

Pensions Newsline

The newsletter for members of the Mineworkers' Pension Scheme

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The photograph of the ‘Da Said “Men Don’t Cry”’ statue, featured on the front cover of the last edition of Pensions Newslines, was credited incorrectly. We would like to apologise to Scheme member, **Tom Richardson (Easington Colliery, 1962-1974)**, for this error and thank him for letting us use his image.





Member Update - Discussions with the Government

In July 2019, Chris Cheetham, the Scheme Chairman, wrote to all Scheme members to let you know that the Trustees had made proposals to the Government designed to protect members' bonus pensions from 2023, which under the current Rules of the Scheme can be lost or reduced.

The Trustees were delighted to recently receive a letter from Kwasi Kwarteng MP, minister with responsibility for the MPS, confirming that the Government has accepted our proposals and that he has instructed his officials to work with the Trustees to implement the proposals.

The work on implementing the proposals will now commence. This will require the Trustees and the Government officials to formulate the detailed changes necessary to the Scheme's Rules to protect members' bonus pensions. Due to the complex nature of the Scheme's Rules this may take some time to complete. We will keep members informed of progress through Pensions Newline and the MPS website.

In the meantime, the Trustees would like to reassure members that, as a result of what was achieved at the last actuarial valuation, each member's total pension is guaranteed to increase steadily until September 2023.

2019 Pensioner Representative Election Results

The term of office for John Bonser, the elected Pensioner Representative for the Derbyshire, Nottinghamshire and Lincolnshire constituency, came to an end on 30 September 2019. During August and September 2019, an election was held in that constituency. John decided not to stand for re-election and retired after five years as an MPS Trustee. We would like to thank John for his work over the last five years and for his commitment to the Scheme and its members.



Six candidates stood for election

Candidate	Votes
Michael Newton	3,203
Alan Gascoyne	2,570
Steven Ayre	1,151
Keith Harris	957
Andy Bowker	848
David Challinor	370





The Election Results Facts and Figures



The ballot closed on 18 September. The results were as follows:

Successful candidate:
Michael Newton
Votes - **over 35%**



Michael Newton has therefore been elected as a Trustee and will serve as a Pensioner Representative for a period of five years, to 30 September 2024.

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

9,099 valid votes were received, which was just under 30% of the **30,495** people who were eligible to vote.



2020 Pensioner Representative Election

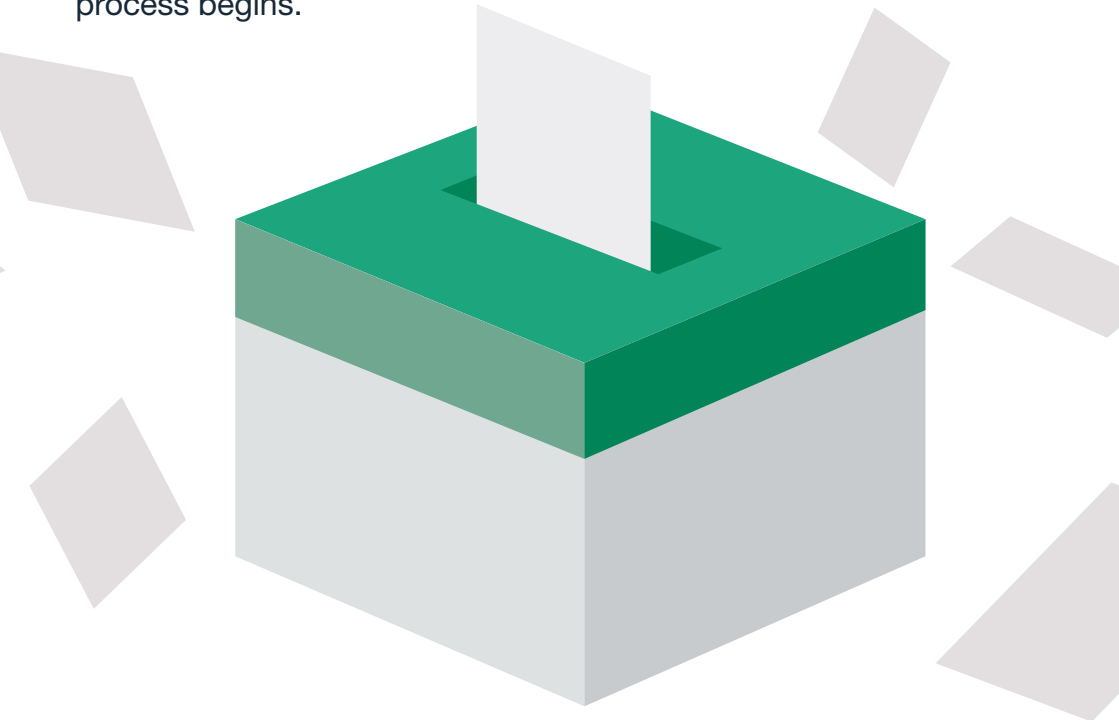


During the summer of 2020 an election will be held in the North East England and Overseas constituency.

Who can take part in the election?

If you are living in the North East England and Overseas constituency on 1 June 2020 you will be able to vote. You will also be able to stand as a candidate, providing you have the support of 25 other members in your constituency.

Further details of the arrangements for the election will be included in the next edition of Pensions Newline. All members living in the North East England and Overseas constituency will receive an individual letter in the summer of 2020, once the election process begins.





Payment of Benefits on Death

As reported in the last edition of Pensions Newslines, the Scheme can provide valuable benefits to your spouse/civil partner or dependants when you die. If you left employment on or after 6 April 1978, your spouse or civil partner will be entitled to receive a pension benefit from the Scheme automatically. However, an alternative beneficiary does not have an automatic right to receive a pension benefit. Examples of an alternative beneficiary include a couple living together as partners but unmarried, an unmarried couple living separately, or a family member who is financially dependent on you.

It is important that your alternative beneficiary would be able to demonstrate your relationship and their financial dependency on you. There is a video on the Scheme website (www.mps-pension.org.uk/my-pension-is-in-payment/what-happens-if-i-die) which provides guidance on the evidence we might ask to see.

If you left employment before 6 April 1978, your spouse or civil partner will not be entitled to receive a pension benefit from the Scheme automatically. However, benefits could still be payable under certain circumstances. Please contact the Scheme Administrator for more information.

Confirmation of Personal Circumstances

We would like to encourage any of our members with an alternative beneficiary to provide written confirmation of their personal circumstances. Any information you provide will be held on your Scheme record and considered in the event of your death, alongside other evidence.

The confirmation should be signed by you and include your date of birth and National Insurance number to allow us to identify your Scheme record.

Payment of Benefits on Death



Expression of Wish Form

If you have a potential alternative beneficiary, an Expression of Wish form would also be taken into consideration by the Trustees. If you have not already completed a form, or if you need to update the information which you have provided previously, we would encourage you to do so and to send it to the Scheme Administrator at:

MPS
PO Box 555
Stead House
Darlington
DL1 9YT



Whilst the Expression of Wish form is not binding legally, it sets out your wishes for any lump sum benefits that may be due on your death and gives an indication of who you would want any pension benefit to be paid to after your death. You are able to complete an Expression of Wish form at any time, and it is important that you make sure it remains up to date. The form is available to download from the Scheme's website (www.mps-pension.org.uk/forms) and can also be obtained from the Scheme Administrator.

Scheme members who have registered for secure online access can complete or update their Expression of Wish form online. If you have not yet registered for secure online access, you can do so by visiting the Scheme website (www.mps-pension.org.uk), clicking on the 'Member log in' button in the top right-hand corner of the Homepage and following the instructions. Alternatively, you can contact the Scheme Administrator on **0333 222 0077**. You will need to provide your Scheme Number or National Insurance number in order to pass the security questions.

Payment of Benefits on Death



Leaving a Will

Having a will is very important: it makes clear what you want to happen to your money, possessions or property after you die. If you don't have a will, or if you have a will that needs updating, please see the article on page 10 entitled 'Free Wills Month – March 2020'.



Free Wills Month

March 2020

As reported in the last edition of Pensions Newslines, during October and March each year a group of charities work together to offer people aged over 55 the opportunity to have their wills written or updated free of charge by using participating solicitors in selected locations across the UK. If you're making your will as a couple only one of you needs to be over 55.

If you missed out on the Free Wills Month in October, the next campaign will begin on 1 March 2020. If you would like to take part, please follow these steps:

- Visit www.freewillsmoth.org.uk
(There is no telephone number available. If you do not have internet access, you may wish to ask somebody to help you.)
- Scroll down to this section of the page:

The next campaign begins March 2nd 2020.

Please leave your details below and we'll send you a reminder when the campaign starts in your area.

First Name	Last Name
Postcode	Email

[NOTIFY ME](#)

- Enter your details, including an email address; you will receive a reminder when the campaign starts.
- You will then get access to the details of local participating solicitors.
- Make an appointment directly with the participating solicitor during March.

Free Wills Month March 2020

Appointments are limited and are allocated on a first come, first served basis.

The Free Wills Month campaign pays for simple wills. If your will is more complex and would need additional work, the solicitor may ask you to pay for this. You should check this when booking your appointment.

We believe that this campaign may be helpful for our members. **However, it is not being run by the Mineworkers' Pension Scheme.** If you have any questions about the campaign, please refer directly to the Free Wills Month website (see opposite).

Tax Help for Older People

The UK-based charity, Tax Help for Older People ('Tax Help'), provides free, independent tax advice. From **1 January 2020**, Scheme members who are aged 60 or above and in receipt of an annual income of £20,000 or less can contact Tax Help for free tax guidance and support.

In certain circumstances, such as following a bereavement, redundancy, ill-health, retirement etc, advice may be provided to individuals in their 50s. Those providing care for members may contact Tax Help on behalf of the member.

The Scheme has its own dedicated phonenumber, 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 phonenumber: **0333 207 5653**

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

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

Links to Tax Help booklets offering generic tax guidance will also be available on the Scheme's website from 1 January 2020, on the 'Other websites' page:

www.mps-pension.org.uk/useful-information/links-to-useful-websites

Winter Fuel Payment

If you were born between 23 September 1939 and 5 April 1954 you may be eligible to receive a payment of between £100 and £200 to help you pay the heating bills this winter. If you were born on or before 22 September 1939 you may be eligible to receive a payment of between £150 and £300. This is known as a 'Winter Fuel Payment'.

If you are eligible and also in receipt of the State Pension or certain other benefits, you should usually receive the payment automatically; most payments are made between November and December. However, if you are eligible and haven't received a payment you will need to make a claim, either by phone or by post, by the deadline of 31 March 2020.

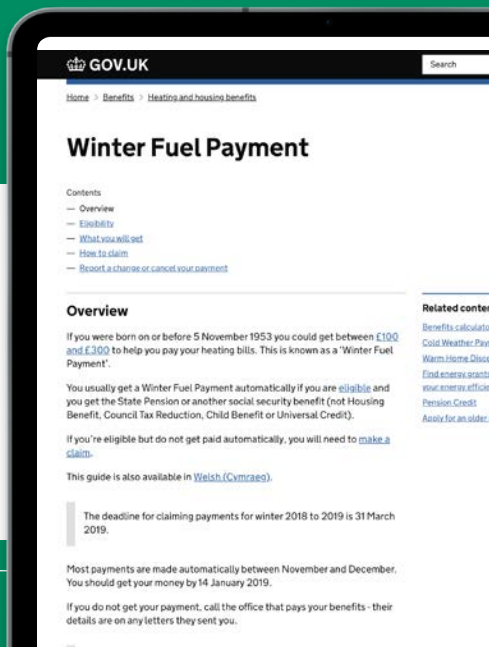
To claim by phone, you can call the Winter Fuel Payment Centre on **0800 731 0160** (from outside the UK: +44 (0)191 218 7777)

To download a claim form, and for further information, please visit www.gov.uk/winter-fuel-payment

Any money you receive will be tax-free and will not affect your other benefits.

The Winter Fuel Payment scheme is not run by the Mineworkers' Pension Scheme or the National Concessionary Fuel Scheme.

If you have any questions about the payment, please contact the Winter Fuel Payment Centre on the numbers shown above.



Electronic Communications



As reported in the last edition of Pensions Newslines, the Trustees remain keen to communicate Scheme news or things that may be of interest to members as frequently and as quickly as possible. With this in mind we would like to make better use of email as an additional way of communicating with you. This will not replace paper communications, such as Pensions Newslines, but it will be an additional and faster means of communication to those members who would like to use it.

If you would like to receive additional notifications from the Scheme via email please complete the 'Communication by email' form on the right-hand side of the Homepage of the Scheme's website at www.mps-pension.org.uk The form should only take a minute to complete. Alternatively, please call the Scheme Administrator on **0333 222 0077** to provide your information.

Your email address will only be used for the purpose of communicating Scheme news with you and will not be shared with any other organisations.



Pitsford, Northamptonshire

Lost or Forgotten Pensions

The risk of pensions being lost can increase when people get a new job or move to a new house. Paperwork can go missing or updated details might not have been received by the pension scheme. Most pension schemes will not put a pension into payment after age 75, meaning this money could be lost if not claimed.

If you have any pensions that you would like to trace, here are three steps to help you, using the government's Pension Tracing Service:

- Write a list of all the jobs you have had in the past and use any old paperwork (payslips, P60s and employment contracts) to find out if you were paying into a pension.
- Contact the Pension Tracing Service (details below) to identify the provider of the pension you were paying into.
- When you contact the Pension Tracing Service try to include as much detail as you can (scheme reference number, pension plan number, your previous addresses etc).

Pension Tracing Service

Online: www.gov.uk/find-pension-contact-details

Telephone: **0800 731 0193**

(from outside the UK: +44 (0)191 215 4491)

Textphone: **0800 731 0176**



Keeping in Touch

We want everybody who is entitled to a Mineworkers' Pension Scheme (MPS) pension to receive their benefits. Please let us know if you change your address so that we can keep in touch with you about your pension.

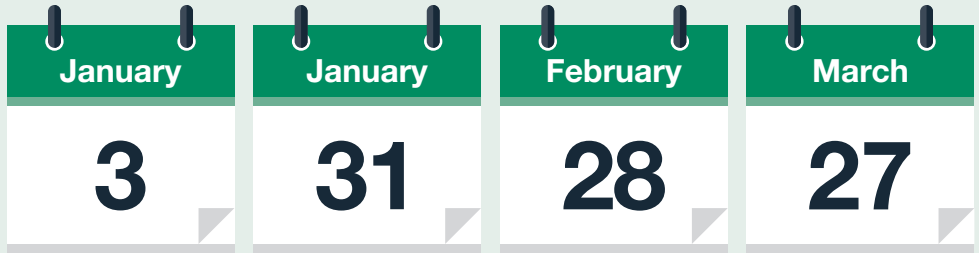
If you know someone who used to work in the mining industry who may be entitled to a Scheme pension that they are not getting, or someone who thinks that they may have forgotten to give us new address details, please pass on the contact details for the Scheme on page 20.



Paydays in 2020



If your pension is paid every four weeks



Paydays in 2020



If your pension is paid every thirteen weeks



If your pension is paid once a year



The paydays for the coming year are also on the Scheme's website. You can find them online at www.mps-pension.org.uk within the 'My pension is in payment' section.

Pension Increase

Your pension increase will be paid within your October payment. You will receive a letter shortly before the October pay date which will explain how your pension has increased.

Useful Contact Details

If you have an enquiry regarding your Scheme pension, please get in touch with our Scheme Administrators. When contacting them please have your pension reference number or National Insurance number to hand so they can carry out an identification and security check.

MPS
PO Box 555
Stead House
Darlington
DL1 9YT

Please note that the Administration Office remains in Sheffield; only the correspondence address is in Darlington.

Telephone: **0333 222 0077**
Email: **mps@capita.co.uk**

For Trustee policies or service enquiries, please contact the Trustee's Office:

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

Telephone: **0114 253 6444**
Email: **mps.enquiries@coal-pension.org.uk**

You can find information about the Scheme on the MPS website: **www.mps-pension.org.uk**



Fotheringhay village, Northamptonshire

Other Useful Contact Details

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**

Telephone: **0300 200 3300**

Website: **www.gov.uk/government/organisations/hm-revenue-customs/contact**

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**

Telephone: **01709 728 115**

Email: **mail@ciswo.org.uk**

Website: **www.ciswo.org.uk**



Other Useful Contact Details

The Pensions Advisory Service (TPAS)

Free and impartial advice on workplace and personal pensions for everyone.

Money and Pensions Service

120 Holborn

London

EC1N 2TD

Telephone: **0800 011 3797**

Website: **www.pensionsadvisoryservice.org.uk**

The Money Advice Service

Money guides, tools and calculators to improve all your finances.

Telephone: **0800 138 7777**

Website: **www.moneyadvice.org.uk/en**



A close-up photograph of holly leaves with sharp, pointed edges. A green circular logo with the letters 'MPS' in white is overlaid on the left side of the image. To the right of the logo, the text 'Mineworkers' Pension Scheme' is written in white. At the bottom of the image, the website address 'www.mps-pension.org.uk' is displayed in white.

MPS

Mineworkers'
Pension
Scheme

www.mps-pension.org.uk