



# Gwent Grapevine

For Pensioner Members of the Greater Gwent (Torfaen) Pension Fund

Winter 2024

## Welcome from the Pensions Manager

On behalf of myself and the Pension Section, I would like to welcome you to your Winter 2024 edition of the Gwent Grapevine, our newsletter for pensioner members of the Greater Gwent (Torfaen) Pension Fund.

Highlights of this edition include:

- Information on how to sign up for My Pension Online
- Public Sector Membership form
- 6 Cyber Awareness Actions

If you can think of any improvements to the service that we offer you, that you would like to see, we would welcome your feedback. Our phone number, email address and postal address are available on the last page of your Gwent Grapevine.

I hope you find it both informative and interesting.

Best Wishes

*Jo Griffiths*



## Pay Day - December 2024

Your pension will be paid on  
**Tuesday 31st**  
**December 2024**

## Pensions Increase from 7th April 2025

The Consumer Price Index in September 2024 was 1.7% and subject to official confirmation from the Government your pension will increase by 1.7% on Monday 7th April 2025.

If you have been paid your pension for less than 12 months you may receive a proportion of the increase.

### Payslips

We will post a payslip to you in April and May 2025 so that you can see how much your pension has gone up by. We only post a payslip to you at any other time when the amount of pension we are paying you in that month changes by £10 or more.

### Your P60 for 2024/25

We will also send you a P60 with your April 2025 payslip. This is your **official record** of the pension we have paid to you during the year, and any tax you have paid on it.

If you are signed up to use My Pension online you are able to print off your own payslips and P60s and remember we send a payslip to your My Pension Online account every month.

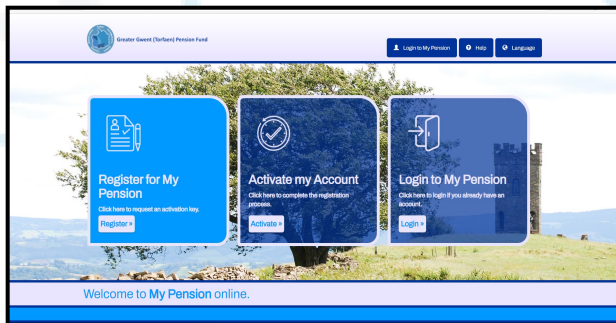
*See the article on registering for My Pension Online.....*

# Register for My Pension Online

Go to our website [www.gwentpensionfund.co.uk](http://www.gwentpensionfund.co.uk) and click on the My Pension Online link at the top of our home page. If you are on a mobile device click on the “ ≡ ” and select My Pension Online

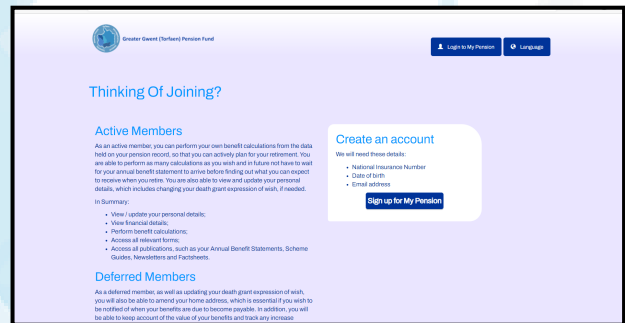
## Step 1

Click on **Register for My Pension**



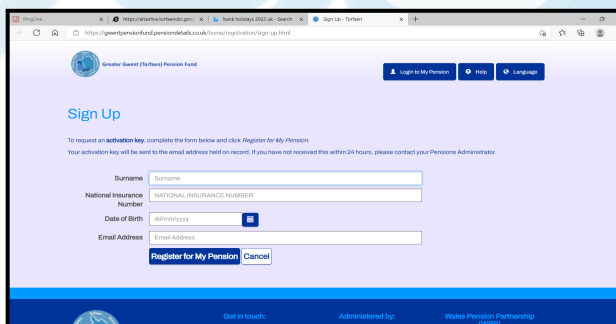
## Step 2

Click on **Sign up for My Pension**



## Step 3

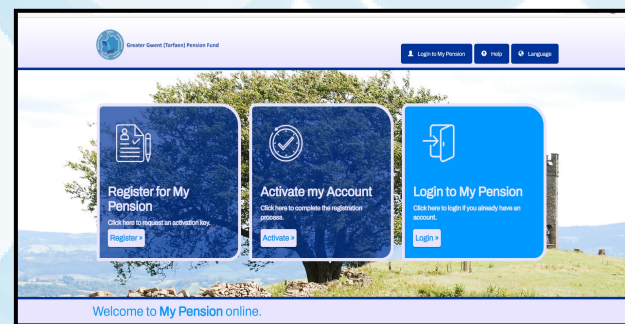
Type in your **Surname, National Insurance Number, Date of Birth** and **Email Address** and click on **Register for My Pension**



- If we hold an email address on your account then you will receive an email from us with a link that you click on to complete your registration **Please check your junk folder in case the email is sent there.**
- If we don't hold an email address on our records for you, we will send you an activation key to complete the registration. This will be sent in the post and you should receive it within 3 - 5 days. Choose 'Activate my Account' once you have received it.

## Step 4

Click on the link in the activation email we send you or go to the My Pension Online page and click on the **Activate your account** button if we send your activation key in the post



- When you activate your account the system will ask you to setup a username, password and 2 security questions once you are done you will be ready to '**Login to My Pension**'

**If you have any issues registering or logging in to My Pension Online. You can speak to our systems team on 01495 742299 or email them at [mypensiononline@torfaen.gov.uk](mailto:mypensiononline@torfaen.gov.uk)**

## National Fraud Initiative (NFI)

The NFI helps detect and prevent fraud by data matching across public sector organisations. Under the Public Audit (Wales) Act 2004.

The Greater Gwent (Torfaen) Pension Fund is involvement with the initiative as we have a duty to protect the public funds we administer in the scheme. We share information with other bodies responsible for auditing or administering public funds, to help stop fraud.

We provide information as required to the Wales Audit Office for data matching.

NFI is operated under a '**Code of Data Matching Practice**'. You can read more information about data matching, and the Code, on the Wales Audit Office website: [www.audit.wales/our-work/national-fraud-initiative](http://www.audit.wales/our-work/national-fraud-initiative)

## Public Sector Scheme Membership Form

You may notice we have included a public Sector scheme membership form with your newsletter this year.

Did you retire from the LGPS after 2014? Then read on...

The McCloud Remedy in the LGPS removes age discrimination found in Public Sector Pension Schemes due to the McCloud Judgement.

We need to review our members pension accounts to see if they are eligible for underpin protection on their pension.

**You do not need to complete the form if you retired before 1st April 2014.**

The details on the form clearly explains who should complete the form and what public sector membership we need to know about.

**You do not need to contact us about the review as we will be contacting members affected by the McCloud Remedy.**

## Why use My Pension Online...

- **24/7 Access**—you can use your account anytime, making it convenient to manage to pension.
- **Secure**—P60s and Monthly Payslips stored safely, allowing you to download and view them at anytime.
- **Easy update**—quickly update your personal details through your account.
- **Secure Messages** –Send us your

questions directly through your account by secure message.

- **Eco-Friendly** - Receiving documents electronically helps reduce the carbon footprint and reduce the need for printing and posting documents.



# Keeping in Touch

Even easier to do if you register for My Pension Online....

## Updating your bank details

You can change your Bank Account details by logging into your My Pension Online account. The facility is all there for you.

You can still change your details by filling in a form if you prefer and this can be found on our website under the **Forms and Publications** section or tell us if you want one sent in the post.

We can only pay your pension into an account in your name or a joint account with your name on it. If you do change the name on your account you should also let us know to make sure there are no problems when paying your pension.

Please be aware that changes made after we run our pensioner payroll will not take effect until the following month. We will always tell you if the change will not take effect until your next pension payment.

## Keep your email address up to date



If you prefer us to contact you by email we are always happy to do so.

It is really important though that you make sure you keep your email address up-to-date. If you change your email address make sure you let us know so we can still contact you or use your My Pension Online account to update your email address. We will always try to contact you by email first.

## Sudoku Solution for the Pensioner Puzzler

Puzzle 1

4	3	1	2
2	1	3	4
3	4	2	1
1	2	4	3

Puzzle 2

4	2	1	3
3	1	4	2
1	3	2	4
2	4	3	1

## Moving Home?



We do our best to make sure we don't lose touch with our pensioners. We know that moving home is a hectic time, so it is no surprise that sometimes people forget to tell us that they have moved.

So remember to tell us your new address either by updating your My Pension Online Account, email, letter or phone. Our contact details are on the 2025 Pension Pay Days Calendar.

If we send letters to a pensioner member and they come back to us marked as 'Not At This Address' or 'Return to Sender' then we will suspend the pension payments until we hear from you.

We do this to protect you and make sure your confidential information is not sent to the wrong address putting you at risk of identify theft.

# Tell Us Once

We participate in the "Tell Us Once" service that is offered when a bereavement is registered. You can find out more about this service on the gov.uk website:

<https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>

## Keeping track of all your pensions

You may have built up pension savings with another employer. Make sure you keep in touch with them so they can pay your pension when it's due.

If you've lost track of previous pensions, the Pensions Tracing Service can help.

Visit the gov.uk website to use the service  
[www.gov.uk/find-pension-contact-details](http://www.gov.uk/find-pension-contact-details)

## Queries for Tax Codes

HM Revenue & Customs (HMRC) tell us how much tax to take from your pension through your tax code. We're unable to change your tax code unless we've been instructed to do so by HMRC. If you want to ask about your tax code or tax liability, please write to:

Pay As You Earn and Self Assessment  
HM Revenue and Customs  
BX9 1AS  
United Kingdom

Or call: 0300 200 3300

**\*You will need to quote your National Insurance number and quote the PAYE Reference 948/T440N\***

## Life Certification Checks for Overseas Pensioners



From time to time it is necessary for The Greater Gwent (Torfaen) Pension Fund to verify that our records for Overseas

Pensioners are in order and to ensure pension payments should continue to be made. The Life Certification process ensures that our records are correct, acts as an anti-fraud exercise and safeguards The Greater Gwent (Torfaen) Pension Fund's assets.

A big thank you to those of you who have completed the process.

We are looking at an alternative process for the next life certification when it is carried out. We will be in touch with you with further details about any changes.

## Telling us you are moving overseas

If you move overseas we know it will be a busy time for you with lots to do!! However, to make sure your pension payments are not affected it is really important that you tell us if you are moving overseas.

Use your My Pension Online account to change your address or we can take your new address by telephone or email. If you need to change your pension payments to an overseas bank account use your My Pension Online contact page to get in touch and we will send you an Overseas Bank Account Form so we can set this up for you.



# Cyber Awareness and Security

## 6 Cyber Awareness Actions to protect yourself

The UK's National Cyber Security Centre (NCSC) has top tips you can follow to protect yourself, your family and the technology you use to reduce the risk of you falling victim to cyber criminals.

### Using strong and separate passwords for your email and online accounts

- Avoid using the same password for multiple online accounts. Using the same password means criminals only need to steal one password to access all your accounts.
- Always use a strong and separate password for your email account. If cyber criminals steal a password for a less important account, they won't be able to use it to access your email.

### Install the latest software and app updates

- Apply updates to your apps and software on devices as soon as they become available. This will help protect your devices and accounts from criminals.

### Turn on 2-step verification (2SV)

- Protect your most important accounts using 2-step verification (2SV) or multi-factor authentication (MFA).
- It's an effective way to protect your accounts from cyber criminals providing an extra layer of security if they steal your passwords.
- A range of methods including fingerprint, face scans or an app for verification.

### Using browsers and apps to safely store passwords

- **Need help remembering your passwords?** Use a password manager or save them in your browser.

- Helpful when creating different passwords for accounts so you don't need to remember them.
- Be careful though if you use a shared computer or device about who else may have access to your saved passwords.

### Back up your data

- Making backups doesn't take long and you can even set it up to happen automatically.
- Lose the stress without losing your data.
- Backup to cloud storage, remove hard drive or USB stick.

### No weakness

- Criminals can crack weak passwords in moments.
- Longer and unusual passwords make it harder for criminals to steal your password.
- Put three random words together to make a difficult password or generate a password with a password manager.

You can read more guidance about the actions on the NCSC website:

[www.ncsc.gov.uk/section/information-for/individuals-families](https://www.ncsc.gov.uk/section/information-for/individuals-families)

You can find out more information about how to stay safe online on the UK's National Cyber Security Centre Cyber Aware website:

[www.ncsc.gov.uk/cyberaware/home](https://www.ncsc.gov.uk/cyberaware/home)

# Pensioner Puzzler

Fill in the puzzles so that every row across, every column down and every 4 by 4 box contains the numbers 1 to 4.

	1		4
3			1
			3

Find the Sudoku solutions on the keeping in touch page of your Gwent Grapevine Newsletter.

	2	1	3
3			2



# Greater Gwent (Torfaen) Pension Fund

## 2025 Pension Pay Days

January						
Mo	Tu	We	Th	Fr	Sa	Su
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

February						
Mo	Tu	We	Th	Fr	Sa	Su
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

March						
Mo	Tu	We	Th	Fr	Sa	Su
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

April						
Mo	Tu	We	Th	Fr	Sa	Su
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

May						
Mo	Tu	We	Th	Fr	Sa	Su
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

June						
Mo	Tu	We	Th	Fr	Sa	Su
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

July						
Mo	Tu	We	Th	Fr	Sa	Su
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

August						
Mo	Tu	We	Th	Fr	Sa	Su
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

September						
Mo	Tu	We	Th	Fr	Sa	Su
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

October						
Mo	Tu	We	Th	Fr	Sa	Su
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

November						
Mo	Tu	We	Th	Fr	Sa	Su
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December						
Mo	Tu	We	Th	Fr	Sa	Su
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Your pension pay day is the last working date of the month, shown in orange on the calendar

Greater Gwent (Torfaen)  
Pension Fund  
Civic Centre  
Pontypool  
Torfaen  
NP4 6YB



01633 647799



[pensions.payroll@torfaen.gov.uk](mailto:pensions.payroll@torfaen.gov.uk)

## My Pension Online

Sign Up Now!



[www.gwentpensionfund.co.uk](http://www.gwentpensionfund.co.uk)

Pay As You Earn and Self  
Assessment

HM Revenue and Customs  
BX9 1AS

PAYE Reference 948/T440N

0300 2003300

