

# Pensionews

## TfL Pension Fund

April 2016

Issue 12

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### Notice for the visually impaired

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# Chairman's Message

Welcome to the 2016 edition of Pensionews. In last years' edition we reported that the triennial actuarial valuation process was about to commence, this process has been running throughout the year with the Trustee Board considering the assumptions and results; we include a further update in this edition.

It has again been a busy year in the world of pensions, the Government announced changes to the limits on tax relieved pension savings, which are impacting a growing number of the Funds' members. In April 2016 contracting out ends and changes to the State Pension come into effect; with the prospect of further changes over the coming year the world of pensions never seems to stand still.

In this edition we bring you the latest news on issues currently facing the Fund, including:

- Actuarial Valuation
- AVCs
- Government Announcements
- Pension Increases
- PCC Election Results
- National Fraud Initiative
- Trustee update

Over the past year there have been a number of changes to members of the various Trustee Board sub committees. (see page 9)

As usual we provide a communications timetable for 2016 which includes the details of this year's Annual Members' Meeting for your diary.

If you have any comments about this issue of Pensionews or any other Fund publication, we always welcome your feedback and you can let us know by contacting the Fund Office at the address on the back page.

**Maria Antoniou**

Chairman of the TfL Pension Fund Trustees



# Annual Members' Meeting

The Annual Members' Meeting was held at One Great George Street on 2 October 2015. The meeting began with an introduction from the Chairman of Trustees, Maria Antoniou, and was followed by a review of the year by the Fund Secretary, Stephen Field. He reported on the work carried out by the Fund Office, the income, expenditure and investment returns of the Fund, Pension Protection Fund levies and the role and duties of a Trustee as well as Trustee changes. He also highlighted all of the member communications published in the last year.

There were three guest speakers on the day. Gareth Oxtoby, Scheme Actuary, Towers Watson, presented a review of the year covering the 2015 Actuarial valuation, changes to State Pension and Lifetime Allowance. Ed Francis, from Towers Watson, the Fund's investment adviser, then provided an investment update which included the Fund's investment managers' performance as at 30 June 2015. He also spoke of the changes made to the Fund's investment portfolio and noted the key events that took place during the year which had an impact on world financial markets. Finally, Ian Pittaway, from Sackers, the Fund's legal adviser, presented on the challenges facing trustees of pension schemes.

Alongside the presentations there was a variety of exhibitors, including The Friends of the London Transport Museum, the Transport Benevolent Fund, The Pensions Consultative Council, the Pensioner Liaison Scheme, The National Federation of Occupational Pensioners and Tax Help for Older People. Representatives from the Fund Office were also present.

The meeting concluded with a question and answer session, the details of which can be found on the Fund's website at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk)

The 2016 Annual Members' Meeting will take place on Friday 14 October at 11:00 in the Telford Theatre, One Great George Street. There will again be an exhibition in the Great Hall, so if you are unable to attend the meeting, you are welcome to drop in at the exhibition, which will be open from 10:30 to 12:45. Once the meeting has formally concluded in the Telford Theatre, there is an opportunity to meet the Trustees and their advisers. Fund Office Staff will also be present and refreshments will be provided.

# National Fraud Initiative (NFI)

The Audit Commission has developed a data matching exercise which detects and helps to prevent fraudulent and erroneous payments being made from the public purse. The NFI analyses and cross checks electronic data from audited public bodies participating in the exercise, which is run every two years. The Fund has participated since 2004 and submitted data for the 2014 exercise.

As a direct result of our participation in 2014, overpayments have been recovered and further inappropriate payments have been stopped. The Fund Office is still pursuing some overpayments identified by this exercise.



# Pension Increases

The April 2016 pension increase is based on the rise in the Retail Prices Index (RPI) over the 12 months to September 2015.

The full year increase is 0.8 per cent, and will be paid to all eligible pensioners on 18 April 2016.

If you have been receiving your pension for less than a year you may receive a pro rata increase and details can be found on the Tfl Pension Fund website at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk)

Depending on the period of membership of the Tfl Pension Fund, your pension may comprise various components, some of which are not increased by the Fund at the above rate, but may be increased by the State. All the components of your pension are shown on your payslips.

# Annual Payslips

Your annual payslip, which will include your P60 for the 2015/2016 tax year, is due to be issued on 29 April 2016.

We understand that you may need confirmation of your pension before this date in relation to claiming State benefits, and benefits agencies may accept other forms of confirmation, such as bank statements. If you experience any problems, please contact the Fund Office for help.

Remember that if you have registered for self service you will be able to view your P60 details online from 6 April.



# Self Service

If you want to take more interest and control of your pension planning, why not register for Member self-service today, via the Fund's website [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk) then you too can make use of the Member self-service facilities:

- Interactive online access to personal pensions information for Fund Members including Pensioners and Deferred Members (former employees with benefits under the Fund)
- The ability to forecast pensions via an interactive pensions and AVC modeller
- The ability to view your past annual Benefit Statement
- For Pensioners the ability to view payslips and P60s
- For Pensioners and Deferred Members the ability to maintain their address details

To register you will need the following details to hand:

- **Your Member number** (this can be found on previous correspondence you have received from the Fund such as your annual Benefit Statement)
- **Your Date of Birth** (must be entered in the format DD/MM/YYYY)
- **Your National Insurance number**

Once registered, you will be issued with a username and password under separate cover.

If you experience difficulties registering, please email [helpdesk@tflpensionfund.co.uk](mailto:helpdesk@tflpensionfund.co.uk) including your contact details and Member number.





# Communications Timetable

<b>April</b>	Annual payslips and P60s sent to pensioners. These will show the payment dates for the forthcoming tax year, as well as showing total pension and tax information for 2015/2016
<b>May/June</b>	AVC statements to all members of the AVC Plan
<b>June/July</b>	Benefit statements to all contributing members (with at least one year's membership of the Fund)
<b>September</b>	Annual Review – the Trustees' summary of the Report and Accounts incorporating the Summary Funding Statement – how the Fund's invested assets compare with the liabilities to pay benefits Benefit statements to all deferred members
<b>October</b>	Annual Members' Meeting – a forum for all members to meet the Trustees and discuss the Fund – details will be included in the Annual Review

As well as the documents listed above which are issued to various categories of Members, the following documents will also be published on the Fund's website where you can view or download them.

<b>April</b>	Statement of Investment Principles – this is the Trustee statement of the principles governing investment decisions
<b>August</b>	Annual Report & Accounts at 31 March 2016 – the Annual Review which is issued in September is a summary version of the full Report & Accounts

In addition to these planned communications, we continually review the content of the Funds website; during the last year we have introduced individual help sheets covering various topics and will continue to add to these in the future. The following help sheets are currently available from the website:

- The State pension is changing**
- Working part time**
- Pension choices from age 60**
- Planning your retirement**
- Pension impact of a non consolidated pay award**



# Government Announcements on Pensions: Roundup

## Pension Taxation

There have been changes announced both to the **Lifetime Allowance** (overall maximum capital amount of tax exempt savings that an individual can build up in all their pension arrangements in their lifetime) and the **Annual Allowance** (maximum amount of tax exempt pension savings that can be built up in one tax year). There has also been a change in the period over which annual pension savings are measured (known as the **Pension Input Period (PIP)**).

The **Lifetime Allowance** is being reduced from £1.25m to £1m from 6 April 2016. HM Revenue and Customs ("HMRC") use a factor of 20 in valuing a defined benefit pension such as that provided by TfL Pension Fund. This means that the maximum pension that can be earned without exceeding the allowance and so incurring an additional charge on the excess will be £50,000 per year.

If the value of a member's pension benefit at 5 April 2016 is above £1m then an application will be able to be made to HMRC for 'Individual Protection 2016'. This means that the value of pensions savings (up to a maximum of £1.25m) could be retained as the member's personal Lifetime Allowance. Members who apply for Individual Protection 2016 can continue to contribute to a pension scheme. However any value of their pension savings above their personal Lifetime Allowance will be subject to a tax charge when they take their pension.

Members will also be able to apply to HMRC for Fixed Protection 2016 and retain a personal limit of £1.25m. There is no level of existing pension savings needed to be eligible to apply, but in nearly all cases such protection will be lost if there are further contributions made into a pension scheme after 5 April 2016.

Members may apply for both Fixed Protection and Individual Protection. Fixed Protection will take precedence, but if this is lost then Individual Protection would still be available.

The final detail on the 2016 Protections may not be known until the Finance Act 2016 is passed and the HMRC online application tool becomes available from around July 2016. But HMRC has stated that there will be no deadline for applying for these Protections. However, members who want to make use of these Protections will have needed to have applied before they retire. Also if they retire after 5 April 2016, but before the online application tool becomes available members will have to write to HMRC to claim the Protection and claim online subsequently.

If a member's pension savings were in excess of £1.25m on 5 April 2014, it is still possible to apply for Individual Protection 2014 until 5 April 2017.

These pension tax changes do not have any impact on the pension lump sum which continues to be payable in full without tax as currently, except that for those with pension benefits exceeding the Lifetime Allowance where the upper limit would be 25 per cent of the Lifetime Allowance.

The **Annual Allowance** is currently £40,000, but from 6 April 2016 if your "threshold income" is £110,000 or more your Annual Allowance may be reduced.

Your threshold income is taxable income (i.e. total income less any permitted relief) plus any salary sacrificed (e.g. for an employer pension contribution)

Even if your threshold income is £110,000 or above, you will only suffer a reduction in Annual Allowance if your "adjusted income" is £150,000 or above. Your "adjusted income" is your "threshold income" plus any pension savings (see below) made in the tax year.

For every extra £2 of income above £150,000, the Annual Allowance will reduce by £1 down to a minimum of £10,000 at income of £210,000 and above.

The basis for valuing pension savings for Annual Allowance purposes depends on the form of the benefit.

Defined benefits such as those provided by the TfL Pension Fund are valued by calculating the increase in your accrued pension over the Pension Input Period (PIP), and after allowing for the increase in the Consumer Prices Index, multiplying the increase by 16.

For example, if your accrued pension at the start of the PIP was £40,000, and at the end of the PIP it was £43,000 and the increase in the Consumer Prices Index was 2 per cent, the value of your pension savings would be:

$$(\mathbf{£43,000 - (£40,000 \times 1.02)}) \times 16 = \mathbf{£35,200}$$

Defined contribution savings such as the TfL Pension Fund AVC Plan and the TfL Savings for Retirement Plan are valued based on the amount paid by both you and your employer during the PIP.

To find out your Annual Allowance position, you should refer to your TfL Pension Fund benefit statement which gives the 2014/15 position for your basic pension benefit. You will also need to take account of any contributions made by you or your employer to other pension arrangements you have, including the TfL Pension Fund AVC Plan.

If you have a deferred pension benefit, any revaluation increase from TfL Pension fund is ignored for Annual Allowance purposes. Also for TfL pension Fund members who have the option to cease contributions at age 60 or who choose to cease contributions at age 65, the increased applied to your pension (the "bonus pension") does not count towards the Annual Allowance.

If you exceeded the Annual Allowance of £40,000 with reference to your TfL pension arrangements in the tax year 2014/15, the TfL Pension Fund Office will have written to you. This does not mean you incurred a charge, as you may have had unused allowance from previous years, as any unused allowance can be carried forward for three years. If after taking account of unused allowance you are still above the Annual Allowance then you must declare the excess amount in your tax return (in the section which deals with pension savings).

If you have incurred a tax charge above £2,000 because of the benefits you have accrued in TfL Pension Fund you can ask the Fund to pay through a facility known as “scheme pays”. Your benefits in the Fund will be reduced to take account of the tax which the Fund pays on your behalf to HMRC.

For TfL Pension Fund the **Pension Input Period** (for measuring pension savings for a tax year) has been from 1 April to 31 March. But from 6 April 2016, the PIP is to be aligned with the tax year for everyone. This means that there will be transitional arrangements for the 2015/16 tax year as pension savings for TfL pension arrangements will be measured from 1 April 2015 to 5 April 2016 and a higher Annual Allowance than the standard £40,000 may apply. So if you have been making pension savings throughout the period 1 April 2015 to 5 April 2016 your effective overall Annual Allowance for 2015/16 is likely to be between £40,000 and £80,000.

Active members of TfL Pension Fund will receive details of their pension savings for 2015/16 in their pension benefit statement which is expected to be issued in July 2016.

## Single-Tier State Pension

The new single-tier pension will come into effect from 6 April 2016 and will affect those who reach State Pension Age on or after that date. The single-tier state pension replaces the basic state pension and state second pension (S2P). In return for a rebate in National Insurance “NI” contributions, employers could provide an equivalent to the S2P in their pension schemes (known as “contracting out”).

This is a government initiative and in the Autumn Statement the Chancellor announced that the full starting rate of the new single-tier state pension will be £155.65 per week, compared with £119.30 for the full basic state pension.

With the ending of contracting out, the NI rebate of 1.4 per cent for employees and 3.4 per cent for employers is no longer available. This means that anyone on earnings of £40,040 (or above) will pay an extra £479 per year (£40,040-£5,824 x 1.4 per cent) in NI contributions from 6 April 2016. Employers will pay an extra £1,163. For those earning less than £40,040 the impact will be less. TfL estimates its extra NI costs will be £25 million per year.

Under the new single-tier pension people who have been contracted out will be treated as having built up less state pension rights than similar individuals who have not contracted-out. This is because part of their “state” pension has been delivered through their occupational pension arrangements. If these individuals are close to retirement, then the contracted out individual is likely to receive a lower single-tier pension than the individual who has not contracted out.

However if these individuals are younger and have a number of years still to go to retirement, the contracted-out individual is likely to receive a similar or equivalent single-tier pension at state pension age to the individual who has not contracted-out. This is because from 6 April 2016 they will be able to add to what they have earned under the current state pension arrangements (their “foundation” amount). Each qualifying year on their National Insurance record after 5 April 2016 will add about £4.44 a week (which is £155.65 divided by 35) to their new State Pension entitlement (up to the full rate of the single tier pension).

So the loss of the NI rebate, although it will reduce net pay, can be considered as a contribution towards a higher single-tier state pension.

Employers have an option to off-set their higher NI contribution costs by increasing member contributions to their occupational pension schemes or reducing the benefit accrual going forward through using a statutory override. The statutory override can be used (prospectively) anytime from 6 April 2016 until 5 April 2021, but any decision about whether to pursue this option could only be taken after employee consultation had taken place.



# Additional Voluntary Contributions (AVCs)

## Standard Life AVCs

As a result of the Trustees review of AVCs, some of the Standard Life Funds were removed from the funds available for investment. If you were impacted by the removal of these Funds, the Fund Office will have written to you explaining what happens next.

## AVC Guide

An AVC guide has been produced providing an overview of the TfL AVC plan, this is available through the Fund website and is available to members in hard copy on request.

In addition details of the quarterly Standard Life updates will be published on the website for each of the funds available under the TfL AVC plan.

## Pension Scams

The Pensions Regulator and other Government agencies are becoming increasingly concerned about a practice known as 'pension liberation', also known as 'pension loans' and 'pension scams'.

This is a transfer of a scheme member's pension savings to an arrangement that will allow them to access their funds before age 55. **Members who joined the Fund before 6 April 2006 already have the option to retire from age 50.**

Converting a pension into cash might sound very attractive to people who urgently need money. However, if something sounds too good to be true, it invariably is.

Members are not informed, or are misled, as to the consequences of entering into one of these schemes. *You could face a tax bill of more than half your pension savings*, and those being targeted are usually not being told about the potential tax implications. In addition to this there may be unexpectedly high fees, typically 20 to 30 per cent for entering into one of these arrangements, and high risk investments for the remaining funds.

Members are advised to be vigilant, and the Pensions Regulator in conjunction with the Pensions Advisory Service has highlighted some of the warning signs to look out for which include:

- Unsolicited text message or call
- Targeting people with poor credit histories
- Requests for personal information
- The offer of 'cash bonus' or 'mention of legal loopholes'
- Loans from scheme to members
- Access to pension before age 55
- Transfers overseas
- No copy documentation – you should always be provided with the paperwork relating to the transfer, including full details of how your pension will be paid on retirement.

- Member encouraged to speed up transfer – use of couriers or cash incentives to move quickly
- The organisation is not registered or newly registered with HMRC

If a member wishes to transfer out of the Fund, the TfL Pension Fund will take all reasonable steps to ensure that the receiving scheme is a registered pension scheme in the UK. We will not allow a transfer to a scheme that is not registered (or deemed registered) with HM Revenue & Customs. If there is any doubt as to whether it is a legitimate arrangement, the TfL Pension Fund will consult with HMRC for confirmation, and may block the transfer.

The Pensions Regulator (TPR) published details of its investigation into a suspected multi-million pound pension scam case and warned savers to remain vigilant against the ongoing threat of scams. In the case in question, TPR believes that "a pension scam had taken place in which funds totalling around £13.7 million belonging to 242 members have all but disappeared – including through the payment of exorbitant fees and commission payments".

The report explains how TPR's Determinations Panel appointed an independent trustee to administer 17 pension schemes to prevent further loss and to claim back funds.

The TfL Pension Fund had received requests from members to transfer their benefits to two of the schemes identified by TPR, however our internal controls were such that these transfers were refused, thus protecting our members from loss; the schemes concerned were reported to Action Fraud.

If you're concerned that you may have been targeted by pension liberation fraud, contact **Action Fraud** on 0300 123 2040.



# Trustee Update

The Trustee Board decides all policy matters; however the Trustee Board has established six committees to supervise different aspects of the Fund and report back to the full Trustee Board.

There have been a few changes to the Trustee Board and the Committees on which the Trustees sit. Since we issued the Annual Review last September, the changes are:

Jill Collis, nominated by TfL, was appointed on 11 July 2015 to replace Jane Hart who retired as a Trustee on 27 May 2015.

Rachel Kerry, nominated by TfL, was appointed on 11 July 2015 to replace Andrew Pollins who resigned as a Trustee on 10 July 2015.

**The current membership of the committees is shown below:**

<b>Committee</b>	<b>TfL nominated</b>	<b>Non TfL nominated</b>
<b>Investment</b>	Angela Back Mike Binnington Emanuela Cernoia-Russo Stephen White	Lewis Brown Paul Kilius-Smith Paul Murphy John Timbrell*
<b>Operations</b>	Jill Collis Rachel Kerry Dave O'Brien Mike Weston	Lewis Brown Graham Dean Stephen Hedley Paul Murphy*
<b>Audit</b>	Jill Collis Rachel Kerry Dave O'Brien	Lewis Brown* Graham Dean Vacancy
<b>Appeals</b>	Maria Antoniou* Angela Back Rachel Kerry	Graham Dean Paul Kilius-Smith Stephen Ellaby
<b>Actuarial Valuation</b>	Maria Antoniou* Mike Weston	Stephen Ellaby Chris Miller
<b>Alternatives &amp; Liability Hedging</b>	Mike Binnington Emanuela Cernoia-Russo	Paul Murphy John Timbrell*

\* Chair

# TfL Pension Consultative Council (PCC)

The PCC discusses any issues relating to the operation of the TfL Pension Fund (but not individual entitlements). PCC members are elected from three sections representing pensioners and deferred pensioners, employees of London Underground, and TfL employees other than LU. The PCC has a role in nominating Trustees to the Pension Fund to represent these groups. The PCC constitution is on the Fund's website at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk)

## Election results 2015

The longest serving quarter of the TfL Pension Consultative Council (PCC) retired from office as usual on 30 November. The term of office for the new appointments, detailed below, started on 1 December 2015 and will end on 30 November 2019.

In Section One (representing pensioners and deferred pensioners), Anne Garland and Christopher Sullivan retired. This Section did not receive any nominations therefore two casual vacancies exist. Following the election results a nomination was received from Joel Kosminsky. Mr Kosminsky's position for Councillor was discussed and accepted by Section One

Councillors and ratified by the PCC at their meeting on the 26 November 2015. The other casual vacancy position will be considered before the next PCC meeting in 2016.

In Section Two (representing TfL and its subsidiaries or contractors, excluding London Underground Limited) Steve Poole retired. Three nominations were received and following a postal ballot Sean Mobbs was elected.

In Section Three (representing London Underground Limited, its subsidiaries and Tube Lines Limited) Paul Murphy and Paul O'Brien retired. Three nominations were received and following a postal ballot Paul Murphy and Paul O'Brien were re-elected. Paul Murphy and Paul O'Brien have both served on the PCC since December 2001 and December 2007 respectively.

For more information about the PCC please visit the TfL Pension Fund website at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk) or contact Julian Collins, PCC Secretary, on 020 7918 3789 or by email to [juliancollins@tflpensionfund.co.uk](mailto:juliancollins@tflpensionfund.co.uk)







## Other Fund Matters

### The triennial valuation process

Formal valuations of the Fund take place every three years. The 31 March 2015 is currently in progress and is on track to be concluded within the fifteen month deadline of 30 June 2016.

The Trustees have agreed both the Technical Provisions and the Recovery Plan with the Principal Employer, and are now finalising the formal documentation to conclude the valuation.

The highlights of the valuation and Recovery Plan are:

- The deficit has reduced from £699 million at 31 March 2012 to £396 at 31 March 2015
- The Recovery Plan targets to clear the deficit by March 2022
- The suspension of transfers in ended on 31 March 2016\*

Once the valuation process is completed the Recovery Plan, Schedule of Contributions and the valuation results must be sent to the Pensions Regulator who will then review the appropriateness of the agreed funding plan.

### Transfers In

\*If you are considering transferring benefits to the Fund from a former employers pension scheme or from a personal pension arrangement you should take into account a number of factors to ascertain whether a transfer is the best course of action for you. The Fund Office can provide you details of the process for transferring benefits to the Fund, but cannot give you advice; transferring pension benefits is an important decision so you should seek appropriate independent advice when considering this.

### Expression of Wish Forms

The Fund provides important benefits for your family, offering security and peace of mind for you and your dependants. If you are an Active or

Deferred member, or have very recently retired there may be a lump sum payable on death.

We reminded all Active and Deferred members to do this last summer when we issued benefit statements, however the significant majority of members failed to take action, so we have about 40 per cent of Active and 60 per cent of Deferred members who have still not completed a form.

Where a lump sum is payable following your death, the Trustee has absolute discretion to pay it to one person or more and in any way they decide is appropriate, however the Trustee will take account of your wishes.

If we don't hold one for you, and the worst happens, it could lead to hardship for your loved ones or those dealing with your affairs; this has been brought home to us by the many cases we have seen where an Expression of Wish form was not completed. The Pension Fund is not always able to pay out the lump sum until those dealing with your affairs apply for Letters of Administration (if there is no Will) or Grant of Probate of the Will, which can take time. Worst case scenarios are that you have no blood relatives, then without a Will we cannot pay out at all or payment is made but not to the person(s) you would have hoped.

**It is therefore important that you complete and keep up to date an Expression of Wish form to let the trustee know how you would like this to be paid.** Forms are available from the Fund Office or can be downloaded from the Funds website.

### Ill-health pensions in payment

If you are in receipt of an ill-health pension, the Fund requires you to tell us if the total of your current earnings (if any) when added to your pension exceeds the greater of 150 per cent of your current pension or £33,200. This latter figure is increased annually by earnings inflation.





We cannot give financial advice or deal with tax matters but will be able to advise you who to contact for the assistance you need.

## Contacting us

The staff in the Fund Office will be pleased to answer any queries you may have. They cannot give financial advice or deal with tax matters but will be able to advise you who to contact for the assistance you need.

### Telephone numbers

If you are looking to start, change or stop Additional Voluntary Contributions, contact

#### Your surname begins with

	Telephone number
A to F	020 7918 4726
G to M	020 7918 4735
N to S	020 7918 4926
T to Z	020 7918 3027

### For all other enquiries, contact

#### Your surname begins with

	Telephone number
A, E or F	020 7918 4784
B, I or U	020 7918 4720
C or J	020 7918 3797
D, K or O	020 7918 3021
G, R or V	020 7918 4895
H or T	020 7918 4697
L or W	020 7918 4864
M or N	020 7918 3322
P	020 7918 4897
Q, S, X, Y or Z	020 7918 4828

### They can be contacted at:

**TfL Pension Fund**, 4th Floor,  
Wing over Station, 55 Broadway,  
London, SW1H 0BD Email at:  
[helpdesk@tflpensionfund.co.uk](mailto:helpdesk@tflpensionfund.co.uk)

If you have access to the internet, you can access member self-service and find lots of information, including forms and Fund documents, on the Fund's website at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk)

### Fund Office Appointments

If you need to visit the Fund Office to talk to a member of the team, please call in advance to arrange an appointment, it will save you having to wait and also mean that we can be prepared to deal with your enquiry.

You can also access Member self-service and find lots of information, including forms and Fund documents, on our website at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk)

