known as the State Second Pension and before that it was known as SERPS.

While you have been paying into the LGPS you have been paying a lower rate of National Insurance contributions. This is because you have only been building up basic State Pension. The reason for this is because the LGPS is what is known as '**contracted out**' of the additional State Pension. During the time that

Frequently Asked Questions - if you have not reached State Pension Age

you have been building up LGPS benefits you have not been paying to build up additional State Pension.

From 6 April 2016 the existing basic and additional State Pension will stop building up. They will be replaced by a new flat-rate State Pension.

When the additional State Pension stops then the LGPS will stop being 'contracted-out' of it. This means that LGPS members will stop paying the lower rate of National Insurance that they paid when they were not building up any additional State Pension.

From 6 April 2016 LGPS members will start paying the standard rate of National Insurance for the new State Pension.

I am still paying into the LGPS in a job. How much more will I have to pay in National Insurance?

The rate of National Insurance you pay now is 1.4% lower than standard National Insurance, between levels of your pay that count for paying National Insurance. From 6 April 2016 you will pay the standard rate of National Insurance. This means that you won't pay the lower amount any more.

There are some examples in the table that show how much more National Insurance LGPS members might have to pay from 6 April 2016.

| Amount of Pay Earned | National Insurance you pay now | National Insurance you will pay from 6 April | Extra National Insurance you will pay |
|---------------------------------|--------------------------------|--|---------------------------------------|
| £15,000 a year (£1,250 a month) | £58.66 a month | £69.36 a month | £10.70 a month |
| £27,000 a year (£2,250 a month) | £164.66 a month | £189.36 a month | £24.70 a month |
| £45,000 a year (£3,750 a month) | £307.65 a month | £347.56 a month | £39.91 a month |

The examples assume that the LGPS member is over 21 years old. They are based on today's National Insurance levels for 2015/16. They have been worked out using the calculator at <http://nicecalculator.hmrc.gov.uk/Class1NICs1.aspx>

If you want to find out how much more you will pay in National Insurance from 6 April 2016 then you can look at the online calculator at www.lgps2014.org/contcalc. If you type in your pay then the calculator will work out how much lower your National Insurance is now than standard National Insurance. The amount by which it is lower is called National Insurance 'rebate' on the calculator. You will not get this 'rebate' from 6 April 2016, so this is the amount by which your National Insurance will then go up.

I am still paying into the LGPS in a job. I cannot pay the extra National Insurance contributions. What can I do?

The new State Pension will only give you a fairly low level of income when you retire. This means that, when you are planning for your retirement, the LGPS will carry on being important to you. One benefit to you of paying into the LGPS is that you do not have to pay tax on your pension contributions, so your employer takes them out of your pay before you pay tax.

If you are paying into the Main section of the LGPS and cannot pay the extra cost of the standard National Insurance contributions then you could think about lowering your LGPS contributions. You can choose to pay half of the normal pension contributions to build up half of the normal pension. This is known as joining the '50/50 section' of the LGPS. The 50/50 section helps people who are struggling with costs to pay lower pension contributions. This is so that they can save some money but carry on building up valuable pension benefits in the LGPS. Although people only build up half pension in the 50/50 section of the LGPS they still get full life cover and ill health cover.

The 50/50 section of the LGPS is only designed for people to pay into it for a short time. This is because people only build up half of the normal pension benefits while they are paying half of the normal pension contributions. If you choose to join the 50/50 section then pension rules say that your employer sometimes has to put you back into the Main section. If they do then they will write to you to tell you, and you can then choose to join the 50/50 section again.

You can read more about the 50/50 section on the website www.lgps2014.org

If you want to join the 50/50 section of the LGPS you can get a form from your employer, or from the homepage of our website at www.gwentpensionfund.co.uk

Frequently Asked Questions - if you have not reached State Pension Age

Will I get the full amount of the new State Pension?

The amount of new State Pension you will get will be worked out on how long you have paid National Insurance that counts under government rules. People who didn't pay any National Insurance before 6 April 2016 will have to pay National Insurance contributions that count for 35 years to get the full new State Pension. The government calls National Insurance that counts towards the new State Pension 'qualifying years'.

If you paid into the LGPS between 6 April 1978 and 5 April 2016 you (and your employer) paid lower National Insurance contributions. This is because you didn't pay to build up any additional State Pension while you were a member of the LGPS. This means that, if your State Pension Age is on or after 6 April 2016, then you are not likely to get the full amount of the new State Pension. This is because the years that you paid lower National Insurance contributions will not count in full as 'qualifying years' towards the new State Pension.

What you will get from the new State Pension will be based upon your own National Insurance record and how many 'qualifying years' you build up after April 2016.

The government has said that the full amount of the new State Pension will be at least £151.25 a week. They will say what the actual amount will be before April 2016.

If you want to know more about how the new State Pension is worked out, you can go to the website www.gov.uk/new-state-pension/overview. This website also has information about what National Insurance contributions count as a 'qualifying year' towards the new State Pension.

Will the new State Pension give me enough money to live on when I retire?

On its own the State Pension will only give you a basic standard of living when you've retired.

When you are planning for your retirement there are some things that are important for you to think about:

- people are generally living longer these days, so you're likely to spend a long time in retirement
- you may want to retire before your State Pension Age
- if you paid into the LGPS before 6 April 2016 then you may not get the full amount of the new State Pension

The LGPS will carry on being an important part of your retirement planning.

You can find out more information about the benefits the LGPS gives you on the website www.lgps2014.org and also on our website www.gwentpensionfund.co.uk



Where can I find out more information about the new State Pension?

You can find out more information about the new State Pension:

- by phoning 0800 731 7898
- 0800 731 7339 (textphone for hearing impaired people)
- on the website www.gov.uk/yourstatepension

You can watch a video about the new State Pension at www.youtube.com/user/PensionTube

If you have not yet reached your State Pension Age you can ask the government's Future Pension Centre for an estimate of what you will get:

- by phoning 0345 3000 168
- 0345 3000 169 (textphone for hearing impaired people)
- website www.gov.uk/state-pension-statement



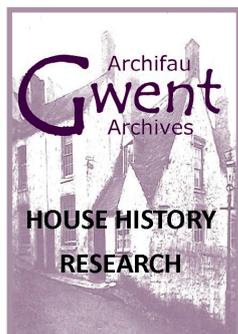
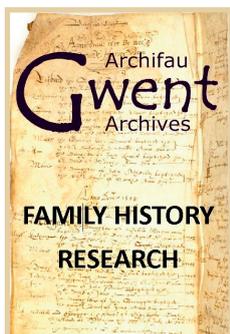
- If you have already reached your State Pension Age before 6 April 2016 then you will carry on getting the existing State Pension. The changes with the new State Pension will not affect you.
- The new State Pension will not change the LGPS pension that we are paying you.

Places to visit in Gwent

If you're interested in the history of Gwent and its people then why not visit Gwent Archives. Gwent Archives is the official archive for the five local authorities in the Gwent area. They collect and preserve unique historical records and make them available for you to use. They have millions of documents dating from the twelfth century to the present day. Their collection includes:

- Arts and Entertainment
- Business; Charities; Institutes and Societies
- Church and Chapel; Crime and Punishment
- Education; Family and Estates
- Hospitals and Healthcare
- Manorial; Maritime and Military
- Pictorial and Media
- Political Parties and Trades Unions
- Social and Welfare; Sports; Transport

Whatever subject, person or place you are interested in they can help you to discover an enormous amount about the history of Gwent and its people.



Some of the helpful research guides on the website www.gwentarchives.gov.uk

Gwent Archives' Services

It's free for you to visit Gwent Archives and carry out research yourself. They also have experienced staff who can help and guide you, and regularly hold lectures, workshops and sessions for new users. Group visits can be arranged and they have a Learning and Education Programme that is for adult learning groups, as well as schools and colleges.

Gwent Archives also has a conservation department that can give you advice on looking after any important records that you may have.

If you're not able to visit Gwent Archives yourself then their staff can search the records for you. If you use this search service then you will have to pay a charge.

Preparing to visit Gwent Archives

Gwent Archives will try and accommodate anyone

Archifau Gwent Archives



who visits, but they recommend booking a place before you do. On your first visit you will need to bring identification that includes your name, address and signature.

They allow visitors to use laptop computers and wifi is available for you to connect to the internet. You can also buy a permit to take photographs.

Can you help Gwent Archives?

If you have something that you think should be in Gwent Archives, or you know someone who does, they are always pleased to accept new records of all kinds. These don't have to be old and can be items that relate to the recent past. Gwent Archives can accept items as donations (given to them as a gift) or deposits (lent to them).

Do you have any free time? If so, Gwent Archives has opportunities for people to volunteer in a number of ways. Volunteers can make a valuable contribution to Gwent Archives' work in making the records accessible to the public, and this can also be very rewarding. If you're interested in helping then why not contact them to discuss this with a member of staff.

Contacting Gwent Archives

Their phone number is **01495 353363** and their email address is enquiries@gwentarchives.gov.uk

How to get to Gwent Archives

Gwent Archives is located on Steelworks Road in Ebbw Vale, Blaenau Gwent. For visitors arriving by car, there is parking on site including disabled parking spaces. For satnavs their postcode is NP23 6AA. You can also get to Gwent Archives by public transport. Ebbw Vale Town railway station is only a short walk and the number 22 Stagecoach bus stops nearby.

More information about Gwent Archives

You can find more information about Gwent Archives, including directions on how to get there, on their website at www.gwentarchives.gov.uk



Greater Gwent (Torfaen) Pension Fund Pension Pay Dates Calendar

Pension Pay Day is the last working day of the month, shown in yellow

January 2016

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April 2016

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May 2016

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June 2016

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July 2016

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August 2016

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September 2016

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October 2016

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November 2016

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December 2016

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Tax Office Contact Details

HM Revenue and Customs
Ty Glas, Llanishen
Cardiff CF14 5FN
0300 200 3300
PAYE reference 948/T440N

Greater Gwent (Torfaen) Pension Fund

Torfaen County Borough Council
Civic Centre, Pontypool
Torfaen, Gwent NP4 6YB
01495 766266
pensions@torfaen.gov.uk

TORFAEN
COUNTY
BOROUGH



BWRDEISTREF
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TORFAEN