

FAQs re moving online

1. Why are we moving to an online service?

More and more people are accessing information online and we recognise there is demand from many of our members to be able to access information about their pension quickly and easily through *My Pension*. Therefore, we want to ensure this service is advertised and made available for all our members to access.

2. What if I still want to receive information by post?

You just need to write to us tell us and we will arrange this.

We recognise that some members may wish to receive paper copies of their P60 and any other newsletters or letters that we send out or may require information in other formats. Where this is the case we are more than happy to provide this to them whatever the reason for the request. This will allow everyone who cannot access their online account for any reason to receive details of the pension paid to them and any tax paid.

3. Do I need to tell you in writing?

Where possible, we ask that you tell us in writing of your request.

Due to the size of our pension fund, we have hundreds of pensions for people who share the same name. It is therefore quite common that we need to ask for one or two other pieces of data in order to identify the correct pension record and to ensure we are putting a marker for paper communications onto the right one. We try to discourage our members from disclosing personal information by e-mail for security reasons. This is why we currently advise people to send a letter, either quoting their membership number or including their home address, so we can use this additional information to ensure we are matching the request to the right person.

If you are unable to put your request in writing to us then please just get in touch and we will make other arrangements to ensure we obtain the correct information from you to record your request.

4. Am I not entitled to receive an annual pay slip from you?

As a pension fund we are not legally required to provide a payslip to accompany the pension payments we make.

The legislation regarding the provision of payslips (the Payment and Wages Act 1991) only applies to employers who pay their employees a wage or salary. We do not, nor ever have, sent out paper payslips every month. We have only ever issued payslips in the past in a month where there was a significant change to the amount of pension being paid. Any

changes would also always have been accompanied by a written letter or newsletter. The last paper payslip that you will receive will be your month 1 payslip for the 2019/20 year.

5. If I need details of my pay and tax and I am unable or don't want to access my *My Pension* account, can I still get this from you?

Yes. We will provide you with a P60 each year and this will show your pension and tax paid for the year. If you have requested to receive this in paper then we will post this to you.

If you need information in writing about the pension we pay you at any other time we can send this to you. All you need to do is ask us for this and we will be happy to supply it.

6. Why have you taken the decision not to send payslips out at other times anymore?

Pension payments generally remain static each month and therefore the majority of members never receive a monthly payslip other than perhaps once a year when a cost of living increase is applied. There is no cost to providing a payslip online through *My Pension* hence we intend to provide this service. However, there is a significant cost to providing paper payslips due to the printing and postage.

It is our duty to ensure that we review our policies regularly to ensure they meet our legal obligations and to make sure that we are not spending pension fund money unnecessarily. We have considered the appropriate legal requirements, the feedback from our members and the research we carried out when looking to offer online communications.

7. What shall I do if I need to provide proof of my income?

Your yearly pension amount for this tax year is shown on your P60. This is available on the *My Pension* system along with your payslips. However, if you are not able to access *My Pension* or you cannot find the paper P60 that we sent you then we can send you a letter confirming these amounts. Please just ask us for whatever it is you need.