PO Box 485
Middlesbrough
TS1 9EE

www.xpsgroup.com

Private and Confidential

Please Contact:
Telephone:

Email: penmail@xpsgroup.com

Your Reference:

Dear

****POLICE FORCE****
THE POLICE PENSION SCHEME

I am sorry to learn of the death of your <<husband/wife>> and express my sympathy to you in your bereavement.

Because of your <<husband's/wife's>> membership of the pension fund the following benefits are due to you;

Widow's Short Term Pension
Payable from **/**/**** to **/**/**** at the rate of £******* a year.

Widow's Long Term Pension
Payable from **/**/**** to **/**/**** at the rate of £******* a year.

Your first pension payment will be paid on **/**/**** along with arrears for the period **/**/**** to **/**/****.

The pension is paid monthly directly into your bank account and you will receive a Pay Advice each month stating the amount being paid. The pension will be taxed using tax code 'OT'* until notification of coding is received from His Majesty's Revenue & Customs (HMRC).

* Tax code 'OT' will deduct tax relative to your earnings (for example: 20, 40 and 50% tax will be deducted depending on your earnings).

If you have any queries regarding this letter, please contact me on the above telephone number.

Yours sincerely

Payment of Benefits
Your pension will be paid directly into your bank or building society account in advance on the first working day of each month.

Short Term Pension
As a widow, widower or civil partner, you are entitled to receive an increased pension for 13 weeks.

Long Term Pension
When your short term pension stops, you will receive a long term pension.

If your partner died in service, you will normally receive a pension equal to half of their gross pension entitlement before commutation.

If your partner died in retirement the calculation of your long term pension will be based on service as set out in the table below-

Relationship to member	Maximum benefit due
Widow	Half your partner's pension entitlement, if your partner joined on or after 1 April 1972. If they joined before 1 April 1972, the amount of pension will depend on whether or not your partner elected to uprate his pension. If you married after your retirement, your pension entitlement will be based on service after 5 April 1978.
Widower	Half your partner's pension entitlement **based on service from 17th May 1990**.
Male Civil Partner	Half your partner's pension entitlement **based on service from 6th April 1988**.
Female Civil Partner	Half your partner's pension entitlement **based on service from 17th May 1990**.
Please note that the pension we pay to you will stop if you remarry, enter into a new civil partnership or cohabit as a couple. Your pension may be restored at the discretion of the police authority if the second marriage, partnership or cohabitation comes to an end. If your circumstances do change at a future date, please contact us so that we can reassess your pension.	

Tax
You may find that you will pay an increased amount of tax when your pension first commences. This is because we have to apply a special tax code until the Tax Office provides us with your personal tax code. This is normal practice. Any adjustments for over or under payment of tax will be made as soon as we receive your amended tax code.

PENSION INCREASES
Your pension will increase each April in line with the cost of living. This is commonly known as Pensions Increase, but is sometimes referred to as "inflation proofing" or "index-linking". The increase is based on the change in the Consumer Price Index (CPI) at the September in the year before it is due to be paid and added to your pension. You will receive a letter each April, confirming how much the increase will be and how it will be applied to your pension.

PENSIONS PAY ADVICE
You will only receive a pay advice if your monthly net pension changes. For example, the annual Pensions Increase or changes to your tax code. The actual payment of your pension is NOT affected. You will get your pension every month even if you do not receive a pay advice. However, if for any reason you require proof of payment, please write to the address shown overleaf.

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Dear

****POLICE FORCE ****
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Thank you for confirming that you are now cohabiting/remarried.

I can confirm that your dependant pension will now cease with effect from **/**/****.

We will advise under separate cover if there is an overpayment of pension and advise on how this can be repaid.

If you have any queries regarding this letter, please contact me on the above telephone number.

Yours sincerely

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Dear

****POLICE FORCE****
THE POLICE PENSION SCHEME

Thank you for advising us of your change of circumstances.

I can confirm that your dependant pension will now be reinstated with effect from **/**/****.

Your pension will be paid at the rate of £*****.** per year.

Your first pension payment will be made on **/**/**** along with any arrears due.

If you have any queries regarding this letter, please contact me on the above telephone number.

Yours sincerely

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Dear

****POLICE FORCE****
THE POLICE PENSION SCHEME

Thank you for advising us of your change of circumstances.

In order for us to make payment of your benefits please kindly complete the enclosed form and provide any relevant documentation.

If you have any queries regarding this letter, please contact me on the above telephone number.

Yours sincerely

Identity verification

We will carry out an electronic identity check before we pay your benefits. Using an electronic identity check means that you can send us copies of your certificates rather than the originals. Credit reference agencies are used as part of this electronic identity check and they must keep a record when anyone looks at your credit report. This is so that you know who has looked at your report, when and why. The check will only be visible to you and the credit reference agency and so it will not affect your credit rating. In some cases, we may ask you for further evidence.

The search will not be seen or used by lenders to assess your ability to obtain credit. If we can't verify your identity electronically, we will contact you to ask for more evidence.

Your benefits must be paid to a bank or building society account in your name. If you don't have either of these, you will need to open one to receive your pension.

It is a statutory requirement that, prior to the payment of a benefit from the scheme, a check is undertaken to make sure that the receiving account is not included on the Governments Sanctions list.

BANKING INSTRUCTION & IDENTITY VERIFICATION FORM

Please enclose the following documents with the completed form:

- A copy of the following certificate(s) and document(s)
  - o Your birth certificate
  - o Your marriage or civil partnership certificate if you have changed your name
- Also, if you have been known by any names other than those shown on your birth, marriage or civil partnership certificates, we must see documents that show this

<u>Plus</u>

- A copy of **one** of the following:
  - o A valid passport
  - o A valid UK photocard driving licence issued in England, Scotland or Wales
  - o A valid UK old-style driving licence issued in England, Scotland or Wales (not provisional)

Your Details

Your full name (including middle names) ____________________

Your reference number (See cover letter) ********/***

Telephone Number * ____________________

Private Email Address * ____________________

*This is optional information. If you supply your e-mail address or telephone number, we will only use them to contact you about your pension.

Your account details

Bank or Building Society Name ____________________

Address (if known) ____________________

Sort Code

Account Number

Building Society roll or reference

Most Building Societies operate unique account references commonly known as 'Roll Numbers'. These are used to identify your account and will tend to be between 10 and 18 characters in length. Please check with your Building Society if you need to quote one.

Signature: -- Date: ----------/--------/----------

Please complete and return **together** with any relevant certificates to: XPS Administration, PO Box 485, Middlesbrough, TS1 9EE