



Gwent Grapevine

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

Winter 2022

Welcome from the Pension Manager

On behalf of myself and the Pension Section, I would like to welcome you to your Winter 2022 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
- A festive food word search you may enjoy!

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 the newsletter informative and interesting

Best Wishes

Jo Griffiths



Pay Day - December 2022

Your pension will be paid on

Friday 30th

December 2022

Pension Increase 10th April 2023

The Consumer Price Index in September 2022 was 10.1% and your pension will therefore increase by 10.1% on Monday 10th April 2023.

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 2023 so that you can see how much your own 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 £5 or more.

Your P60 for 2022/23

We will also send you a P60 with your April 2023 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.....

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.

We will be in touch with you in

Spring 2023 regarding the life certification checks.

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



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 at:

<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(s). 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 www.gov.uk/find-pension-contact-details or phone 0800 731 0193

Payslip Changes

Some pensioners have more than one pension either because they were employed in more than one post or maybe have their own pension and a dependant's pension.

For those of you in this position you may notice a slight change when you receive your next payslip. Previously your payslip would have had a 2 after each payment listed on the payslip which related to your second retirement.

From December the payslip will have an 'M' against the first payments to show the Main pension, then S1 against the payments from your second retirement. This change is a result of changes to the system and won't affect the amount that we are paying you.

Keeping in touch

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

Keeping your email address up to date Changing Your Bank Details

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.



Moving home?

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

So remember to put us on your 'To Do List' to tell us your new address either by updating your My Pension Online Account, email, letter or phone. Our contact details are on the Pension Pay Days 2023 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 have to 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.



You can easily 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.



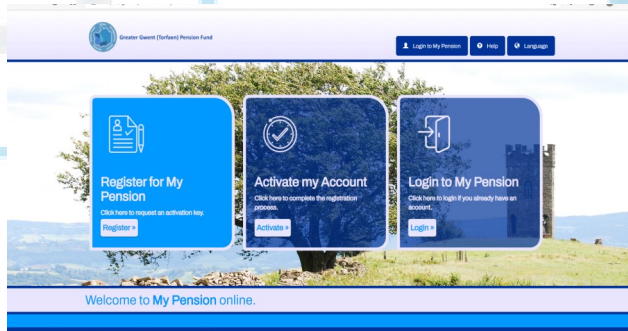
See the article on registering for My Pension Online.....

Registering for My Pension Online

Go to our website **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**

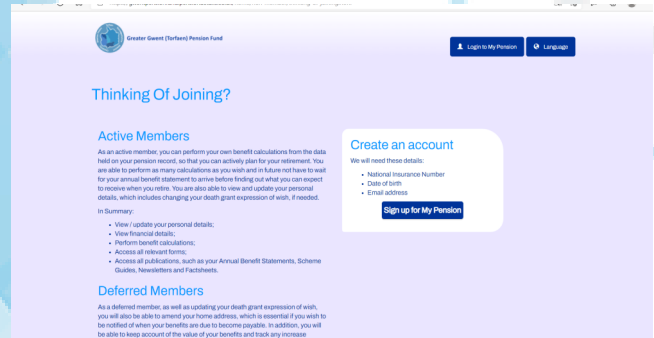
Step 1

Click on **Register for My Pension**



Step 2

Click on **Sign up for My Pension**

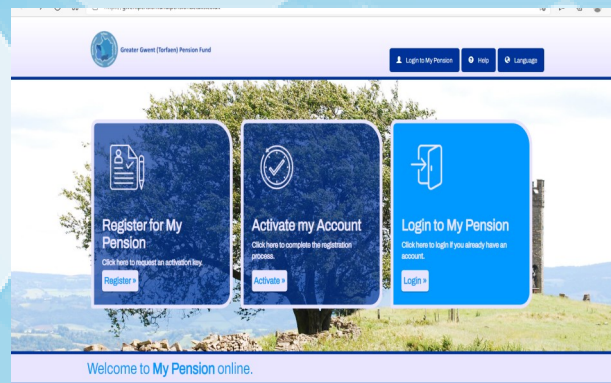


Step 3

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

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.



- ◆ If the email address we have on our records is the same as the one you used to register then you will receive an email from us with a link that you click on to complete your registration. If we have a different email address on our system then the link will be sent to that email address not the one you register with. **Please check your junk folder in case the email is sent there.** The link in the email is only valid for 30 minutes.
- ◆ If we do not hold an email address on our records 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.
- ◆ 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**

Tax Code Queries

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:

HM Revenue & Customs
Customer Operations PSA
PO BOX 4000
Cardiff
CF14 8HR
Or call: 0300 200 3300

***You will need to quote your
National Insurance number
and quote PAYE**

Reference 948/T440N*



Power of Attorney

We have a number of pensioners who, as time goes by, need a bit of help from relatives or friends with their financial affairs. This is not a problem, but to enable us to take their instructions about a change of address or bank details, we do require evidence of either a Power of Attorney or court of protection order. Unless you have a Power of Attorney already, loved ones would need to apply through court, which can prove long and costly. For more information on how to make a Power of Attorney visit: www.gov.uk/power-of-attorney

Pensioner Contact Details

Don't forget we now have an email address and telephone number for you to contact the Payroll team directly to discuss your pension payment. You can find our details below or on your Pension Pay Days 2023 Calendar at the back of your Gwent Grapevine newsletter.



01633 647799



pensions.payroll@torfaen.gov.uk

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

National Fraud Initiative (NFI)

The Greater Gwent (Torfaen) Pension Fund has a duty to protect the public funds we administer. The NFI involves sharing information with other bodies responsible for auditing or administering public funds, in order to prevent fraud.

NFI operates under the Public Audit (Wales) Act 2004 by matching data across public sector organisations, to prevent and detect

fraud.

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

NFI operates under the '**Code of Data Matching Practice**'. You can read more information about data matching, and the Code, on the Wales Audit Office website at: <https://www.audit.wales/our-work/national-fraud-initiative>

What is Cyber Security?

Cyber Security is the activity of protecting our devices such as smartphones, laptops, computers and computer networks from being affected by cybercrime and criminals.

This has become more important to us as a society with more reliance on devices and the internet for us to carry out day to day activities from online banking and shopping to email and social media.

It is important for us all to take the right steps and actions to secure our data and devices from being stolen or damaged by criminals.

Using Passwords - Passwords provide an effective way of staying in control of your data.

Stay Strong – Make your password strong and avoid using common passwords.

Make it Memorable – Make your password easy for you to remember but difficult for others to guess.

Keep it Safe – Use a password manager app to create strong passwords and to keep them safe.

What if you think someone has stolen your password?

The National Cyber Security Centre (NCSC) suggests using the website www.haveibeenpwned.com to see if your information has ever been made public as part of a data breach.

What is phishing?

Phishing is when criminals contact individuals

by email, phone or text message posing as a legitimate company to 'con' you into revealing your personal information to them. They attempt to make emails look genuine and even clone genuine websites to gain your confidence. Criminals will send these emails to millions of people in the hope of you clicking on bad links or attachments to activate viruses on your computer.

If you think you have been targeted you can visit the NCSC website www.ncsc.gov.uk/phishing to find out more about what to do.

If you have lost money you should report this as a crime to Action Fraud. You can visit www.actionfraud.police.uk to do this.



Visit the government website www.cyberaware.gov.uk for tips and more information on how to protect yourself from criminals and scammers

Festive Food Word Search

Festive Food

Find all the festive foods

A	Y	W	Y	N	W	O	X	M	Z	E	E	Q	F	T	U	X	L	O	E	B	H	T	W	M
K	S	B	H	O	F	T	G	N	V	C	L	R	C	X	T	U	I	U	M	S	Y	Z	L	F
S	L	X	B	D	R	M	I	E	O	U	I	O	G	I	O	P	K	C	J	O	H	G	A	I
S	Z	I	E	A	K	K	Y	J	C	A	D	K	F	T	P	E	A	S	G	V	C	C	Q	S
H	K	T	N	R	M	F	S	B	Z	S	E	Z	N	G	S	P	E	R	T	G	J	W	F	H
J	A	F	E	M	S	O	T	H	T	Y	L	K	C	E	R	O	A	H	N	K	L	A	W	B
K	D	E	L	E	Y	O	U	C	I	R	V	P	C	B	D	V	Y	A	R	Q	I	B	I	U
I	I	H	Z	D	X	P	O	T	E	R	L	S	T	P	Y	B	T	E	G	B	G	E	B	U
E	I	S	P	I	N	S	R	A	P	E	E	O	L	Q	Y	M	P	Z	J	H	A	E	U	M
L	W	T	P	W	J	D	P	E	O	B	H	P	S	E	L	W	Z	J	U	Z	G	L	Q	E
S	A	O	E	R	H	O	S	N	T	N	K	P	U	S	V	J	I	F	C	A	H	O	L	C
S	F	R	Q	M	C	A	S	J	A	A	D	M	G	D	F	E	R	L	B	C	V	I	W	K
Q	K	R	L	B	M	A	L	K	T	R	X	F	G	S	D	E	W	B	V	G	Z	M	F	Z
Q	L	A	N	G	B	W	E	W	O	C	Z	D	M	V	W	I	A	E	I	W	M	Y	S	Q
K	Y	C	W	A	Q	K	S	B	E	G	S	B	R	O	O	C	N	K	Y	X	E	K	T	F
A	N	F	Z	H	A	S	S	K	S	J	J	H	L	M	D	W	V	G	X	C	K	G	U	M
Z	I	P	Y	X	O	T	U	B	E	B	U	F	G	E	I	M	X	T	S	B	E	E	F	G
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Z	P	O	J	U	F	N	B	M	Y	L	D	G	E	R	P	Q	T	P	S	V	Y	O	I	M
F	Z	Y	T	Q	A	T	X	I	S	Q	Z	C	X	Q	W	Z	Q	S	F	R	W	Z	N	D
X	W	V	Z	Y	M	S	P	A	H	C	S	R	E	V	P	T	Q	T	A	D	Z	T	G	D
U	X	E	X	G	I	E	C	L	P	F	I	X	U	R	X	W	U	N	X	U	C	U	A	O
S	N	E	K	C	I	H	C	F	H	I	B	N	E	Q	L	P	X	J	Y	I	C	A	Q	N
B	C	P	L	J	X	C	F	N	P	O	C	D	A	L	V	A	B	I	C	M	A	E	K	I
P	V	N	M	W	E	N	C	Q	N	U	W	Q	U	R	H	R	T	U	R	K	E	Y	Z	E

BEEF
CAULIFLOWER
CRANBERRY SAUCE
LAMB
PEAS
STUFFING

BRUSSELS SPROUTS
CHESTNUTS
FISH
MINT SAUCE
POTATOES
TURKEY

CARROTS
CHICKEN
GRAVY
PARSNIPS
RED CABBAGE
YORKSHIRE PUDDINGS



The Greater Gwent (Torfaen) Pension Fund

Pension Pay Days 2023

Your pension pay day is the **last working day of the month**, highlighted in yellow on the calendar

January						
M	T	W	T	F	S	S
						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						
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13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

March						
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27	28	29	30	31		

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24	25	26	27	28	29	30

May						
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

June						
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19	20	21	22	23	24	25
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July						
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17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

August						
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28	29	30	31			

September						
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25	26	27	28	29	30	

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23	24	25	26	27	28	29
30	31					

November						
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13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

December						
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11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

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



01633 647799



pensions.payroll@torfaen.gov.uk

My Pension Online

Sign Up Now!



www.gwentpensionfund.co.uk

HM Revenue and Customs
Ty Glas, Llanishen,
Cardiff, CF14 5FN

PAYE Reference
948/T440N



0300 2003300