

# BCSSS

## pensions news

For members of the British Coal Staff Superannuation Scheme

*Summer 2011*



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## 2011 Annual General Meeting

### Notice of Meeting:

Notice is hereby given that the Sixty-Fourth Annual General Meeting of the Scheme will be held in the Crowne Plaza Hotel, St Nicholas Place, Princes Dock, Pier Head, Liverpool L3 1QW on Thursday 6 October 2011 at 2.00pm.

### Business:

To receive the Report and Accounts for the year to 31 March 2011 and to debate and vote on any member resolutions. Resolutions to be received no later than 16 September 2011. The meeting is open to pensioners and deferred pensioners, the Committee and its guests.

**By Order of the  
Committee of Management**

This year's Annual General Meeting (AGM) of members is being held in Liverpool. The AGM is your opportunity to find out more about how the Scheme is run.

- You will hear reports from the Scheme Chairman, Philip Read, and from Scheme staff.
- You will have the opportunity to ask questions and to meet Trustees and staff informally before and after the main business of the meeting.

### The date:

Thursday 6 October 2011, refreshments available from 1.00pm, formal business starting at 2.00pm

### The venue:

Crowne Plaza Hotel, St Nicholas Place, Princes Dock, Pier Head, Liverpool L3 1QW

## 2011 Annual General Meeting *continued*

The meeting is open to pensioners, deferred pensioners, the Committee and its guests. Scheme advisers and officials also attend. The responsibility for running the Scheme rests with the Committee. Whilst member resolutions can be submitted to the AGM for debate and Scheme pensioners, deferred pensioners and members of the Committee can vote, resolutions do not have any power conferred upon them.

Nevertheless, the Committee listens closely to members' views and this is one way of making sure they are aware of an issue. General meeting resolutions cannot give instructions to the Committee to do things. The position is very similar to that for companies' annual general meetings. Company boards cannot be told what to do – so resolutions usually support the board or are critical of the board – or they express the hope that something will happen.

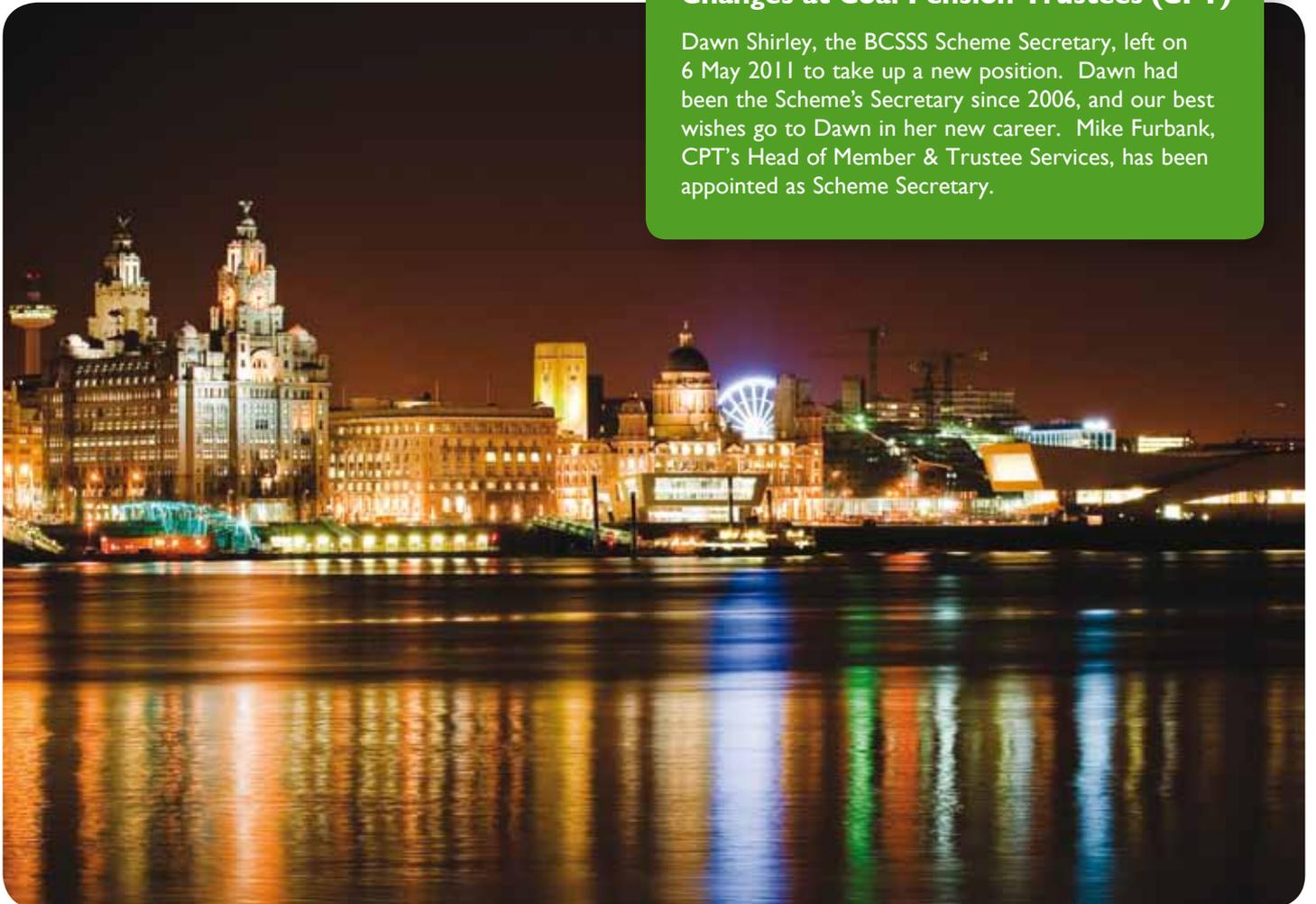
Questions can be asked from the floor but it helps to have them in advance. It would be inappropriate for questions about an individual's benefits to be dealt with at the open meeting, so only questions about Trustee policy or Scheme management will be taken at the AGM.

To obtain your ticket for the AGM please write to the Scheme Secretary at the address on the back page of this newsletter. If you have a question that you would like answering at the AGM, then please include it with your ticket request to arrive no later than 16 September.

The Crowne Plaza Hotel has made a small number of rooms available to members on 5 October 2011. Members wishing to book a room need to contact Group Reservations based at Crowne Plaza Liverpool on 0871 423 4876 quoting group code "S4V". If you would like further information about hotel room bookings, please contact the Crowne Plaza Liverpool on this number. Coal Pension Trustees' staff are not able to provide any advice or further information about hotel room bookings.

### Changes at Coal Pension Trustees (CPT)

Dawn Shirley, the BCSSS Scheme Secretary, left on 6 May 2011 to take up a new position. Dawn had been the Scheme's Secretary since 2006, and our best wishes go to Dawn in her new career. Mike Furbank, CPT's Head of Member & Trustee Services, has been appointed as Scheme Secretary.



## Report and Accounts

In the last edition of Pension News we summarised the Scheme Accounts and the Trustees' Investment Report from the Report and Accounts for the year to 31 March 2010. The Report and Accounts for the year to 31 March 2011 are currently being

finalised. They will be received at the AGM in September. A summary of the Scheme Accounts and the Trustees' Investment Report as at 31 March 2011 will be provided in the winter 2011/12 edition of BCSSS News.



## Election

### **Pensioner Representative Summer 2011 Election**

A ballot will be held during September for the election of a Pensioner Representative Trustee in the Yorkshire and North Lincolnshire constituency. The current Pensioner Representative Trustee for this constituency is Mr Stuart Jukes. He is eligible to stand for re-election and has indicated he will be doing so.

### **Standing for Election**

The election process in the Yorkshire and North Lincolnshire constituency is underway. We have received three requests for nomination packs, including one from the current incumbent. The closing date for the receipt of completed nominations was 31 July 2011.

### **The Election**

The successful candidate will be elected by simple majority in a postal ballot that will take place in late August and September 2011. Each candidate will have the opportunity to provide a "candidate's statement" for inclusion with the ballot papers.

### **The Results**

The ballot will close at noon on 19 September and the results should be declared in time to be announced at the Annual General Meeting on 6 October. The successful candidate will take office from 1 October 2011 for a period of four years. Details of the results will also be publicised in the next edition of Pension News.

## Death Benefits

Each year we have a number of cases referred to the Discretions and Appeals Sub-committee where unmarried members have died and where a claim for Adult Dependant's pension is made. Any award of benefits is at the discretion of the Sub-committee. The normal process is that a visit to the claimant is made by a representative of the Coal Industry Social Welfare Organisation (CISWO) to gather evidence of the relationship and financial dependency. It is always helpful if the administration office already has information on file and unmarried members with an adult dependant are encouraged to write to the administration office setting out the nature of their relationship and any wishes in respect of their pension.

Deferred pensioners and pensioners who are in the first five years of retirement may also want to consider making an election in case any death benefit lump sum becomes payable. The election allows the payment of any death benefit lump sum to be made at the discretion of the Trustees. This normally takes any death benefit lump sum out of the member's estate and the assessment for Inheritance Tax and can also speed up the payment of the lump sum.

On the death of a member, payment is made to the people that the Trustees decide should receive it. To help the Trustees reach a decision members are asked to complete a nomination form telling the Trustees to whom they would like the benefit to be paid. The Trustees are not bound to follow the member's wishes although they would usually be able to do so. Members' circumstances do change over time and you do need to think about keeping your nomination up to date, especially if you have had a significant life event after completing your last nomination form – for example, a marriage, divorce, the death of one of your nominated beneficiaries or birth of a new potential dependant.

These nominations apply only to cash sums payable on a member's death, not to any pension that may become payable to a surviving spouse or other dependant. There is no cash sum payable on the death of the spouse or other dependant.



## Electronic Data Matching Exercise

Members will be aware from previous articles in BCSSS Pensions News that the Trustees regularly run a check of the pensioner database against the national register of reported deaths. This is primarily to ensure people who are not members or pensioner dependants are not committing fraud against the Scheme and claiming a pension after a member has died. The vast majority of members will therefore appreciate that by identifying cases of potential fraud (or the small number of people who innocently forget to report a death for several months) we ensure that the Scheme's funds are used only for those who rightfully should benefit from them.

We currently have the data checked each month in respect of pensioners living in the UK. For pensioners living overseas we now use a company called Tracesmart to contact pensioners once a year to check that their address and circumstances have not changed.

If you are a pensioner living overseas you will receive a letter from Tracesmart requesting that you contact them to verify your contact details. All you need do is follow the instructions in the letter and no change will be made to the payment of your pension.



## Pension Forecasts

The BCSSS automatically sends out benefit statements to deferred members every year. You may also have an entitlement to the basic State Pension. How much basic State Pension you get depends on the number of qualifying years you have on your National Insurance contributions record when you reach your State Pension age. (The State pension age is the earliest age you can draw your State Pension, and is specific to your date of birth). You need 30 qualifying years to get a full basic State Pension.

There are two ways you can find out how much basic State Pension you may receive when you reach State Pension age. You can:

- use the State Pension profiler – a simple online self-service tool – to get a quick estimate of your basic State Pension; or
- if you are more than 30 days away from your State Pension age (four months if you want to use the online forecasting service) you can get a State Pension forecast from the Pension Service.

### State Pension Profiler

The State Pension Profiler gives you an estimate of the basic State Pension you may get using information you provide. If you want to use the Profiler you should visit [www.direct.gov.uk](http://www.direct.gov.uk) and select the topic 'Pensions and Retirement planning'.

### State Pension Forecast

A State Pension Forecast gives you more detailed information on the State Pension you may get when you reach State Pension age. It is based on your National Insurance contributions record.

**If you live in the UK** there are three ways in which you can get a State Pension Forecast:

- online at [www.direct.gov.uk](http://www.direct.gov.uk)
- by calling the State Pension forecasting team on **0845 3000 168** (Monday to Friday between 8.00am and 8.00pm, and on Saturday between 9.00am and 1.00pm). If you have speech or hearing difficulties and use a Text phone, you can call on **0845 3000 169**.
- by sending a completed application form to the forecasting team at the address given opposite.

You can download the application form from the internet at [www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/StatePensionforecast](http://www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/StatePensionforecast)

**If you live outside the UK**, you can get a State Pension Forecast:

- by calling the State Pension forecasting team on **+ 44 191 218 3600** (Monday to Friday between 8.00am and 5.00pm.)
- by sending a completed application form to the forecasting team at the address given below.

You can download the application form from the internet at [www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/StatePensionforecast](http://www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/StatePensionforecast)

**You should send your completed application form to:**

State Pension Forecasting Team,  
The Pension Service,  
Tyneview Park,  
Whitley Road,  
Newcastle upon Tyne  
NE98 1BA

When you apply for a State Pension Forecast you will need the following information:

- your NI number (and that of your late or former spouse or civil partner, if you are bereaved, divorced or have had your civil partnership dissolved)
- details of the types of NI contributions you are paying (this depends, for example, on whether you are employed or self-employed)
- details of any marriages, civil partnerships (including marriages annulled or civil partnerships dissolved)
- details of any time you have spent working outside the UK
- details of your current salary if you are paid by an employer (rather than self-employed)

If you apply for a forecast by phone or in writing, it may take around 10 working days from the date your application is received to prepare and send out your forecast.

**If you are already over State Pension age** and have put off claiming your State Pension, you can get an estimate of your entitlement, based on the date you intend to claim in the future. Contact the Pension Service on **0800 731 7898**. Calls can be made on Monday to Friday between 8.00am and 8.00pm.

If you have speech or hearing difficulties and use a text phone, you can call on **0800 731 7339**.

## Get in touch – we're here to help

For more information about the Scheme, visit the Scheme website at:

[www.bcsss-pension.org.uk](http://www.bcsss-pension.org.uk)



### What is your question about?

Payment of your pension or entitlement to benefits

The deduction of tax from your pension

#### Telephone:

**Surname A-J**  
**0845 609 0012**  
(UK local no.)

**Surname K-Z**  
**0845 609 0013**  
(UK local no.)

**(+44) 114 203 4613**  
(Abroad standard charge no.)

**(+44) 114 203 4629**  
(Abroad standard charge no.)

OR

**Write:** The Administration Office, BCSSS, 5th Floor,  
The Fountain Precinct, Balm Green, Sheffield S1 2JA

OR

**E-mail:** [bcsss.enquiries@aonconsulting.co.uk](mailto:bcsss.enquiries@aonconsulting.co.uk)

**Remember to quote your National Insurance/Scheme Number**

#### Telephone:

**0845 302 1459**

OR

#### Write:

**HM Revenue and  
Customs Enquiry Centre  
Merseyside Tax District  
Regian House  
James Street  
Liverpool L75 1AA**

Remember to quote your  
National Insurance Number  
and Reference 428/NCBP

#### A question on Trustee policy or the level of service provided by the Scheme.

##### Write:

BCSSS Scheme Secretary, Coal Pension Trustees Services Limited,  
Ventana House, Concourse Way, Sheaf Street, Sheffield S1 2BJ

OR

E-mail: [bcsss.enquiries@coal-pension.org.uk](mailto:bcsss.enquiries@coal-pension.org.uk)

## Have we got the right address for you?

It is important that we know how to contact you. Remember to notify the administration office if you move house. If you know of any former colleagues who have moved recently, why not remind them to give the administration office their new address.

BCSSS Pensions News is also available on CD, please contact the Scheme Secretary if you wish to receive a copy on CD.

