

# Pensions Newslines

The newsletter for members of the Mineworkers' Pension Scheme

A green circular badge with white text.

Autumn  
2021

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# Message from the Chairman

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This edition of Pensions Newsline gives me a welcome opportunity to introduce myself to you as your new MPS Chairman.

My association with the Scheme actually started many years ago as I spent the first 19 years of my career with the National Coal Board, starting as a graduate trainee and subsequently as Head of MPS Pensions Administration and MPS Scheme Secretary. More recently, I was delighted to be appointed as a Trustee and as Chairman of the Investment Sub-committee of the Scheme on 1 July 2017.

Moving forward, now as Chairman of the Scheme, I will continue to work hard to achieve the best possible outcome for MPS members and I hope to continue the excellent work of Chris Cheetham, the previous Chairman, and his fellow Trustees.

Until recently, investment markets were buoyant for a number of years providing high returns across a range of asset classes. However, more recently, not least because of the COVID-19 pandemic, markets have become more challenging, and this has meant that the returns on the Scheme's assets, whilst still positive, have been lower than in previous years. This more challenging environment also means that the market's views on expected future returns are now lower than historically. Further details about the Scheme's assets can be found in the summary of the Scheme's Report & Accounts for the year to 30 September 2020 on pages 11 to 15.

This more challenging investment environment is reflected in the results of the 30 September 2020 actuarial valuation of the Scheme which can be found on pages 6 to 10. Unfortunately, these results show that the Scheme finds itself in a position of deficit for the first time since 2011.

# Message from the Chairman

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However, despite this deficit position, the six-year valuation outcome agreed by the Trustees with the Government at the 2017 valuation means that members will still receive new bonuses that will give increases to their total pensions equivalent to at least 4.2% of guaranteed pensions in each year from and including 2021 to 2023. Furthermore, the changes to the Scheme made in 2020 to protect members' bonus pensions mean that any bonuses built up to 2023 can no longer be lost or reduced, should the Scheme be in deficit at the next actuarial valuation in 2023 or subsequent valuations.

Continuing this look to the future, the success of the Scheme's investment strategy will remain critical to member outcomes, in particular the prospects of providing new bonuses to members at the 2023 actuarial valuation and beyond. I'm therefore keen to ensure that, as in the past, the Trustees will continue to focus much of their time discussing investment matters. In this regard I'm delighted to welcome John McLaughlin, who was appointed by his fellow Trustees and joined us on 1 September 2021, as the new Chairman of the Investment Sub-committee.

The Scheme has also recently held two elections for the positions of Pensioner Representatives for the North East England and Overseas Constituency and the Yorkshire and North Lincolnshire Constituency. Allen Young and Ken Capstick were the candidates chosen by the electorates for the respective constituencies.

The results mean that Allen Young and Ken Capstick will continue as Trustees for a further term. More information about the recent elections and the changes to the Trustee Board can be found on pages 16 to 19.

Although the Trustees' primary role is to administer the Scheme in accordance with the Rules, the Trustees remain committed to seeking changes to the Rules which would benefit members, albeit noting it is the Government, and not the Trustees, who have the power to change the Scheme Rules.

# Message from the Chairman

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To this end, the Trustees continue to remain supportive of the recommendations of the Business Energy and Industrial Strategy Committee (“the BEIS Committee”) to change the Scheme for the benefit of members, following their recent inquiry into the Scheme. Although the Government rejected all of the BEIS Committee’s recommendations, the Trustees will continue to consider any opportunities to keep these issues on the Government’s agenda. With this in mind I have recently written to Greg Hands, the newly appointed Government Minister with responsibility for the Scheme, requesting a meeting to discuss the BEIS Committee’s recommendations further.

Finally, I am afraid the last few months have seen the Scheme receive an unmanageable level of correspondence from a small number of individuals seeking to disrupt the running of the Scheme. The sheer volume of correspondence means the service we are able to provide to our members is beginning to suffer. Furthermore, this correspondence is often intimidating in nature and, as such, is beginning to have a detrimental impact on the wellbeing of our staff, whose job it is to run the Scheme on a day-to-day basis.

Therefore, at the last Trustee meeting on 21 September 2021, the Trustees discussed this serious situation and agreed that appropriate action should be taken immediately to address it, including introducing a new set of protocols for dealing with malicious correspondence. Simply put, the Trustees will not let the actions of a few negatively impact the service we provide to members, or the wellbeing of our staff. The Trustees will take whatever action is necessary to stop this happening.



**Paul Trickett**

# Results of the 2020 valuation

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The 30 September 2020 valuation has now been finalised. This article summarises the results of the valuation and how members can expect their benefits to increase over the coming years.

## Key points

- The Scheme had a deficit at 30 September 2020.
- In the normal course of events, this deficit would mean that existing bonuses would need to start reducing via a mechanism in the Scheme Rules known as 'standstill'.
- However, because of the six-year valuation outcome agreed by the Trustees with the Government at the 2017 valuation, 'standstill' will not apply at the 2020 valuation.
- Furthermore, it was agreed as part of this six-year outcome that members have received and will continue to receive new bonuses that give increases to their total pensions equivalent to at least 4.2% of guaranteed pensions in each year from and including 2018 to 2023.
- There will be no change to the payments the Government is due to receive from the Scheme as a result of the valuation.

# Results of the 2020 valuation

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## The valuation

### What happens in a valuation?

The Scheme Actuary carries out a valuation every three years to look at how well the Scheme is funded.

The Scheme Actuary determines whether there are enough assets in the Scheme to meet the pension liabilities (i.e. the pensions payable to members). At a typical valuation this enables them to ascertain:

- Whether there are surplus funds which can be used to provide new bonuses to members and payments to the Government; or
- Whether there is a deficit, which typically means existing bonuses will need to start reducing and, in addition, whether funds are required from the Government.

### 2020 valuation – a deficit

Until recently, investment markets were buoyant for a number of years providing high returns across a range of asset classes. However, more recently, not least because of the COVID-19 pandemic, markets have become more challenging and this has meant that the returns on the Scheme's assets, whilst still positive, have been lower than in previous years. This more challenging environment also means that the market's views on expected future returns are now lower than historically.

These factors mean the Scheme Actuary has assessed that there is a deficit in both the Guaranteed Fund and the Bonus Augmentation Fund. Taken together, these deficits total around £220m.

# Results of the 2020 valuation

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## Valuation outcome - what it means for members

In short, despite there being a deficit in the Scheme, this valuation will have no impact on members' benefits.

This is because, following a large surplus at the 2017 valuation, the Trustees agreed a six-year valuation outcome with the Government that means:

- New bonuses have and will be provided which will give increases to members' total pensions equivalent to at least 4.2% of guaranteed pensions in each year from and including 2018 to 2023.
- The 'standstill' mechanism that would normally apply and reduce members' existing bonuses in the event of a deficit does not apply at the 2020 valuation.

Members can therefore have complete confidence that their pensions will increase, as set out above, in each of 2021, 2022 and 2023.

### **The 2021 bonus will be effective from 27 September this year**

Pensioners who are paid four-weekly will receive their increased pension on 8 October 2021. 13-weekly and annually paid pensioners will receive it on 22 October 2021. The increase will be backdated to 27 September for everybody.

The two remaining bonuses will take effect at around the same time in 2022 and 2023.

If you need to tell the State or your local council about the increase, please wait for your individual letter, which will give you exact details of how the increase affects you, before you do so.

Members who have not yet retired will receive a full statement of benefits next year including the effects of the 2021 bonus.



# Results of the 2020 valuation

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## What about bonuses from 2024?

New bonuses from 2024 and beyond will depend on the outcome of future actuarial valuations. The next valuation is due to be carried out at 30 September 2023.

As mentioned above, these are challenging times for all investors including pension schemes. Members should remember that new bonuses following the next valuation, and future valuations, will only be possible if the Scheme's investments perform well in the future and the Scheme returns to a position of surplus.

However, the Trustees would like to reassure members that the changes to the Scheme made in 2020 to protect members' bonus pensions mean that any bonuses built up to 2023 can no longer be lost or reduced at the 2023 or subsequent actuarial valuations.

## Valuation outcome - what it means for the Government

As part of the six-year valuation outcome agreed with the Government at the 2017 valuation, it was agreed that the results of the 2020 valuation would have no impact on the payments due to the Government over the six years from and including 2018 to 2023. Furthermore, it was agreed that the Government would not be required to fund any deficit, should there be one, at the 2020 valuation.

This means that:

- The Government is still due to receive payments from the Guarantor's Fund of £142.4m in each of the three years from 2021 to 2023. The payments relate to the Government's 50% share of previous surpluses at the 2013, 2014 and 2017 valuations.
- No payments will be made to the Government from the Investment Reserve as part of the 2020 valuation.
- No transfer from the Investment Reserve will be made at the 2020 valuation to cover the deficit.

# Results of the 2020 valuation

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Payments, both to and from the Government, from 2024 and beyond will depend on the outcome of future actuarial valuations in 2023 and beyond.

## For more information

This is a summary of the 2020 valuation outcome and the bonus arrangements in 2021, 2022 and 2023. The Trustees appreciate the way the Scheme's benefits are calculated is very complex, meaning that the exact calculation of each member's benefit is specific to that member's particular circumstances.

**If you are already drawing your pension**, more details can be found in your individual pensions increase letter which you will receive around the time that you receive your increased pension.

**If you are not yet drawing your pension**, more details will be included in a benefit statement that will be sent to you next year.

If you want more information about the Scheme please visit our website, [www.mps-pension.org.uk](http://www.mps-pension.org.uk). If you would like a copy of the valuation report, please contact the Trustee's Office using the details on page 30.

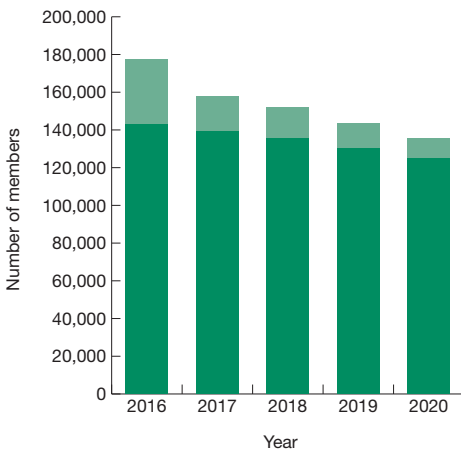
# Report & Accounts summary - 30 September 2020

We've set out below a short summary of the latest Report & Accounts of the Scheme for the year ending 30 September 2020. A full copy is available from the Trustee's Office and it can also be found on the Scheme's website at [www.mps-pension.org.uk/scheme-publications-and-factsheets](http://www.mps-pension.org.uk/scheme-publications-and-factsheets)

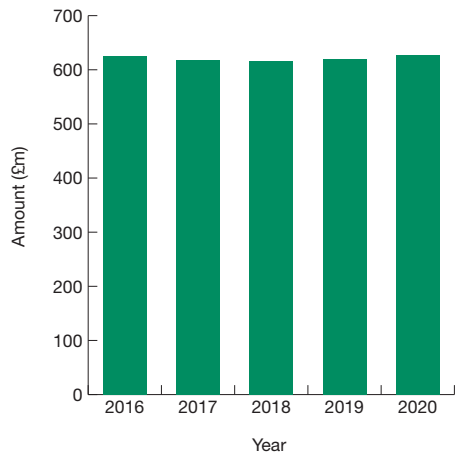
## Key statistics for 2020

Total number of pensioner members	124,796
Total number of deferred members	11,104
Total benefits paid and transfers out	£700m
Net decrease in the Fund during the year	(£433m)
Net assets of the Scheme at the end of the year	£11,220m

Membership



Pensions paid (excluding lump sums, trivial commutations and transfers out)



■ Members in payment ■ Deferred members

# Report & Accounts summary - 30 September 2020

## Five year summary of the Fund Account

	2016 £m	2017 £m	2018 £m	2019 £m	2020 £m
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### Benefits and payments out of the Scheme

Benefits and transfers out of Scheme	(882)	(678)	(696)	(696)	(700)
Payments to the Guarantor	(113)	(51)	(526)	(142)	(142)
Administrative expenses	(7)	(6)	(7)	(6)	(6)
<b>Net withdrawals from the Scheme</b>	<b>(1,002)</b>	<b>(735)</b>	<b>(1,229)</b>	<b>(844)</b>	<b>(848)</b>

### Returns on investments

Investment income	277	290	308	302	278
Change in market value of investments	1,680	1,338	706	259	175
Investment management expenses	(50)	(48)	(47)	(43)	(38)
<b>Net returns on investments</b>	<b>1,907</b>	<b>1,580</b>	<b>967</b>	<b>518</b>	<b>415</b>
<b>Net increase/ (decrease) in the Fund during the year</b>	<b>905</b>	<b>845</b>	<b>(262)</b>	<b>(326)</b>	<b>(433)</b>
<b>Net assets of the Scheme at the end of the year</b>	<b>11,396</b>	<b>12,241</b>	<b>11,979</b>	<b>11,653</b>	<b>11,220</b>

# Report & Accounts summary - 30 September 2020

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## Payments

### **Benefits and transfers out of the Scheme**

For the year to 30 September 2020, pensions were being paid to almost 125,000 members and their dependants. These payments amounted to £700 million over the year.

### **Payments due to the Guarantor**

This represents the payments that are due to the Guarantor as a result of its share of surplus arising from past actuarial valuations. The Guarantor's share of any surplus is paid in instalments over ten years. Payments totalling £142 million were made to the Guarantor during the year.

### **Administrative expenses**

These are the costs incurred in administering the Scheme and paying the benefits, which include legal and actuarial costs. The majority of these costs are spent on pensions administration.

## Returns on investments

### **Investment income**

The Scheme invests in certain assets that generate income which is paid into the Fund during the year. This includes rent from property, interest from lending money to companies, governments or on cash balances, and dividends from equities. The total amount of income received from investments in the year was £278 million; considerably less than the total amount of payments that the Scheme had to make in the year.

# Report & Accounts summary - 30 September 2020

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## **Change in market value of investments**

Some investments that the Scheme owns do not generate regular income but are invested for the longer term to increase in value. They can then be sold to generate cash for payment of benefits or to make new investments. The Report & Accounts includes the value of such investments as at the end of the Scheme financial year of 30 September. The value will increase or decrease from year to year owing to many factors, including the movements in global stock market prices, interest rates, foreign currency rates and property prices.

## **Investment management expenses**

Managing the Scheme's investments well is vital to the success of the Scheme and requires specialist knowledge and expertise. The Trustees have overall responsibility for the Scheme's investments and have appointed professional investment managers to provide them with advice on the most appropriate investments.

## **Net increase/(decrease) in the Fund during the year**

This is simply the difference between the 'return from investments' and the 'payments from the Scheme'. In the year to 30 September 2020 there was a net decrease of £433 million, so the Fund decreased in value from £11,653 million at the beginning of the year to £11,220 million at the end of the year.

## **Investment strategy**

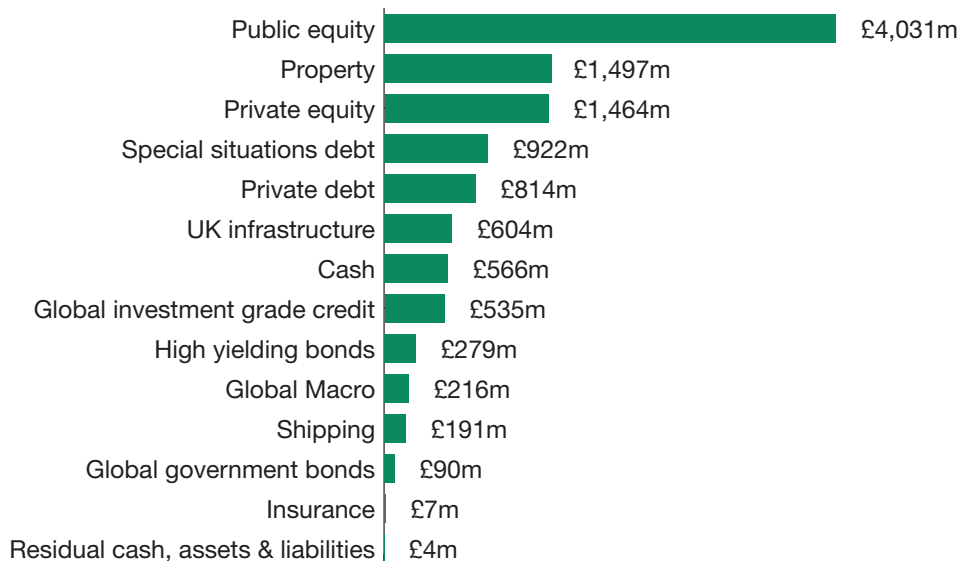
Because the Scheme has a Government Guarantee that ensures pensions are always paid, the investment strategy for the Scheme can look at investments that have the potential for better returns. This in turn means that the Trustees can target surpluses which provide bonuses to members.

# Report & Accounts summary - 30 September 2020

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## Asset allocation

The actual investment assets held at market value by the Scheme as at 30 September 2020 were:



**Total assets = £11,220m**

# Pensioner Representative elections

## 2021 Pensioner Representative election results

### North East England and Overseas Constituency

The term of office for Allen Young, the elected Pensioner Representative for the North East England and Overseas constituency, came to an end on 30 September 2021. During August and September 2021, an election was held in that constituency.

### The election results – facts and figures

The ballot closed on 15 September. The results were as follows:



**Five** candidates stood for election

Candidate	Votes
<b>Allen Young</b>	<b>1,889</b>
Alan Cummings	<b>1,572</b>
Kevin Barnfather	<b>1,467</b>
David Douglass	<b>849</b>
Terence Watkin OBE	<b>378</b>

**6,155** valid votes were received, which was just over **32%** of the **19,183** people who were eligible to vote.

Successful candidate:

**Allen Young**

Votes - **just over 30%**





# Pensioner Representative elections

Allen Young has therefore been re-elected as a Trustee and will serve as a Pensioner Representative for a further period of four years, to 30 September 2025.

The Trustees would like to offer their congratulations to Allen and their thanks to all those who expressed an interest in the election, whether by standing for election or by voting.

## Yorkshire and North Lincolnshire Constituency

The term of office for Ken Capstick, the elected Pensioner Representative for the Yorkshire and North Lincolnshire constituency, came to an end on 30 September 2021. During August and September 2021, an election was held in that constituency.

### The election results – facts and figures

The ballot closed on 15 September. The results were as follows:



**Five** candidates stood for election



<b>Candidate</b>	<b>Votes</b>
<b>Ken Capstick</b>	<b>6,463</b>
Ian Copley	<b>961</b>
Carl Parkinson	<b>796</b>
Antony Walsh	<b>567</b>
Les Moore	<b>469</b>

# Pensioner Representative elections

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**9,256** valid votes were received, which was just over **27%** of the **33,853** people who were eligible to vote.

Successful candidate:  
**Ken Capstick**  
Votes - just over **69%**



Ken Capstick has therefore been re-elected as a Trustee and will serve as a Pensioner Representative for a further period of five years, to 30 September 2026.

The Trustees would like to offer their congratulations to Ken and their thanks to all those who expressed an interest in the election, whether by standing for election or by voting.

## 2022 Pensioner Representative election

During the summer of 2022, an election will be held in the Central and Southern England & South Wales constituency.

### Who can take part in the election?

If you are living in the Central and Southern England & South Wales constituency on 1 June 2022, you will be able to vote. You will also be able to stand as a candidate, providing you have the support of ten other members in your constituency.

Further details of the arrangements for the election will be sent to all members who are living within the constituency in June 2022.

# Changes to appointed Trustees

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After 12 years on the Trustee Board, Chris Cheetham's final term as a Trustee of the Committee of Management ended on 31 August 2021. Chris was first appointed as a Trustee in September 2009, held the position of Chair of the Investment Sub-committee and then more recently was Chairman of the Scheme for over four years. We would like to extend our thanks to Chris for all of his work over the last 12 years and for his commitment to the Scheme and its members.

Paul Trickett has replaced Chris as the Chairman of the Committee of Management. Paul, who joined the Trustee Board in 2017 as Chair of the Investment Sub-committee, has a long history with the Scheme having been Head of MPS Pensions Administration and MPS Scheme Secretary a number of years ago.

Paul's replacement as Chair of the Investment Sub-committee is John McLaughlin. John is new to the Committee having joined on 1 September. John is an experienced trustee and has considerable experience in asset management having held various positions at Schroders Asset Management.

You can find more information about the Scheme's Trustees on the Scheme's website at

[www.mps-pension.org.uk/about-mps/the-trustees](http://www.mps-pension.org.uk/about-mps/the-trustees)

# New late retirement option

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To give members more flexibility with their retirement planning, the MPS has introduced a new 'Late Retirement Option'. This option will allow deferred members who are approaching 60 to choose to delay taking their pension until a later date, which may be more appropriate for their personal circumstances. Should a member choose to do this, their pension payments when they take them will be higher than if they retired at 60. This is because their pension will be in payment for a shorter amount of time.

When the normal retirement options are sent out to deferred members approaching 60, there will be an option to 'Delay taking your pension until a later date'. If any member is interested in this option, or would like further details, they should contact the Scheme Administrator using the details on page 30.



# Accessing your pension online

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To make it easier and quicker for you to access Scheme information, we have two websites that you can use: the MPS information website and Hartlink Online, the secure member website.

The MPS information website is at [www.mps-pension.org.uk](http://www.mps-pension.org.uk). This site contains news articles and useful reference documents on the Scheme.

Your online pension account at <https://mps.hartlinkonline.co.uk> allows real-time access to your pension record.

By logging in, you can:

- Update your personal details and Expression of Wish form
- View Payslip and P60 information (pensioner members)
- Carry out online calculations to see how much your pension could be worth when you retire (deferred members)
- Access a range of Scheme information and documents

If you've not used the online portal before, registering is easy. Click "Register" on the MPS website homepage ([www.mps-pension.org.uk](http://www.mps-pension.org.uk)) and complete the registration form - you will need your National Insurance number to do this. Once you are registered you can access your account online.

# What to do in the event of a death

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In the unfortunate event of the death of an MPS member, the Scheme Administrator should be informed using the contact details on page 30. It is important that the Scheme is informed of a death as soon as possible, as a delay in receiving this information could result in pension overpayments, which would subsequently have to be recovered.

We have received questions in the past about Tell Us Once, which is a service that lets you report a death to most government organisations through a single notification. Whilst the service will contact some public sector pension schemes, it **will not** contact the Scheme.



# Pension scams

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There has been an increase in pension scam activity over the last couple of years. To protect yourself against fraudsters, here are some of the positive actions you can take to protect your pension:



## Be cautious:

Cold calling about pensions is illegal. This includes text messages and emails. A genuine financial adviser will not contact you first.

Phrases to watch out for: “free pension review” or “pension liberation” (the concept that you could access your pension earlier than you are actually able to).

We have been made aware of scam attempts being made by fraudsters who have visited people’s homes pretending to be from their pension schemes. MPS would never send members of staff to your home out of the blue or contact you explicitly to ask for personal or financial information. If you are in any doubt about the validity of a communication from the Scheme, please contact us directly.



## Check out adviser details:

If you’ve approached an adviser directly you should still check their credentials. You can use the Financial Conduct Authority (FCA) register to check that they’re regulated.

You can also check that an adviser definitely works for the company they say they do by contacting the company using the details on the register to make sure that the adviser is definitely an employee of that firm.

# Pension scams

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## **Know your pension:**

Take time to understand your pension options and pension rules, particularly the options available to you on retirement. For most members, your full MPS pension is accessible from age 60, or from age 50 on a reduced, early retirement basis. A common scam is fraudsters claiming that they can help you access your full pension earlier, which can carry heavy tax charges.



## **Be wary of promises:**

Pensions are a form of investment, and all investments come with an element of risk. If you're being offered guaranteed, healthy returns then alarm bells should start ringing. Do your research and understand the different risks associated with any investment claims.



## **Take your time:**

Don't feel rushed or pressured into making a decision. Read and digest all the information you're given and take the time to speak to a regulated financial adviser.



# Pension scams

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We have taken the Pensions Regulator's pension scams pledge and are committed to combatting scams. We will:

- Warn you regularly about pension scams and the warning signs of a scam
- Take appropriate due diligence measures by carrying out checks on pension transfers and documenting pension transfer procedures
- Encourage you to take impartial advice when appropriate and warn you if you insist on a high-risk transfer being paid
- Report concerns about a scam to the authorities and let you know

We've put a short animation on our website that will tell you what to look out for, and what you ought to do if you're suspicious. Go to [www.mps-pension.org.uk/useful-information/pension-scams](http://www.mps-pension.org.uk/useful-information/pension-scams) to find out more.



# Tax Help for Older People

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As reported in a previous edition of Pensions Newslines, Scheme members can contact the UK-based charity, Tax Help for Older People (“Tax Help”), for free, independent tax guidance and support. This service is available to all Scheme members, and those providing care for members may contact Tax Help on their behalf.

Since it became available, we have received very positive feedback on the support and assistance provided to Scheme members who have used the service. The service is entirely confidential.

The Scheme has its own dedicated phone line, which is open Monday to Friday between 9.00am and 5.00pm. A tax expert will be able to offer advice across all sources of income, but they cannot provide pension advice.

Dedicated Scheme phone line: **0333 207 5653**

Email address: **taxvol@taxvol.org.uk**  
(please include “MPS” in the subject of your email)

Postal address: Tax Help for Older People, Pineapple Business Park, Salway Ash, Bridport, Dorset, DT6 5DB.

Links to Tax Help booklets offering generic tax guidance are available on the Scheme’s website on the “Other websites” page ([www.mps-pension.org.uk/useful-information/links-to-useful-websites](http://www.mps-pension.org.uk/useful-information/links-to-useful-websites)).

# Paydays for 2021

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If your pension is paid every four weeks



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If your pension is paid every 13 weeks



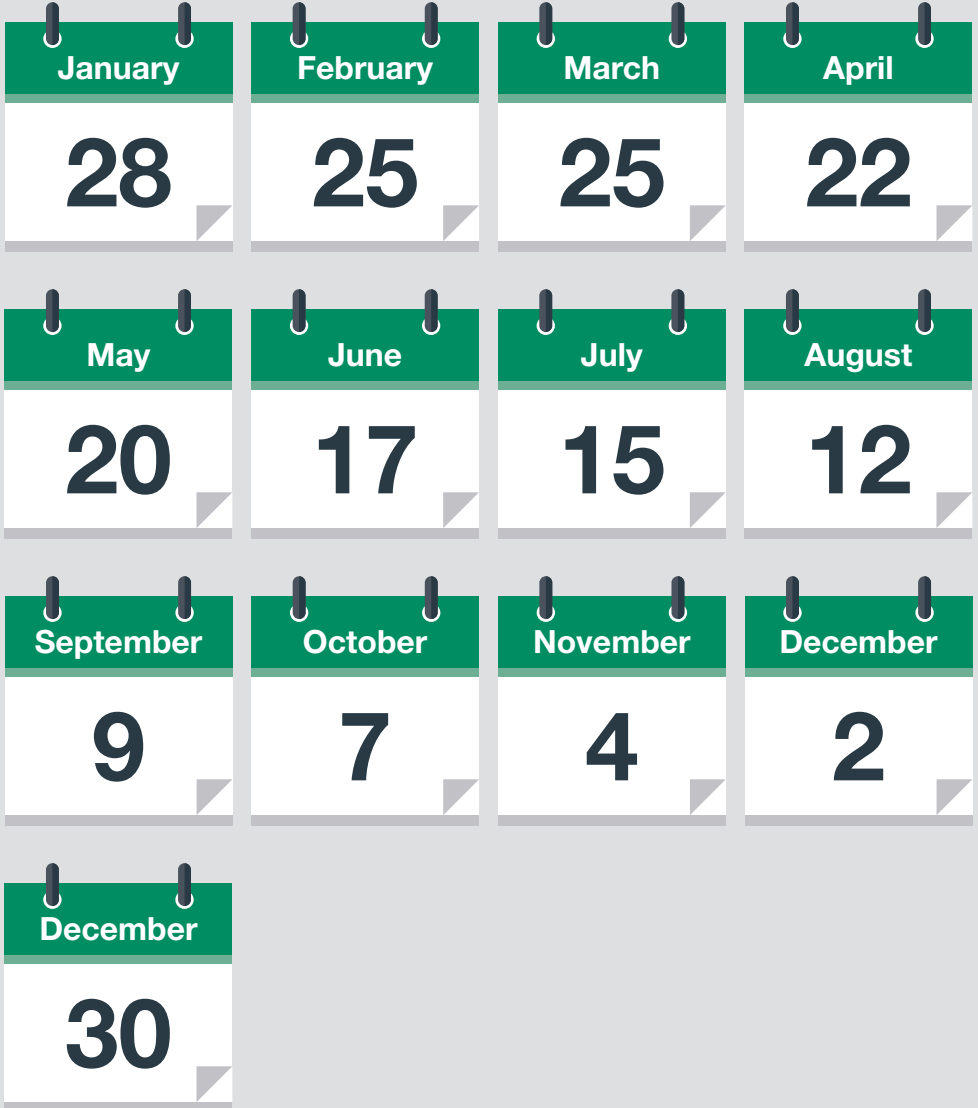
If your pension is paid once a year



# Paydays for 2022

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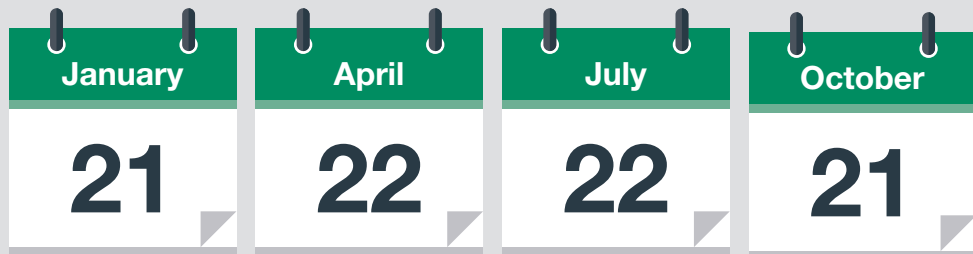
If your pension is paid every four weeks



# Paydays for 2022

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If your pension is paid every 13 weeks



If your pension is paid once a year



# Useful contact details

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For all enquiries regarding your Mineworkers' Pension Scheme (MPS) pension, please get in touch with our Scheme Administrator. Please have your National Insurance number or pension reference number to hand so they can carry out an identification and security check.

You should use these contact details to report the death of a Scheme member.

MPS  
PO Box 555  
Stead House  
Darlington  
DL1 9YT

**Call:** 0333 222 0077

**Email:** [mps@capita.co.uk](mailto:mps@capita.co.uk)

## The Trustee's Office

If you have any questions about Trustee Policy or the level of service received from the Scheme, please get in touch with the Trustee's Office. When you call please have your National Insurance number to hand, so they can carry out an identification check.

MPS Scheme Secretary  
Coal Pension Trustees Services Limited  
Ventana House, 2 Concourse Way  
Sheffield, S1 2BJ

**Call:** 0114 253 6444

**Email:** [mps.enquiries@coal-pension.org.uk](mailto:mps.enquiries@coal-pension.org.uk)

# Other useful contact details

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## HMRC

For any Scheme-related tax queries please contact HMRC. You will need your National Insurance number and their reference, 083/MPS.

Pay As You Earn and Self-Assessment  
HM Revenue & Customs  
BX9 1AS

**Call:** 0300 200 3300 (overseas: +44 135 535 9022)

**Website:** [www.gov.uk/government/organisations/hm-revenue-customs/contact](http://www.gov.uk/government/organisations/hm-revenue-customs/contact)

## Tax Help for Older People (Tax Help)

Scheme members can contact Tax Help for free tax guidance and support.

Tax Help for Older People  
Pineapple Business Park  
Salway Ash  
Bridport  
Dorset  
DT6 5DB

**Dedicated Scheme phonenumber:** 0333 207 5653

**Email:** [taxvol@taxvol.org.uk](mailto:taxvol@taxvol.org.uk) (please include 'MPS' in the subject of your email)

# Other useful contact details

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## Coal Industry Social Welfare Organisation (CISWO)

CISWO is a national charity working with former miners and their families. CISWO provide help, advice and support for anyone connected to the industry who is experiencing exceptional need.

The Old Rectory  
Rectory Drive  
Whiston  
Rotherham  
S60 4JG

**Call:** 01709 728 115

**Email:** [mail@ciswo.org.uk](mailto:mail@ciswo.org.uk)

**Website:** [www.ciswo.org.uk](http://www.ciswo.org.uk)

## Concessionary Fuel and Cash in Lieu (NCFO) office

For queries about your concessionary fuel allowance, please contact the NCFO. You will need your National Insurance number.

National Concessionary Fuel Office  
PO Box 64  
Sheffield  
S1 1XL

**Call:** 0345 759 0529

**Email:** [ncfo@capita.co.uk](mailto:ncfo@capita.co.uk)

**Website:** [www.gov.uk/national-concessionary-fuel-scheme](http://www.gov.uk/national-concessionary-fuel-scheme)

