

Dear reader,

Happy New Year from all of us here on the pensions team! We hope you all had a great Christmas and are looking forward to the new year as we are.

2023 was another successful year for the team where we saw a record number of Pensions Awareness Day Campaigns take place, plus we had the pleasure of hosting successful Pensions and Retired Members' conferences.

Looking ahead to 2024 the Retired Members' committees have now been reconstructed and we're delighted to confirm that we've been granted permission to host a further Retired Members' conference in May, information on this will be going to out to the committees shortly.

In this edition we have covered off what changes are going to be made to the State Pension as it is due to rise in April, we've looked into how you can save on your water bill and provided some information on a number of courses you can take to improve your digital skills.

Towards the back are our usual 'fun pages' which follow an update on one of the latest scams.

Your feedback is always welcome so if you have any comments regarding this edition or you would like to make some suggestions about what should be included in future editions please email us at pensions@usdaw.org.uk or contact us by post (address provided on the back page).

Best wishes. George

Website of the Month:

www.recipeland.com/recipes/by_ingredient

Tired of buying ingredients for new recipes every time you cook? Imagine if you could input your available ingredients into a cookbook, and it would only show you recipes based on what you already have. No more wasted food, time, or money spent on unnecessary ingredients.

Recipeland's online tool helps you find recipes by ingredients and enables you to save your favourites in your own recipe box. Visit their website to find out more.

Available on request:

- State Pension Guide 2023/24
- BR19 form (State Pension Forecast) – Gov.uk
- Stop Palantir's NHS data Takeover, sign the petition – NPC Oct

If you would like a copy of any of the above, please contact us and we will be happy to post out to you.

PAD in a Bag:

We have adapted our Pensions Awareness Day materials to make it easier and safer to hold a campaign day. Now you can just put the relevant materials in one of our paper bags and hand them out!

Find out more: www.usdaw.org.uk/Help-Advice/Pensions/Pension-Awareness-Campaign

Reps Pensions Toolkit:

Our newly designed Toolkit is full of information and contains details on how to get started with a Pensions Awareness Campaign.

Find out more: www.usdaw.org.uk/Help-Advice/Pensions/Reps-Toolkit

Please send us your committee meeting minutes and if you have any suggestions for the next newsletter please forward them to me at Head Office or email pensions@usdaw.org.uk

- George Blow, Pension Section

The content of this newsletter is for educational and general information purposes only. It does not constitute any form of advice or recommendation. Usdaw has endeavoured to ensure the information provided is accurate but cannot guarantee that the information is free from inaccuracies or typographical errors.

State Pension Rises

From April 2023, Government awarded State pensions a 10.1% increase known as the triple lock guarantee.

If you retired after 6 April 2016 when the State pension was reformed the full "new" rate now stands at £203.85 per week (£10,600 a year), if you retired prior to 6/4/2016 and in receipt of the "old" Basic State pension, the full rate is £156.20 a week (£8,122 a year).

Everyone is entitled to a Personal Allowance (unless you are a very high earner) of £12,570 (2023/24), which means that you can earn up to this amount without having to pay any tax.

If you do have income from other sources however, for instance a private or workplace pension or employment and your total income exceeds your Personal Allowance, you will have to pay tax and HMRC is able to collect the tax that is owed from one of these other sources, via a PAYE code.

A problem that could potentially occur going forward however is that if you are in receipt of a "large" State pension -with no other income source-which exceeds your Personal Allowance, HMRC will not be able to automatically deduct the tax that is due.

It was confirmed in the Chancellor's Autumn Statement on 22nd November 2023, that the State pension will increase next year by 8.5%. This will take the new single tier pension to £221.20 a week, £11,502.40 a year, (the "old" State pension will increase to £169.48 a week, £8,812.80 a year).

Whilst this rise will still result in the old and new State pensions being just below the Personal Allowance threshold, if anyone receives a "large" State pension (for instance if they have a State Earnings Related Pension (SERPS) entitlement or State Graduated pension in addition to the normal rate of State pension), this could push them over the tax threshold which could cause a problem.

The issue here is that if you exceed your Personal Allowance threshold and HMRC cannot offset your tax against any other source of income, HMRC will write to you after the end of the tax year (after 5 April) and will ask you to pay the tax that is due before 31 January the following year.

For more information, please access this link provided by the Low-Income Tax reforms Group:-

<https://www.litrg.org.uk/tax-guides/pensioners>

Alternatively, The Pension Service (part of the DWP) can help with pensions, benefits and retirement information at www.gov.uk or phone 0800 731 7898.

Pensions Forecast

You may be wondering exactly how much State Pension you're entitled to and/or whether you can increase it. One way you can find this information is by completing a pensions forecast using the gov.uk website.

All you need to visit www.gov.uk/check-state-pension and complete the form. Alternatively, you can complete a BR19 form and send it off through the post. Either visit the website above and print one off or if you don't have access to a printer, please feel free to contact us on the pensions team and we can print one off and send it out to you. You can contact us on 0161 224 2804.

Saving on Water - Water Meters

Many think they can't save on water, but by fitting water meters and cutting down on how much you use you could see hundreds of pounds worth of savings each year. People assume that because you can't switch water company, you can't save. Yet huge savings are still possible and it's worth seeing if you can save, as water bills are often subject to annual price rises.

How are you Billed?

As you can't switch between firms, the most important decision is how you're billed. In England and Wales there are two ways:

- Your bills are estimated, so you pay a fixed amount depending on your home's size not the amount of water you use. Your bill will be based on your home's 'rateable value'.

Before 1990, councils assessed homes to produce rateable values, based on what rent homes could raise in the private market and the property's size. All homes were last assessed in 1973. Between then and 1990, only new homes were assessed. Since 1990, all new homes have been fitted with water meters.

- You have a water meter, so you only pay for what you use. Since 1990, all new homes have been fitted with water meters and you can get one for free on request.

In **Scotland** however water bills are based on council tax bands and included in a 'combined service charge' along with other services.

In **Northern Ireland** there are no domestic water charges.

Should you switch to a water meter?

Before you decide to make the switch to a water meter you must first assess whether getting a water meter is financially worthwhile. Martin Lewis otherwise known as the Money Saving Expert says:

'If there are more bedrooms in your home than people, or the same number, check out getting a meter.'

To work out how much you can save you can use the Consumer Council for Water's free water meter calculator. It runs through a series of questions asking you about your water use. You can find the calculator on their website via

In **Scotland**, it's unfortunately not free to have a water meter installed and can be quite expensive, so unless you live alone in a manor-type property, you should stick to estimated payments.

In **Northern Ireland** because there are no domestic water charges, there is no need for a meter.

www.ccw.org.uk/save-money-and-water/water-meter-calculator

Alternatively, you can ask your water company. All you need to do is call your water company and ask for its calculator. This will be the best indicator of whether you'll save and will be more accurate although it will be more time consuming.

Saving on Water - Water Meters

Things to consider before you apply for a water meter...

- If savings are minimal, stick with certainty. Non-metered water bills give you surety of knowing exactly what you'll pay, regardless of usage.
- It's not indefinite! Some suppliers allow you up to two years to switch back if you're not happy with the meter so why not give it a try and if it's not right for you, you can always make the switch back. *Not all companies offer two years, you should check with your supplier to find out your options.
- Having a water meter shouldn't affect the value of your home.
- Higher water usage may force you on to a meter. If you use large amounts of water for non-necessities such as swimming pools or sprinklers, or if you live in a water-stressed area, a meter will be fitted automatically. Some water companies – mainly those in south east England – are rolling out metering programmes, meaning households in some areas will need to have a meter fitted and won't have the option to switch back to an unmetered supply.

How to get a water meter?

You may be able to apply through your provider's website, usually you'll need to complete an application form or alternatively depending on your provider you may need to give them a call. It's free to get one installed in England and Wales and water meters can be fitted inside or outside your home. Once a meter's installed, the supplier should give you an information pack detailing your new charges and update your online account.

Already got a water meter and still struggling to pay?

There may be other alternatives that you can benefit from such as accessing a social tariff. If you're on a low income (up to about £21,000 a year), you may qualify for a social tariff. Access to a social tariff could reduce your bill by 90% by lowering or even capping what you pay. Please note some companies require you to have certain benefits so you will need to contact your supplier to see if you're eligible.

Another potential option is the WaterSure Scheme. If you're accepted, your bills will be capped, so you won't pay more than your supplier's average household cost. You could save up to £250 a year! To sign up, you will need to contact your supplier for an application form. To qualify, you (or someone living with you) must be receiving at least one eligible benefit AND have either three or more children under the age of 19 in full-time education or have a medical condition that means you use extra water. The eligible benefits are:

- Child Tax Credit (except families receiving the family element only)
 - Housing Benefit
 - Income-based Jobseeker's Allowance
 - Income-related Employment and Support Allowance
 - Income Support
 - Pension Credit
 - Universal Credit
 - Working Tax Credit
-

Hi Digital - Bridging the Gap

Independent Age and Vodafone Foundation UK are teaming up to support older people get connected and explore the benefits of being online.

Our services and communities are increasingly moving online and there is a growing digital divide between generations. It is now more important than ever to ensure no-one is left behind on the journey to a digital world.

What is 'Hi Digital'? Hi Digital offers a number of step-by-step courses designed to help those who aren't confident in going online, helping people develop their digital skills and particularly those who have rarely been online - people age 65+ years old.

'Hi Digital' has been developed by Vodafone Foundation and is completely **FREE!**

The course that consists of bite-size lessons organised around key digital themes including:

- The basics of internet access and how to use online devices
- An essential guide to apps
- Plus, features that can enhance daily life and combat isolation.

You can either work independently or alongside a buddy over a number of weeks to complete all of the lessons. You may seek assistance from your children, grandchildren, or other family and friends.

Why is it important to be confident with digital technology?

Nowadays many aspects of life – whether it's planning a trip, making new friends or organising bills – involve being online. Many essential tasks, such as paying for parking and shopping, have also moved online. This can make life difficult if you're not comfortable online, with simple tasks becoming that little bit more challenging. It might even mean you're missing out on opportunities.

By completing these short courses, you may find that not only making life easier for yourself but you could be saving time and money in the process. For example, becoming familiar with online banking could save you the time and money that it takes you to travel to and from the bank.

What's in the courses?

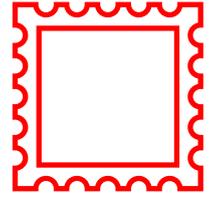
The Hi Digital online training courses cover basic and essential digital skills, including:

- Help using your smartphone – like calling, texting and using apps
- Connecting with others – through emails, social media or WhatsApp
- Entertainment and shopping – from online shopping to using streaming services
- Hobbies and travel – like researching local activities and planning public transport.

If you want to find out more, please visit www.vodafone.co.uk/newscentre/hi-digital

Postage Stamp Scams

With the cost of stamps having risen again this year, scammers have impersonated Royal Mail with fake offers for phoney stamps at bargain prices. Scam ads appearing on social media claim to offer 'up to 60% off' stamps.



If it's too good to be true it probably is...

First-class stamps have risen by 15p to £1.25, and in the current crisis making large discounts on stamps can be tempting. Although the number of letters being sent has decreased over the years, 7 billion letters were handled by the Royal Mail between 2022 and 2023. Royal Mail estimates that it handles around 150m cards just in the Christmas period alone!

Scammers are using all sorts of different techniques to try and lure you in for example scammers are claiming to sell a sheet of 80 second-class stamps for £60, but these phoney offers lead to websites designed to steal your personal and financial information.

The websites use Royal Mail branding, luring people in with tempting offers including 'free shipping' and 'buy 4 get 20% off'. These scam websites have an 'about us' page, fake reviews, a privacy policy and even contact information detailing the address of a Post Office shop.

Large discounts like a sheet of eight first-class stamps is reduced from £100 to £49 and a sheet of 50 large second-class stamps is discounted from £77.50 to £36. Links on these scam websites to Royal Mail's social media accounts and a 'track your order' page either don't work or lead to fake accounts.

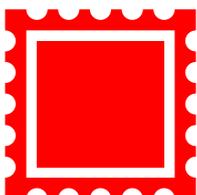
Other scammers are using a Facebook page titled 'Royal Postal Mail' to promote second-class stamps as part of a 'clearance sale for 3 days only' and encourages you to 'buy before the deadline'. The post also includes a link to theroyalmail.shop and which found another website impersonating Royal Mail called theroymailshop.shop.

Some signs that social media posts and websites are fraudulent include:

- Really attractive discounts.
- A missing 'about us,' 'contact us,' or 'privacy policy' page.
- Being rushed into making a purchase decision.
- Bad spelling and grammar.
- Newly created social media accounts.
- A web address which isn't associated with the official brand.
- Only being able to pay for products via bank transfer.

Where is it safe to buy stamps?

You can of course buy official stamps from most supermarkets, stationery shops or your nearest post office but if you're looking to buy stamps online the official Royal Mail website is www.royalmail.com



Also, it's important to note non-barcoded stamps have been phased out this year and you can no longer send post with a non-barcoded stamp. You can exchange your non-barcoded stamps for the new barcoded stamps through the Royal Mail's Stamp Swap Out scheme. Non-barcoded Christmas stamps and Special stamps such as pictorial stamps continue to be valid for postage and do not need to be swapped out.

A Bit of Fun

Can you find all of the words hidden in this word search?
If you've been putting off that eye test now might be the time to get it booked in!
Answers on page 10 😊



Z W
S S
R K I Y
J D G A
G W R H B D
G C Y W M X
G V E P E A K Q
Q P E R D J N E
K K F H N F N N F E
G W P C B B G Q N R
I T A B R N A P H L V N
N T N M Z P N D A A A E
A B D B N M I E Q P R H S Z
G F I C A L E N D A R T C R
A L C O H O L K A E R H Q Y X A
J X S C L A S L Y K G X X G H D
U P K L D T K N W O I C E V U J S Z
M O R G A R I E G N O O S X K S G K
J R C I C O U N T D O W N D K N Z S G A
V O B G W E Y E I I P V F S O K K L L I
I R R A R E F P U M V E Y S E I C D G I V I K
K S J R N P X Q A A T T I T R H O E C E L N
L C G I K A F V L Z X W R U T G D R H A J U J E
G F F Y H V Y A D I P O L H I R V R P S N Q J C
B O P F Q L I I B R P M O F O N Q U I T M J A A F F
N E W Y E A R S E V E S W Y D O F S C H K B F U S H
N N O B H F Q K N W M E S K Y F Z E G L I V B G P P S F
T G B A N E W Y E A R S D A Y S C A M O W S R F C O Q W
G N X G E X H O U M N N C D T G A K E N P F C W R R I S Y L
U E U H R B S A H Q S N H E A S Z D P R N Z I B O B M Y Y B

ALCOHOL

BALLOONS

CALENDAR

CHAMPAGNE

CONFETTI

DIET

FIREWORKS

HANGOVER

HAPPYNEWYEAR

MEMORIES

MIDNIGHT

NEWYEARS DAY

NEWYEARSEVE

PARTY

RESOLUTIONS

Now on to a poem which was sent in by one of our readers, the poem is titled...

Middle Aged Angst

*Too old to party, too young to retire
That irritating phase
You'll know it when you get there too
It's when you count the days*

*The days of old when 'this' was cheap
The days of new when things go 'Blip',
'Blip', 'Blip'*

*The days of old with VCR's
The days of new with flashy cars*

*There's no application
You don't get a choice,
One day you're not twenty
You're losing your voice.
Your marbles, your senses
You're falling off fences*

*You'll wake up one day and then get out of bed
Only to find you have pants on your head.*

*I'd cry and sulk,
I'd whinge and whine
If only I could find the time
Between my kids,
My Nine - to - Five*

*My spouse, my folks, my friends; so, few
Are there rules against being middle aged too?*

*Why is everything against the middle aged?
You're overworked - and underpaid
So quietly, you do as bade
Stressed to the core,
Your hairs turn grey
As you near the end of a tedious day
Despite expectations,
All work, no play.*

The news it annoys you.
The spouse, it annoys you.
Your life, it annoys you.

Everything. Annoys you.

Until you retire.

You're free at last!
Cheaper healthcare,
Free Bus-pass!

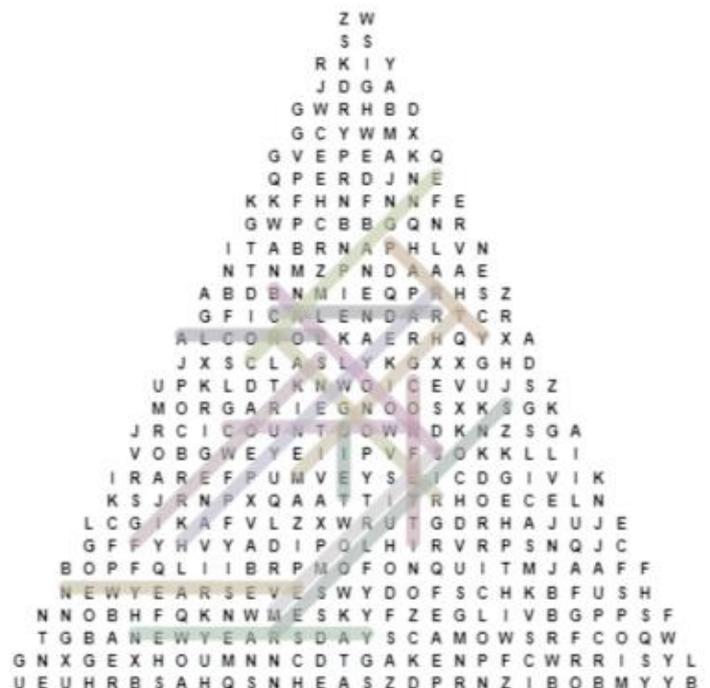
More pills than you can count
Someone else, to count them out

You grumble, you moan,
Your kids think it's cute
But the best thing of all
When, all's said and done
Now you retired...

ITS TIME TO HAVE FUN!!

A special thank you to Robert Salisbury one of our Health & Safety reps who has been kind enough to share his poem with us.

Wordsearch Answers



We want your submissions!

If you have written something we could share in our 'fun pages' – a poem, short story, even an anecdote – you can submit to us by email on pensions@usdaw.org.uk or by post to Usdaw Head Office, Voyager Building, 2 Furness Quay, Salford Quays, Manchester, M50 3XZ.

Need a will or have a will that needs to be updated? Why not try Usdaw's free will writing service



Uสดaw free Will writing service for members and their partners

We will put you in contact with one of our Solicitors who will assist you in making a will, either through an Online service or if necessary using another method.

If you do not make a Will, the law dictates who will inherit your estate.

The free will service covers you for a free basic will for you and your partner. If however your wishes are not straight forward and you require a complex will then the solicitors will make you aware of any charges applicable and if there were any charges these would be at a discounted rate under your Usdaw membership.

Use Usdaw's free Will writing service to make sure your wishes are followed and to give you peace of mind.

In your Will you can:

- Leave your estate to anyone you wish. This will normally be family members with a named substitute should they die before you.
- Leave gifts to any individual or to a charity.
- Choose your executors to administer your estate.
- Appoint guardians for your infant children to look after their interests until the children reach 18.
- In appropriate cases, set up a trust which will allow infant children access to funds before they reach 18.

Apply online at
www.usdaw.org.uk/BL4form

or call 0161 249 2477
during office hours
Monday to Friday



www.usdaw.org.uk

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Lft BL4 April 2022
Stock photography, posed by models

