

## Pensions Increase is 3.1% this year from 11 April 2022

### How is the increase calculated?

The Pensions Increase (Review) Order, which is issued each year by central government, tells all public sector pension schemes (of which the Local Government Pension Scheme is one) of the increase that should be applied to pension benefits. The annual increase reflects the rise in the cost of living and is in line with the Consumer Price Index (CPI) measure of price inflation recorded in the previous September.

### Who is eligible for the increase?

- Anyone in receipt of a pension who is over 55 or left employment to retire on the grounds of ill health.
- Anyone who has received the payment of their preserved benefits on ill health grounds and who was incapable of carrying out any type of work.
- Anyone in receipt of a spouse's, partner's or child's pension.

### When will we notify you about the increase?

Your payslip for April will include the increase in your pension (where applicable) from 11 April 2022. This payment will be 10 days at your old amount and 20 days at your new amount. Your payslip for May will show the increased pension for a full month.

### Am I entitled to the full increase?

If your pension began on or before 26 April 2021 you are entitled to receive the full increase. If your pension began after this date a smaller, prorated increase applies as shown in the table below:

Pension Begins	Increase
On or before 26 April 2021	3.10%
27 April 2021 to 26 May 2021	2.84%
27 May 2021 to 26 June 2021	2.58%
27 June 2021 to 26 July 2021	2.33%
27 July 2021 to 26 August 2021	2.07%
27 August 2021 to 26 September 2021	1.81%
27 September 2021 to 26 October 2021	1.55%
27 October 2021 to 26 November 2021	1.29%
27 November 2021 to 26 December 2021	1.03%
27 December 2021 to 26 January 2022	0.78%
27 January 2022 to 26 February 2022	0.52%
27 February 2022 to 26 March 2022	0.26%

### P60s

Your P60 for the year up to 5 April 2022 is only issued once. The law requires us to issue your P60 certificate by 31 May each year but we aim to produce it well before then. You may need your P60 at a future date, for example if you want to claim benefits, so please make sure you keep it safe. All P60s are published on your online account on My Pension Online. If you have opted out of electronic payslips and P60s we will send it by post.



## Changing Bank Details?

If you change your bank accounts your bank will not tell us so please make sure that you do.

The easiest way to change your bank details is via My Pension Online; this allows you to change your details up to the 12th of the month in order to be processed for that month's payroll. Where this falls on a non-working day the deadline will be the last working day before the 12th.

Alternatively, you can write to the payroll team at the address shown in 'Contact us' or email them at [employmentsupportservice@northyorks.gov.uk](mailto:employmentsupportservice@northyorks.gov.uk). Please include your name, date of birth, National Insurance number, new sort code and account number, pensioner payroll number and the date your account will be changing. Requests in writing must be received by the 12th of the month in order to be processed for that month's payroll. Where this falls on a non-working day the deadline will be the last working day before the 12th.

## Moving House?

If you move house you need to notify us. If we have mail returned that has been undelivered we will suspend payment of your pension immediately until we can establish contact with you again. This is our standard practice to ensure we are not paying someone who may not be entitled to receive it.

To prevent payment of your pension being suspended it is important that you let us know promptly whenever your home address changes and the easiest way to do this is via My Pension Online. Providing an email address will also help prevent suspension as we will be able to contact you via email immediately to re-establish contact and confirm your address.

## How to avoid overpayments

It's not easy talking about what will happen after you've gone, especially with your loved ones, but it's something we all should do. Please take the time to have that difficult conversation, and make sure that someone will take care of your affairs when that day comes.

It's important that whoever is looking after your affairs knows how to contact us to tell us that you have died. The North Yorkshire Pension Fund (NYPF) contact details to share are, email: [pensions@northyorks.gov.uk](mailto:pensions@northyorks.gov.uk) or phone: 01609 536335.

## Dependants Benefits

An ongoing pension is provided for your spouse, registered civil partner and children as long as certain criteria are met. Also, if you left after 31 March 2008, in addition to the above, a pension could be payable to a cohabiting partner subject to certain qualifying conditions.

Although not mandatory it is advisable to complete a cohabiting partner's form which you can download from the NYPF website at [www.nypf.org.uk](http://www.nypf.org.uk) under 'Forms/Guides' > 'Useful Forms'.

Further information can be found on the NYPF website at [www.nypf.org.uk](http://www.nypf.org.uk) under 'Forms/Guides > Scheme Guides > Long Guide to the LGPS'

## My Pension Online

All pensioner payslips and P60s are available to view and download on our member website, My Pension Online. It gives you the freedom to access the information we hold about you and enables you to make changes to your details at a time that best suits you.

Join more than 36,000 NYPF members already using our member website, which can be accessed via the main NYPF website [www.nypf.org.uk](http://www.nypf.org.uk) or directly at <https://mypension.northyorks.gov.uk/>

You can do all this online:

- Update your address and contact details (don't forget to tell us if you move so that we can keep in touch and continue paying your pension)
- Contact us out of hours using our 'Contact Us' service
- Nominate a beneficiary to receive any death grant that may be due when you die
- View your correspondence with us
- Change your bank details online and
- View and print your P60s and payslips

We have transferred all historic information to the new system including payslip and P60 data so that you will be able to see all of this on My Pension Online.



## Getting Started on My Pension Online

Follow our simple two-step login process to access your NYPF information online. You must have an email address to be able to register and use the online functionality.

### Step 1 Go to:

<https://mypension.northyorks.gov.uk/>  
and click on the 'create an account' link.

When you create your account for My Pension Online you'll need to provide your date of birth, National Insurance number, surname and email address.

The first step is to request an activation key, which will be sent to you by email.

This activation key is valid for 30 days.

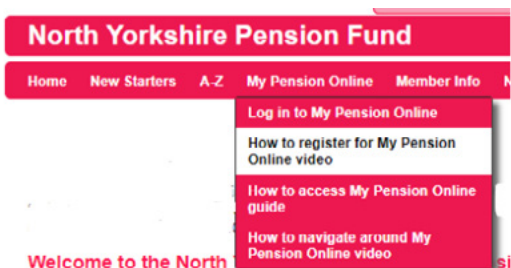
### Step 2

When you have received your activation key, you can complete your registration.

Click on the link in the activation email. You will be asked to select and answer two security questions and these will be used as additional checks each time you log in.

**Remember** to create a username and password that are easy for you to remember.

A short video showing you how to complete the registration process is available to watch on our website [www.nypf.org.uk](http://www.nypf.org.uk). It's on our home page here:



We also have a paper guide which can be found in the above list called 'How to access My Pension Online guide'.

**Remember:** Never disclose any passwords, sensitive information or security answers to anyone. For further guidance on staying safe online visit: [www.getsafeonline.org](http://www.getsafeonline.org)

## Pensioners' Representative

Your views and issues continue to be represented by Gordon Gresty, a fellow NYPF pensioner, who worked for North Yorkshire County Council (NYCC) for 24 years. As the Pensioners' Representative, Gordon has a place on the Pension Board which gives him the opportunity to contribute to the way that the NYPF is run and to ensure that your views are considered.

If you have any comments, queries or complaints about pension matters that you would like Gordon to respond to, please email him at [pensions@northyorks.gov.uk](mailto:pensions@northyorks.gov.uk) and put his name in the subject box. You can also visit Gordon's website page at [www.nypf.org.uk](http://www.nypf.org.uk) under Member Info > Retired Members > Pensioners' Representative which is updated with issues which may be of interest and relevance to you.

Further information about the Pension Board can be found on the NYPF website at [www.nypf.org.uk](http://www.nypf.org.uk) under Pension Fund / Investments > Pension Board.



## Sharing Information

As we don't always get told when one of our pensioners has died we use a third party company to provide a monthly report to check for potential deaths against the General Register Office's records.

We also take part in the Tell us Once initiative. This means when someone registers a death, they can ask to have the details passed on to the Department for Work and Pensions (DWP) and other council departments including the NYPF.

In addition to the above the Cabinet Office requires the NYPF to take part in the National Fraud Initiative (NFI). The NFI is an exercise that cross checks records from other pension schemes and the DWP. This exercise increases the chances of all the parties finding out when someone has died.

It is extremely important if you claim any sort of benefit that you tell the benefit provider you are in receipt of a pension from the NYPF in case its value has to be taken into account. If you don't do this, the NFI exercise may pick it up as a fraudulent claim.

## Scheme Funding

The most recent valuation of Pension Fund assets was at the end of December 2021, when it stood at £4.9 billion. Despite the impact of the pandemic, the Fund has performed well. The value is an increase of over £400 million over the last year. It puts the Fund in a strong position, with this valuation representing approximately 129% of the forecast cost of pension benefits.

The mix of assets has continued to evolve, with an ever increasing amount invested in renewable energy and other opportunities such as carbon capture, hydrogen fuel and forestry, all of which will aid in the transition to a low carbon economy.

You can keep up to date by viewing the quarterly investment reports on the NYPF website at [www.nypf.org.uk](http://www.nypf.org.uk), Pension Fund/Investments > Quarterly Investment Reports.



## Contact us...

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

Telephone: **01609 536335** – lines are open every weekday 10am to 4pm excluding Wednesdays when lines are closed all day.

Email: [pensions@northyorks.gov.uk](mailto:pensions@northyorks.gov.uk)  
remember to quote your name, date of birth and National Insurance number.

Post: North Yorkshire Pension Fund, County Hall, Northallerton, North Yorkshire, DL7 8AL.

Pension payments are made by Employment Support Service (ESS).

Telephone: **01609 532190** – lines are open every day 8.30am to 5pm excluding Wednesdays 8.30 – 1pm

Email: [EmploymentSupportService@northyorks.gov.uk](mailto:EmploymentSupportService@northyorks.gov.uk)  
remember to quote your name, date of birth and National Insurance number.

Post: Employment Support Service, North Yorkshire County Council, County Hall, Northallerton, North Yorkshire, DL7 8AD.

**If you would like this information in another language or format such as Braille, large print or audio, please contact the NYPF on 01609 536335.**