

## A GUIDE FOR ADULT DEPENDANTS AND ELIGIBLE CHILDREN



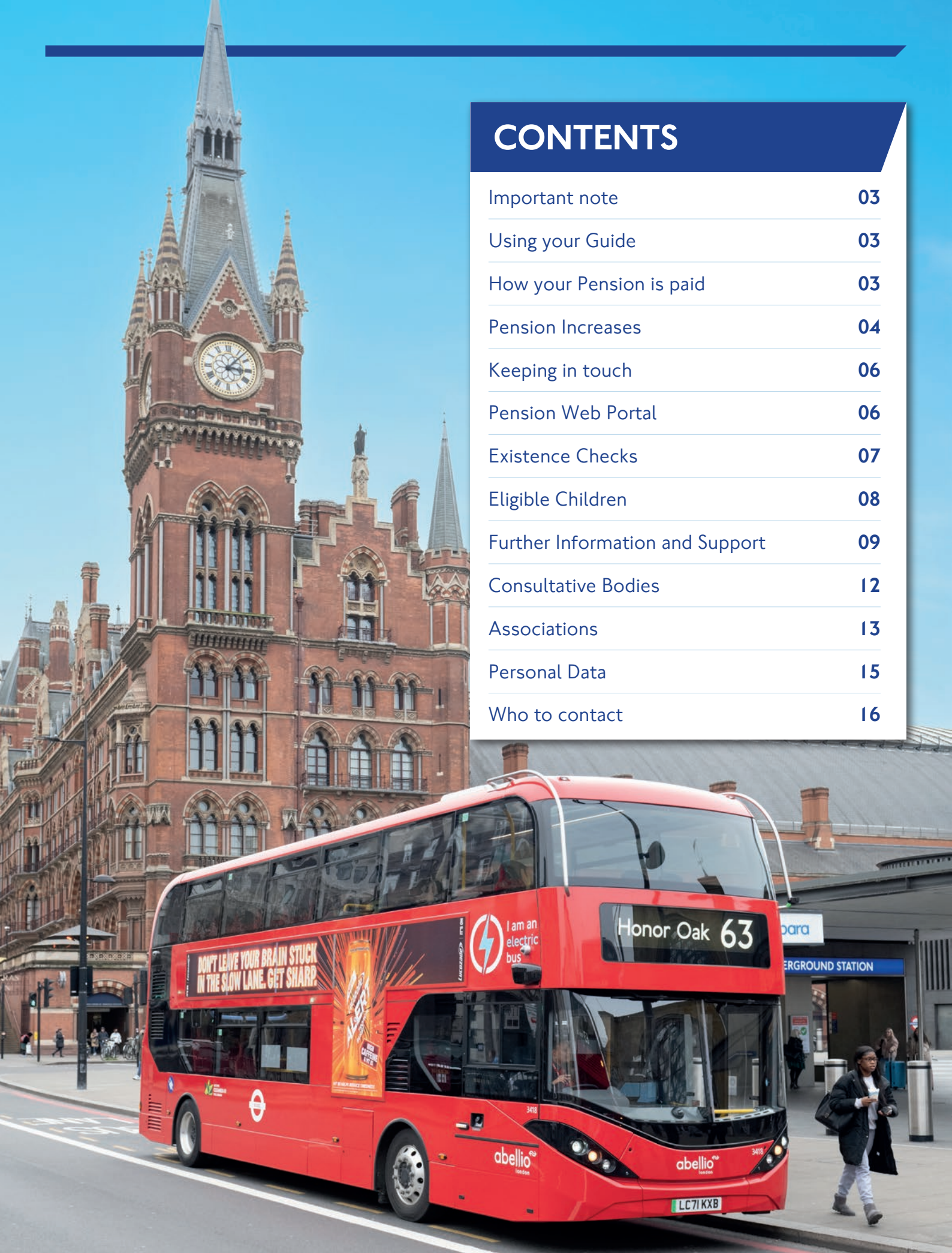
### Notice for the visually impaired

Copies of this guide in large type and in a text-only format are available from the Fund Office. Please write to TfL Pension Fund, 8<sup>th</sup> Floor, Palestra, 197 Blackfriars Road, London SE1 8NJ, or email the Fund Office at [helpdesk@tflpensions.co.uk](mailto:helpdesk@tflpensions.co.uk)



# CONTENTS

Important note	03
Using your Guide	03
How your Pension is paid	03
Pension Increases	04
Keeping in touch	06
Pension Web Portal	06
Existence Checks	07
Eligible Children	08
Further Information and Support	09
Consultative Bodies	12
Associations	13
Personal Data	15
Who to contact	16



## IMPORTANT NOTE

The TfL Pension Fund (the Fund) is established under a Trust and the formal Trust Deed and Rules determine the benefits provided by the Fund except where they are overridden by legislation.

The guide attempts to summarise the provisions of the Trust Deed and Rules as at November 2023 that are relevant to those receiving an Adult Dependant's or Eligible Child's pension from the Fund. However, it is only a guide.

The Trust Deed and Rules are lengthy and technical documents, but they are available on the Fund's website ([www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk)) or on request to the Pension Fund Office of TfL (the Fund Office).

In short, should there be any discrepancies between the information in this guide and the Trust Deed and Rules, the Trust Deed and Rules will always prevail.

If you have any questions about the Fund and the benefits it provides, you should contact the Fund Office. Please see the back cover for details.

## USING YOUR GUIDE

This guide is meant for you if you are receiving an Adult Dependant's or Eligible Child's pension from the TfL Pension Fund (the Fund). It makes things as clear as possible so that you can understand how your Fund pension is paid, as well as providing lots more information that may be of interest to you.

## HOW YOUR PENSION IS PAID

Your Fund pension is paid to you in four weekly instalments in advance. It, and any lump sum payment, is paid directly into your bank or building society account.

Pension payments are usually made on Mondays, or the following working day in the case of bank holidays.

The first time you receive a pension payment, we will send you a payslip showing your gross and net pay. After this, we will send payslips annually at the beginning of the tax year only and also if your pension payment changes by more than £10 compared with the previous pay period.



# PENSION INCREASES

Your pension is increased in line with the Retail Prices Index (RPI) inflation over the 12 months ending in the previous September.

If your pension relates to a period of Fund membership that commenced after 1 April 1989, your increases are limited to a maximum of 5%.

The annual RPI increase under the Fund cannot fall below zero. The pension increase will be determined over the relevant 12 months. If there is no increase in the RPI, your pension will remain unchanged for that year. Pension increases are paid in the first pension payment of each tax year. Unfortunately, we can't pay increases sooner as the process can only start at the end of the previous tax year.

**Your pension may include an element of Guaranteed minimum pension, if it does, increases will be paid on the various parts of your pension as follows:**

**Pension in excess of the Guaranteed Minimum Pension (GMP) (including all pension earned after 5 April 1997) –** This part of your pension is increased as described above.

**GMP earned between 6 April 1988 and 5 April 1997 –** This part of your pension is also increased as above, up to a maximum of 3% each year. Further increases may be paid by the State.

**GMP earned before 6 April 1988 –** This part of your pension is not increased by the Fund but may be increased by the State.

We will continue to pay increases to your pension wherever you live. In addition, if you live in a country in the European Economic Area (EEA) or a country which has a social security agreement with the UK, you will also receive increases on your basic state pension and possibly your GMP from the UK Government.

The countries involved change from time to time as determined by the UK Government. Details can be found on the [Department for Work and Pensions' website](#).

## What happens to my pension if I marry or enter a civil partnership?

Your pension will continue to be paid as normal.



## Living overseas

Your pension can either be paid into a bank or building society in the UK or directly into an overseas bank account.

Your Fund benefits are accrued in £sterling and will generally be paid in £sterling into a UK bank account. The Trustee offers Fund members the opportunity to ask for their benefits to be paid overseas in local currency. The Fund's overseas payment facility is currently provided by Convera (formerly Western Union).

Convera provides a fee free service, which makes benefit payments in local currency with a margin placed on their exchange rates.

This margin takes account of the following:

- ◆ All banking charges for sending payments are absorbed by Convera
- ◆ No charges are passed on for investigations and returned payments
- ◆ No wire payment fees are applied
- ◆ Expert support teams deliver overseas payments with a higher success rate than banks
- ◆ Customer support and payments experts make sure that payments reach members' accounts by ensuring account information is up-to-date. All new members' bank details are verified and checked to ensure first-time delivery
- ◆ Any payments that do not reach members' accounts are corrected and re-issued at no extra cost

The exchange rates applied by Convera make allowance for the additional services they provide on an all-inclusive basis and as a result may not represent the best possible exchange rate on any given day.

Normally, if you are living abroad, you will be taxed according to the tax laws of the country you are living in. It is possible to choose to be subject to UK tax, but you should check with HMRC.

More information can be found at [www.gov.uk](http://www.gov.uk) or you can contact HMRC by telephone:

Telephone number (outside UK):  
+44 135 535 9022

Telephone number (inside UK):  
0300 200 3300





## KEEPING IN TOUCH

Your pension may be stopped if we lose contact with you, so it is important to keep the Fund Office informed of any change in your circumstances, for example:

- ◆ **Address.** If you have registered to use our Pension Web Portal you will be able to change your details online. More information on this service is below. You can also telephone, email or complete an online form and send it to the Fund Office. Contact details are on the back cover
- ◆ **Payment arrangements.** Your signed request will be needed before any new details are applied. Forms are available on the Fund's website at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk)
- ◆ **Name or marital status.** If your name and/or marital status has changed, please send the appropriate documents to the Fund Office. Copies are usually acceptable.

## PENSION WEB PORTAL

To use the system you will need to register for access, if you registered before June 2017, your old username and password are no longer valid, and you will need to re-register.

To register go to <https://pensions.tfl.gov.uk>

You will need your e-mail address, your Fund Member number and your National Insurance number; you will also need to key in other details about yourself such as your name and date of birth.

Once you have access you will be able to:

- ◆ View payslips
- ◆ View P60s
- ◆ Submit and track the progress of general enquiries to the Fund Office
- ◆ Update your contact e-mail address

Various documents are also available for you to download in our Pension Web Portal.





## EXISTENCE CHECKS

From time to time we need to check that you are still alive and well. This is entirely routine, for pensioners living in the UK we use a third party provider to verify our pensioners, however for pensioners living overseas we do this by sending a Pensioner Declaration.

There is nothing to worry about if you receive one of these in the post, but we do need you to fill it in and send it back to us as soon as you can. We undertake these checks as we have a duty of care to protect our members money and guard against fraud.

It is important to complete and return the Pensioner Declaration remembering to sign and date the form as well as having your signature witnessed with the witness also signing and dating the form.

If we do not receive the fully completed Pensioner Declaration we will send you a reminder stating that your pension will be suspended if we do not receive the completed Declaration by a certain date.

If you are having difficulty completing the Pensioner Declaration, please contact the Fund Office as soon as possible.



## ELIGIBLE CHILDREN – CONTINUED EDUCATION CHECKS

If you are receiving an eligible child's pension, once you reach age 18 we will need confirmation that you remain in education.

There is nothing to worry about if you receive such a request in the post, but we do need you to fill in the forms and send them back to us as soon as you can. We undertake these checks as we have a duty of care to protect our members money and guard against fraud.

We send you two forms, the Declaration of continuing full time education is for you to complete and return to us. The Education, Professional or Vocational Training Confirmation Form will need to be completed by your college, university or employer.

If we do not receive the fully completed forms we will send you a reminder stating that your pension will be suspended if we do not receive them by a certain date.

If you are having difficulty completing the forms, please contact the Fund Office as soon as possible.



## DEATH OF AND ADULT DEPENDANT OR ELIGIBLE CHILD

On the death of an Adult Dependant or Eligible Child no further benefits are due.

The Fund Office should be advised, by telephone or in writing of your death as soon as possible to avoid any overpayment of your pension, which will have to be repaid.

The Fund Office will explain the position regarding the pension and clarify what documents are needed and confirm this in writing.

### Information required

The Fund office will need a copy of the Death Certificate and details of who is administering the estate.



## FURTHER INFORMATION AND SUPPORT

### Changing or closing the Fund

The Trustees are legally entitled to change the Trust Deed and Rules (with the consent of the principal employer) and to wind up the Fund at any time in the future in accordance with the Trust Deed and Rules. You will be kept informed of any such changes.

### Assignment of benefits

Your Fund benefits are strictly personal and cannot be assigned to any other person or used as security for a loan or mortgage.

### Further information

- ◆ **The Fund's website.** If you have access to the internet, you can find plenty of information at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk)
- ◆ **Annual Report and Accounts.** Each year the Trustees of the Fund produce a report on the progress on the Fund together with the Accounts. A copy is available on request from the Fund Office, or you can find it on the website
- ◆ **Annual Review.** The Annual Review is a summary of the Trustees' Annual Report and Accounts and is sent to all members. It is also available on the website
- ◆ **Fund documents.** You can obtain a copy of the Trust Deed and Rules of the Fund and Statement of Investment Principles. These documents are available on request or on the Fund's website. Alternatively, you can view a copy without charge by visiting the Fund Office, by appointment
- ◆ **TfL Pension Fund Annual Members' Meeting.** A meeting is held each year to present and discuss the Fund's Annual Report and Accounts and to deal with any other business and questions which may arise. Details of the date, time and place of the meetings together with a summary of the Report and Accounts are sent to all members. You can find these details and a summary of previous meetings on the website
- ◆ **On the move.** The pensioner edition of 'On the move' (otm) is a free quarterly magazine that contains news relevant to pensioners. You don't need to subscribe to receive it.





## What if I have a complaint?

If you are not happy with the service that you have received from the Fund Office or a decision relating to the payment of Fund benefits, you should first raise your complaint with the Service Delivery Manager at the Fund Office. If you are still not satisfied, then the following may be helpful:

### ◆ **Internal Dispute Resolution Procedure**

The Fund's own Internal Dispute Resolution Procedure is designed to resolve any dispute between the Trustees and members, prospective members and beneficiaries. A copy of the procedure and an official complaint form can be obtained from the Secretary to the Trustees at the Fund Office or the Fund's website at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk)

### ◆ **The Pensions Regulator**

The Pensions Regulator supervises occupational pension schemes and intervenes in the running of schemes where trustees, employers or professional advisers have failed in their duties.

The Pensions Regulator,  
Napier House, Trafalgar Place,  
Brighton BN1 4DW

[www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)



#### ◆ **The Pensions Ombudsman**

You have the right to refer your complaint to The Pensions Ombudsman free of charge. The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.

The Pensions Ombudsman can be contacted at:

10 South Colonnade, Canary Wharf  
E14 4PU

Tel: 0800 917 4487

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

[www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

You can also submit a complaint form online:

[www.pensions-ombudsman.org.uk/our-service/make-a-complaint](http://www.pensions-ombudsman.org.uk/our-service/make-a-complaint)

If you have general requests for information or guidance concerning your pension arrangements contact:

The Pensions Advisory Service,  
11 Belgrave Road, London, SW1V 1RB

Telephone: 0800 011 3797

[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

#### ◆ **Pension Tracing Service**

If you have lost track of your benefits under a previous scheme you can contact the Pension Tracing Service, online at [www.gov.uk/find-lost-pension](http://www.gov.uk/find-lost-pension) who will provide you with the address of the Scheme Administrators. You can also contact the Pension Tracing Service by telephone or by post.

The Pension Service 9, Mail Handling  
Site A, Wolverhampton WV98 1LU

Telephone number: 0800 731 0193

Telephone number (outside UK):  
+44 (0)191 215 4491

# CONSULTATIVE BODIES

## Pensions Working Group (PWG)

The pensions working group consists of members from Transport for London (TfL) and its recognised trades unions. It enables them to discuss any issues associated with the Fund that are raised by employees and employers from the TfL group. The group meets at least twice a year and holds additional meetings when necessary. The group consists of a management team, and representation from the following trades unions:

**ASLEF** | **PCS** | **Prospect** | **RMT**  
**TSSA** | **UNISON** | **Unite the Union**

## Pensioners' Forum

The Forum represents both those in receipt of a pension from the Fund and those who have a deferred pension under the Fund.

The role of the forum is to:

- ◆ Facilitate discussion between TfL and pensioner representatives about TfL policies. This includes pensions and travel concessions, and other relevant matters that apply to and affect pensioners and deferred members
- ◆ Discuss non-pension matters which may be the subject of negotiation
- ◆ Consider representations made to it by the PCC. The forum does not discuss matters falling within the responsibility of the Trustees nor issues relating to an individual's entitlement to Fund benefits.

It meets quarterly and is made up of a management team and:

- ◆ The eight elected pensioner members of Section One of the PCC
- ◆ Four pensioner members elected by and from the Management Committee of the London Transport Pensioners' Association

## Pension Consultative Council (PCC)

The role of the PCC is to:

- ◆ Consider and discuss any issues relating to the operation of the TfL Pension Fund
- ◆ Receive and discuss reports from councillors who are Trustees
- ◆ Make representations on such issues as it sees appropriate to either the Trustees, the TfL Pensions Working Group (PWG) or the Pensioners' Forum
- ◆ Nominate four Trustees, two of whom are either pensioners or deferred members of the Fund
- ◆ Make representations direct to the principal employer about matters which fall outside the remit of the PWG and/or the Pensioners' Forum

The PCC does not deal with issues relating to individual entitlements to Fund benefits. It normally meets four times a year and is made up of 20 councillors, periodically elected by and from their peers, as follows:

- ◆ Section One – Eight representing pensioners and deferred members
- ◆ Section Two – Four representing employees of TfL, its subsidiaries or contractors
- ◆ Section Three – Eight representing employees of London Underground Limited, its subsidiaries or contractors



# ASSOCIATIONS

## Staff Welfare Fund (SWF)

This association makes one-off cash grants to qualifying people who find themselves in short-term need, hardship or distress. It is run by Transport Benevolent Fund CIO, a charity known as TBF.

- ♦ **Where the money comes from** – The original funding was provided by Transport for London. The level of benefits available is largely determined by investment returns
- ♦ **Who qualifies** – SWF may help someone if they are:
  - Receiving a pension from the TfL Pension Fund
  - Employed by TfL or any of its subsidiaries
  - Certain staff of other employers (where they have a contractual right to be in the TfL Pension Fund)
  - An ex-employee who left service due to age, ill-health or redundancy, but not other deferred members
  - Dependants who are drawing benefits from TfL Pension Fund

All grants are made at the discretion of the TBF trustees.

- ♦ **Maximum grant** – There is no maximum grant, but TBF has to ensure that the available money is distributed fairly
- ♦ **Loans** – SWF do not grant loans to pensioners
- ♦ **Nursing or care home fees** – SWF can't help with nursing or care home fees because this would be longer-term help. It can only provide one-off help to relieve short-term need, hardship or distress

Enquiries should be directed to the Transport Benevolent Fund CIO  
Suite 2.7, The Loom,  
14 Gowers Walk  
London E1 8PY

Telephone number: 0300 333 2000

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

It is helpful to quote either your pension member number or your employee number when you write or telephone.

## London Transport Pensioners' Association

This association represents the interests of all pensioners and their dependants over pensions and other retirement benefits issues. For more information or to register membership please go to the Fund's website at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk) for contact details.

## London Transport Superannuitants' Association

This association represents ex-London Transport staff and their spouses, widows and widowers who receive a pension from the Fund. The main purpose of this association is to maintain a link between pensioners and their former employer or colleagues. For more information or an enrolment form please go to the Fund's website at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk) for contact details.



## Transport Benevolent Fund CIO

The Transport Benevolent Fund CIO, known as TBF, is a charity which offers financial and medical benefits, a wide range of complementary and alternative therapies, legal advice, bereavement grants and welfare signposting. Supporting members during times of need, hardship and distress for less than 20p per day.

- ◆ **Membership in retirement** – If you are a member of TBF, you may choose to continue your membership in retirement. It is not possible to join once you have retired.
- ◆ **Contributions** – Contributions to TBF are £1.25 a week and covers contributing member, live-in partner and dependent children. However, membership may be free, at the discretion of the TBF Trustees. Please contact TBF for more details.

- ◆ **On your death** – Your live-in partner and dependant children will continue to be treated as dependants in accordance with the TBFCIO rules provided that:
  - You were awarded free membership
  - You were still contributing when you died and had been a contributor for at least five years while working in the public transport industry

Transport Benevolent Fund CIO  
Suite 2.7 The Loom  
14 Gowers Walk  
London E1 8PY  
Telephone: 0300 333 2000  
Email: [help@tbf.org.uk](mailto:help@tbf.org.uk)  
Website: [www.tbf.org.uk](http://www.tbf.org.uk)

Registered charity number in England and Wales, 1160901, and Scotland, SC04701





## PERSONAL DATA

The Trustee is committed to protecting and processing lawfully and fairly the personal data that it gathers, holds (either directly or through a third party) and uses about you and your family and your dependants. The Trustee needs this information so that they can administer the Fund and ensure that benefits are paid correctly and to the right person. The Trustee always ensures legal requirements governing the protection of personal data are met.

The Trustee has a privacy notice that sets out, amongst other things:

- ◆ More detail about the kind of personal data it holds
- ◆ How it gathers that personal data
- ◆ How that data is used
- ◆ How long the Trustee holds the data for and who it is shared with

This notice also sets out individuals' rights in connection with the personal data that the Trustee holds and who to contact if an individual wants to exercise those rights, make a complaint or has any questions. This privacy notice can be found online at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk)

Alternatively, if you prefer a hard copy, please contact the Fund Office.

# THE TFL PENSION FUND OFFICE

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 point you to who to contact for the assistance you need.

## **They can be contacted at:**

TfL Pension Fund  
8<sup>th</sup> Floor, Palestra  
197 Blackfriars Road  
London SE1 8NJ

**Email at:** [helpdesk@tflpensions.co.uk](mailto:helpdesk@tflpensions.co.uk)

If you are telephoning the team, you can reach the call centre on **01737 235 298**. Please have your Member number and National Insurance number to hand when you call.

## Fund Office appointments

The Fund Office team are working on a hybrid basis so we are now able to see visitors in the office, but with fewer people in the office each day we require that you contact us to book an appointment by email or telephone to ensure that a member of the team is available to help you.

If you have access to the internet, you can access our Pension Web Portal 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)