

**Dear Pensioner,**

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Welcome to your annual newsletter for 2015. This informs you of your pension increase, effective from 6 April 2015. During the past year we have taken on new business in the shape of Police and Fire Pension Administration and Payroll. We have also introduced a replacement pension administration system and have started on the procurement process for a completely new integrated pension administration and payroll system.

**Pam Brown**  
Director of Operations

**2015 Annual Pension Increase (API)**

An increase of 1.2% to your pension will be payable if you are over age 55 or if the pension is an ill health, widow's, widower's or a dependant's allowance.

If you are due an increase on your pension, the new rate will be payable from **6 April 2015**. Your API statement is enclosed with this newsletter and gives you full details of the new annual rate of your pension. You will receive a lower percentage increase if your pension started on or after **22 April 2014**.

Your first payment due on or after **6 April 2015**, will only include the increase from that date, **subsequent payments will include the full increase**.

**Lifetime Allowance 2015/16**

The Lifetime Allowance (LTA) for the financial year 2015/16 is £1.25 million. Your LTA percentage is available through our online service, please visit [www.sppa.gov.uk](http://www.sppa.gov.uk), contact an IFA or visit [www.hmrc.gov.uk](http://www.hmrc.gov.uk).



**Your feedback**

Our recent customer survey has revealed that 96% of retired members are satisfied with the service we provide. We are delighted, once again, to have achieved such a high level of satisfaction.

The survey revealed that 97% of retired members were satisfied with the way their telephone enquiry had been resolved, while 93% were satisfied with the time taken to respond to letters and emails.

Our website had a satisfaction rating of 74%, with 68% finding sourcing material they wanted on the website easy.

This was also an opportunity to sample your feedback on our online service. It was reassuring to learn that 83% of users found the registration process very or extremely easy with 83% also being satisfied with using the service.

Our full survey results can be found on our website.

**MyPension Online Services – Now Available**



SPPA launched an online service for pensioners of the National Health Service and Scottish Teachers' Superannuation Schemes. This service provides members with a secure online area accessed from our website where you are able to:

- view or print out your P60 pension tax statement
- access your pension payslip information online
- change your address and bank account details securely online, and
- contact SPPA directly online with any pension queries.

This service can be accessed by clicking on the My Pension Online logo on the home page of our website.



**Important information enclosed**

Your **P60, Annual Pension Increase** notification and **April Payslip** are included with this newsletter.

It provides details of the pension we have paid you and the tax deducted in the tax year 2014/15, along with information of payment due to you in the period 2015/16.



**HM Revenue & Customs**

HM Revenue & Customs (HMRC) tell us how much tax to take from your pension.

Please direct any questions about tax to HMRC by phoning 0300 200 3300 or visit [www.hmrc.gov.uk](http://www.hmrc.gov.uk), quoting your National Insurance number and PAYE reference.

This can be found on your pension advice note or P60, as well as your SPPA payroll reference number.

## Going back to work in the NHS

Your pension could be affected if you return to NHS work after retirement, depending on what section of the NHS scheme you were a member of at the time of your retirement. It is recommended that you read the "Working after Retirement" factsheet, which is available online at [www.sppa.gov.uk](http://www.sppa.gov.uk). It is important to note that, depending on your earnings your pension can be reduced or stopped while you continue working (known as abatement). It is therefore very important that you tell your employer that you have an NHS pension and inform us as soon as you return to work within the NHS with all the details.

## Remarriage, living together as husband and wife or entering into a civil partnership

You must let us know if you receive a widow or widower's pension from SPPA and you decide to re-marry, live with another person as husband and wife or register a civil partnership as it may affect your pension.

## Going back to work in the STSS

If after retiring you commence re-employment as a teacher, you must contact us straight away to obtain an earnings limit. This lets you know how much you can earn before your pension is affected. It is important that you remain under your earnings limit as any breach will cause an overpayment of pension which will have to be repaid in full.

## Dependants' Allowances

If the payment you receive from us is a dependants allowance, you must let us know immediately when you cease full time education or training, or if there are any other changes in your personal and financial circumstances. Whether the change affects your allowance will be determined by the date of your award (see our website for further detail). Any overpayment will have to be repaid.



## National Fraud Initiative

SPPA participates in the National Fraud Initiative (NFI). The purpose of NFI is to confirm entitlement to pension and other benefits such as housing benefit.

This involves checking the database for NHS, STSS and GAC pensioners in Scotland against other databases held by public bodies, including the Department for Work and Pensions. The benefit to you is that we no longer need to carry out the annual check on a sample of our pensioners to confirm that they are still entitled to continue receiving an NHS, STSS or GAC pension.

## Advice for your next of kin

Please tell your next of kin or other representative that, in the event of your death, they must inform SPPA as soon as possible.

The pension payable to you is due up to and including the date of death, any payments after that date must be repaid.

If your surviving partner is eligible for a pension, an application form will be issued promptly. Visit our website for more information about nominating beneficiaries.

## What to do if things go wrong

We make every effort to get things right. However, occasionally things go wrong and it is a cause of great concern when this happens. For that reason we treat all complaints with urgency and try to put matters right as quickly as possible.

Please telephone or write with details of your concern. If you are not satisfied with the way we have handled your complaint please write to the Director of Operations, at the address below, who will look into the matter urgently.

If you remain dissatisfied, you can get help from the Scottish Public Service Ombudsman (SPSO). You may also take your case to the Pensions Ombudsman. Details can be obtained by contacting us.

## Contacting SPPA Payroll

A change to your bank details can only be notified to us in writing or through our online service.

However, we can accept a change of address notification by telephone.

**SPPA Payroll**  
7 Tweedside Park  
Tweedbank  
Galashiels  
TD1 3TE

**Telephone: 01896 893 000**  
**Facsimile: 01896 893 214**

**Email: [PensionsPayroll@scotland.gsi.gov.uk](mailto:PensionsPayroll@scotland.gsi.gov.uk)**

### NHS Retirement Fellowship

The NHS Retirement Fellowship has branches in most parts of Scotland where you can maintain your NHS connections and make new friends who have shared your experience of public service in a worthwhile job  
Website: [www.nhsrf.org.uk](http://www.nhsrf.org.uk)  
Email: [scotland@nhsrf.org.uk](mailto:scotland@nhsrf.org.uk)  
Telephone: 01305 361307



### Teacher Support

A charity dedicated to improving the wellbeing of training, serving and retired teachers.

Visit: [www.teachersupport.info](http://www.teachersupport.info)



Please do not contact SPPA about the work of Teacher Support or the NHS Retirement Fellowship

**A copy of this newsletter has been posted on our website at: [www.sppa.gov.uk](http://www.sppa.gov.uk)**

**If you would like a larger print version of this newsletter, please contact SPPA Payroll: 01896 893 000**