

Pensions Newslines

The newsletter for members of the Mineworkers' Pension Scheme

INSIDE THIS ISSUE

Meeting with Labour MPs

Pensioner Representative Election Results

Changes to our Appointed Trustees

Expression of Wish Nominations

Change of Scheme Administrator

New Scheme Website

2017/2018 Paydays

Winter
2017

Meeting with Labour MPs

As you may already be aware from reading recent press reports, at the request of Gloria De Piero, the MP for Ashfield, the Trustees of the Scheme met with a number of Labour MPs on 18 October to discuss past and potential future initiatives to improve outcomes for our members.

It was good for the Trustees to hear that these MPs shared the Trustees' own desire to consider ways to improve member outcomes in the future. The Trustees have agreed to share information and analysis with these MPs to help them understand the benefit to members of different actions.

As we have previously explained, changes to the Scheme's Rules can only be made with the agreement of the Guarantor. Thus whilst the Trustees are, and always have been, supportive of any initiatives that have the underlying aim of improving members' outcomes, the Trustees do not have the power to make these changes. We will of course continue to work in your interests across all aspects of running the Scheme.

Summer 2017 Pensioner Representative Election Results

The term of office for Anthony Jones, the elected Pensioner Representative for the Central and Southern England and South Wales constituency, came to an end on 30 September 2017. During August and September 2017, an election was held in that constituency.

The election results – facts and figures

The ballot closed on 20 September. The results were as follows:

Candidate	Votes cast
Anthony Jones	5,222
Ken Sullivan	3,701
Stephen Richards	1,287

- Three candidates stood for election
- 10,210 members voted - almost 28% of the 36,501 who were eligible to vote
- Anthony Jones, the successful candidate, received over 51% of the votes cast

Anthony Jones 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 2022.

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

Summer 2018 Pensioner Representative Election

During 2018, an election will be held in the Scotland, North-West England and North Wales constituency.

Who can take part in the election?

If you are living in the Scotland, North-West England and North Wales constituency on 1 June 2018, 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 Scotland, North-West England and North Wales constituency will receive an individual letter in summer 2018, once the election process begins.

Changes to our Appointed Trustees

As reported in the summer edition of Pensions Newline, Vivien Cockerill retired as a Trustee in April. Vivien's replacement is Karen Jones, an experienced pensions professional with wide experience of occupational pension schemes. Karen is currently Staff Pensions Director at Aviva.

You can find more information about the Scheme's Trustees at www.mps-pension.org.uk

Let us Know Your Wishes for Payment of Benefit on Your Death

The best way to do this is to make an Expression of Wish nomination. You can complete an Expression of Wish form at any time, whether or not your pension is in payment – the form is available to download from www.mps-pension.org.uk or from the Administration Office.

Do I need to complete an Expression of Wish form?

If you are married, your spouse would be entitled to claim any lump sum benefits. If you are content with those arrangements, you do not need to complete an Expression of Wish form.

However, the Expression of Wish form gives you the opportunity to set out your wishes for any lump sum benefits that may be due on your death. The form lets you ask the Trustees to consider paying any lump sum due on your death to another relative or alternative beneficiary, using their discretion.

Will the Trustees always follow my wishes?

The advantage of paying a lump sum under discretionary arrangements is that it does not need to be included as part of your estate for Inheritance Tax purposes. In order for the payment to be discretionary, the Expression of Wish declaration cannot be binding on the Trustees. The Trustees will always take your wishes into account before they exercise their discretion to decide how payment should be made.

There may also be occasions where a member completed a form some years ago and since then, his circumstances have changed. The Trustees would want to have the discretion to consider other beneficiaries who are not named on the form.

If you complete a form, it is important that you make sure it remains up to date. You are able to complete or update an Expression of Wish form at any time. Where more than one form has been completed, the Trustees will look at the last form they received before your death.

In some circumstances, depending on the amount of lump sum due on your death, benefits may be payable to your estate and not to your nominated beneficiary.

Alternative beneficiaries

The Rules give the Trustees some discretion on deciding how to pay particular benefits, in certain circumstances, to alternative beneficiaries. This includes the payment of dependant's benefits on the death of a Scheme member. These benefits may be payable, depending on the circumstances, for example where an unmarried couple were living together as partners. The Trustees will take full account of all relevant information provided about a member's circumstances in making a decision on the payment of discretionary Scheme benefits.

What information will the Trustees ask for?

Where a couple are legally married or in a civil partnership, it is relatively straightforward to establish entitlement to benefits following the member's death by asking to see the marriage certificate or civil partnership certificate.

This is not possible where a couple who were unmarried were living together as partners because a partner does not have an automatic right to MPS benefits. In such cases, we ask to see supporting evidence of the relationship and of the claimant's financial dependency on the Scheme member. This could include confirmation of a shared bank account, or letters and utility bills addressed to both parties at the same address. We may also arrange for a visit from a representative of CISWO (the Coal Industry Social Welfare Organisation), as often a claimant may prefer to speak to a representative to give details of their circumstances.

In the interests of security, many people routinely destroy bank statements and other paperwork. However, if you are living with a partner who would wish to make a claim for dependant's benefit after your death, please consider whether they would be able to provide the evidence we have outlined within this article to support their claim. We do not need to see this evidence before your death but it would help the Trustees to consider a claim for dependant's benefit if it could be provided after your death.

If, in these circumstances, an MPS member has also completed an Expression of Wish form, the information provided will be taken into consideration by the Trustees.

Expression of Wish forms can be obtained by contacting the Administration Office, and are available to download from the Scheme's website.

Have you Visited the Scheme's New Website?

The Scheme's website was launched during the summer. The content has been completely updated and it is now much easier to navigate your way around the site to find the information you are looking for.

We have included a range of forms which you can download to let the Administration Office know about changes in your circumstances. For example, you can change your address, your bank account, and complete a form to let us know your wishes for payment of benefits in the event of your death.

What's coming in 2018?

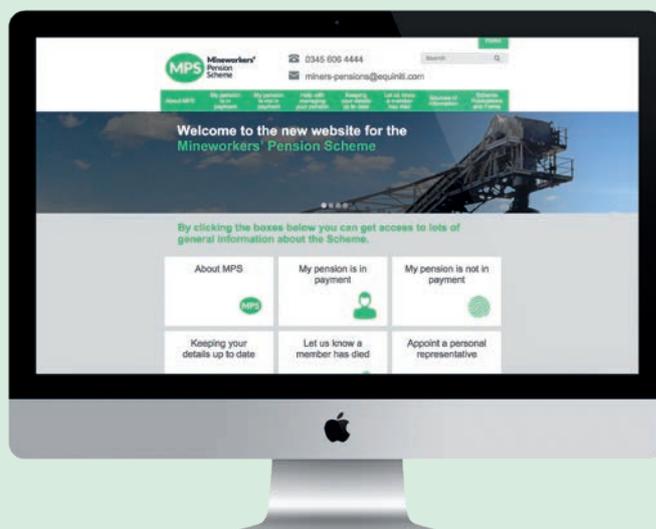
During 2018 we will continue to add extra information and new features to the website, aimed at providing further support and guidance to help you manage your MPS pension. The new features will include online videos to help members complete retirement benefit application forms, and to explain how members can keep their MPS pension safe from online fraud and pension scams.

Tell us your thoughts

We always welcome your feedback so if you have any comments about our website, please get in touch using our 'Feedback' facility. You will find the form on the Home page. Please do not use the 'Feedback' form to tell us about a change to your personal details. If you need to let us know about these changes, please use the Forms section of the website, or contact the Administration Office.

Online access for MPS pensioners

During 2018, we will be introducing a new website feature, giving MPS pensioners the option to register for secure online access to their MPS pension, with



the facility to see online payslips and P60 information. Members who register will also be able to update their personal details online.

If your MPS pension is already in payment, you will be able to register by completing an online form which will be available on the Scheme's website from March 2018. Further details on how you can register for this service will be provided in the next edition of Pensions Newsline.

What about members whose pension isn't already in payment?

Separate arrangements for online access will be introduced later in 2018 for MPS members whose pensions are not yet in payment. More information will be provided in the next edition of Pensions Newsline.

New Scheme Administrator

In the last edition of Pensions Newslines, we explained that the Scheme would be moving to a new administrator, Capita.

The letter which is enclosed with this edition of Pensions Newslines gives further details about the change, including the date of the move, and how you can contact our new Administrator.

Please note that the pension paydates will not be affected by the change of administrator.

Who do I contact if I have a question about my MPS pension?

Until the date of the change, please use the following contact details if you need to get in touch:

By post:

MPS
Sutherland House
Russell Way
Crawley
RH10 1UH

By telephone:

0345 606 4444 or 0121 415 0289

By email:

miners-pensions@equiniti.com

After the change, if you have an enquiry regarding your Scheme pension, please get in touch with Capita, our new Administrator:

By post:

MPS
Hartshead House
2 Cutlers Gate
Sheffield
S4 7TL

By telephone:

0333 222 0077

By email:

mps@capita.co.uk

When contacting the Administrators about your Scheme pension, please be ready, as before, to provide information to confirm your identity; for example your National Insurance number and date of birth.

The Scheme's Pay As You Earn (PAYE) tax reference will not change. For any Scheme related tax queries please contact HMRC on:

Address:

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

Scheme Ref:

428/NCBP

Telephone:

0300 200 3300

Paydays for 2017 and 2018

Please note that the paydates will not be affected by the change of administrator.

2017

If your pension is paid every four weeks	If your pension is paid every 13 weeks	If your pension is paid once a year
8 December 2017		

2018

If your pension is paid every four weeks	If your pension is paid every 13 weeks	If your pension is paid once a year
5 January 2018	26 January 2018	
2 February 2018		
2 March 2018		
29 March 2018		
27 April 2018	27 April 2018	
25 May 2018		
22 June 2018		
20 July 2018	27 July 2018	
17 August 2018		
14 September 2018		
12 October 2018	26 October 2018	26 October 2018
9 November 2018		
7 December 2018		

In 2018, Good Friday falls on 30 March, which is an MPS pension payday. As banks and building societies will be closed on that day, the payment due on Friday 30 March 2018 has been brought forward by one day, to Thursday 29 March 2018.

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.