



# Gwent Grapevine

For Pensioner Members of the Greater Gwent (Torfaen) Pension Fund

Winter 2025

## Welcome from the Pensions Manager

On behalf of myself and the Pension Section, I would like to welcome you to your Winter 2025 edition of the Gwent Grapevine, our newsletter for pensioner members of the Greater Gwent (Torfaen) Pension Fund.

Highlights of this edition include:

- Improved My Pension Online launched
- Pensioner Newsletters Moving Online.
- Pensioner Frequently Asked Questions
- Top Tips to Stay Safe Online

If you can think of any improvements to the service that we offer you, that you would like to see, we would welcome your feedback. Our phone number, email address and postal address are available on the last page of your Gwent Grapevine.



I hope you find it both informative and interesting.

Best Wishes

*Ja Griffiths*

## Pensions Increase from 6th April 2026

The Consumer Price Index in September 2025 was 3.8% and subject to official confirmation from the Government your pension will increase by 3.8% on Monday 6th April 2026.

If you have been paid your pension for less than 12 months you may receive a proportion of the increase.

### Payslips

We will post a payslip to you in April and May 2026 so that you can see how much your pension has gone up by. We only post a payslip to you at any other time when the amount of pension we are paying you in that month changes by £10 or more.

### Your P60 for 2025/26

We will also send you a P60 with your April 2026 payslip. This is your **official record** of the pension we have paid to you during the year, and any tax you have paid on it.

**Use My Pension online to print off your own payslips and P60s and remember we send a payslip to your My Pension Online account every month.**

Your pension will be paid on Wednesday 31st December 2025

# Introducing My Pension Online

Simple, Secure, 24/7 access. Try It Today



During August 2025, we refreshed our My Pension Online service providing members with a modern design and enhanced functionality to manage their LGPS account anywhere, anytime.

## What is My Pension Online

My Pension Online is a free 24/7 online service providing you with secure access to your pension account. My Pension Online makes it easy to:

- ◆ View your pension details, including death grant nominations.
- ◆ Update your personal details including bank details through your account.
- ◆ Access published documents.
- ◆ Send information securely to the Fund
- ◆ View downloadable payslips and P60s all in one place.

## What's New?

-  Fresh New Look: A cleaner design and navigation
-  Enhanced security: SMS Multi-Factor Authentication
-  Fast Registration: Electronic ID verification for quick setup.

## How to Sign Up

Getting started is simple:

Visit [www.gwentpensionfund.co.uk](http://www.gwentpensionfund.co.uk) and click **My Pension Online** at the top of the screen.



**Mobile users:** Tap the three-line icon next to the magnifying glass. Scroll down the menu until you see My Pension Online.

Click **“I would like to create an account”** and follow the steps.

Watch the registration video on <https://www.gwentpensionfund.pensiondetails.co.uk/>

Need help? Contact our Systems Team for support with registering

Phone: 01495 742299

Email: [mypensiononline@torfaen.gov.uk](mailto:mypensiononline@torfaen.gov.uk)

## National Fraud Initiative (NFI)

The NFI helps detect and prevent fraud by data matching across public sector organisations. Under the Public Audit (Wales) Act 2004.

The Greater Gwent (Torfaen) Pension Fund is involved with the initiative as we have a duty to protect the public funds we administer in the scheme. We share information with other bodies responsible for auditing or administering public funds, to help stop fraud.

We provide information as required to the Wales Audit Office for data matching.

NFI is operated under a '**Code of Data Matching Practice**'. You can read more information about data matching, and the Code, on the Wales Audit Office website: [www.audit.wales/our-work/national-fraud-initiative](http://www.audit.wales/our-work/national-fraud-initiative)

### Pensioner newsletter moving online



#### Changes to accessing your newsletter in the future and why we are making changes

From next year, we are making changes to how we deliver newsletters to our pensioners. As part of our ongoing commitment to efficiency, being environmentally responsible, and aligning our processes with other mailing exercises. The newsletters will be uploaded to My Pension Online accounts.

If you are already registered for My Pension Online, or we hold a valid email address for you, you will receive an email from us when the newsletter is available on My Pension Online. The email will include instructions explaining how to access your newsletter and

how to register for MPO if you have not already done so. This new approach ensures you receive your newsletter promptly and securely, while helping us reduce paper waste and keep costs down.

For pensioners who are not yet registered for MPO or we do not hold an email address for, a letter will be sent out explaining how to register for MPO so you can access your newsletter online. The registration process has now been simplified to make it as straightforward as possible.

We appreciate this is a big change, but it is part of our efforts to improve communications, reduce our environmental impact, and use public funds more efficiently.

Need help? Contact our Systems Team for support with registering for My Pension Online. Phone: 01495 742299

Email: [mypensiononline@torfaen.gov.uk](mailto:mypensiononline@torfaen.gov.uk)

# Pensioners Frequently Asked Questions

## Who do I speak to about a query with my tax?

We apply the tax code provided by HM Revenue and Customs (HMRC)

If you have questions about your tax code, please contact HMRC directly:

☐ **0300 200 3300**

☐ [www.gov.uk/government/organisations/hm-revenue-customs](http://www.gov.uk/government/organisations/hm-revenue-customs)

## How to tell us about changes

The easiest way to update your personal or bank details is through our My Pension Online service. Visit our website

[www.gwentpensionfund.co.uk](http://www.gwentpensionfund.co.uk) and follow the on-screen instructions to register or log in.

## How do I change my bank details?

Your account must be in your name or if a joint account includes your name as one of the account holders.

1. Log in to My Pension Online
2. Click **"Updated My Details"**
3. Select **"Managed My Bank Details"**
4. Click **"Edit My Bank Details"**
5. Enter your new details and click **"Submit Request"**

If not registered, Contact us by email or phone to ask for a bank account form to be sent by post.

Please note: We close our pension payroll on the 20th each month. Changes made after this date may take effect the following month.

## How do I change my personal details?

### Changing Partnership Status or Personal Details

To update your Partnership Status, you will need to complete a Partnership Status Form.

1. Go to our website [www.gwentpensionfund.co.uk](http://www.gwentpensionfund.co.uk),
2. Click on the magnifying glass to open the search box and type "partnership status form".
3. You can access and download the form from the search results.

The form can be completed electronically and sent to us by email or uploaded through your My Pension Online account.

### Changing Contact Details (Address, Telephone Number and Email Address)

To update your address, phone number, or email:

1. Log in to **My Pension Online**
2. Click **"Update My Details"**
3. Select **"Manage My Personal Details"**
4. Click **"Edit My Contact Details"**

Enter your new information and click **"Save Changes"**

**Alternatively**, email us at

[pensions.payroll@torfaen.gov.uk](mailto:pensions.payroll@torfaen.gov.uk) with your full name, pension reference number, and the changes you'd like to make.

# Top Tips to Stay Safe Online

The National Cyber Security Centre (NSCS) has some top tips you can follow to protect yourself, your family and the technology you use to reduce the risk of you falling victim to cyber criminals.

## Using strong and separate passwords for your email and online accounts

- Avoid using the same password for multiple online accounts. Using the same password means criminals only need to steal one password to access all your accounts.
- Always use a strong and separate password for your email account. If cyber criminals steal a password for a less important account, they won't be able to use it to access your email.

## Install the latest software and app updates

- Apply updates to your apps and software on devices as soon as they become available. This will help protect your devices and accounts from criminals.

## Turn on 2-step verification (2SV)

- Protect your most important accounts using 2-step verification (2SV) or multi-factor authentication (MFA).
- An effective way to protect your accounts from cyber criminals providing an extra layer of security if they steal your passwords.
- A range of methods including fingerprint, face scans or an app for verification.

## Using browsers and apps to safely store passwords

- Need help remembering your passwords? Use a password manager or save them in your browser.
- Helpful when creating different passwords for accounts so you don't need to remember them.
- Be careful though if you use a shared computer or device about who else may have access to your saved passwords.

## Back up your data

- Making backups doesn't take long and you can even set it up to happen automatically.
- Lose the stress without losing your data.
- Backup to cloud storage, remove hard drive or USB stick.

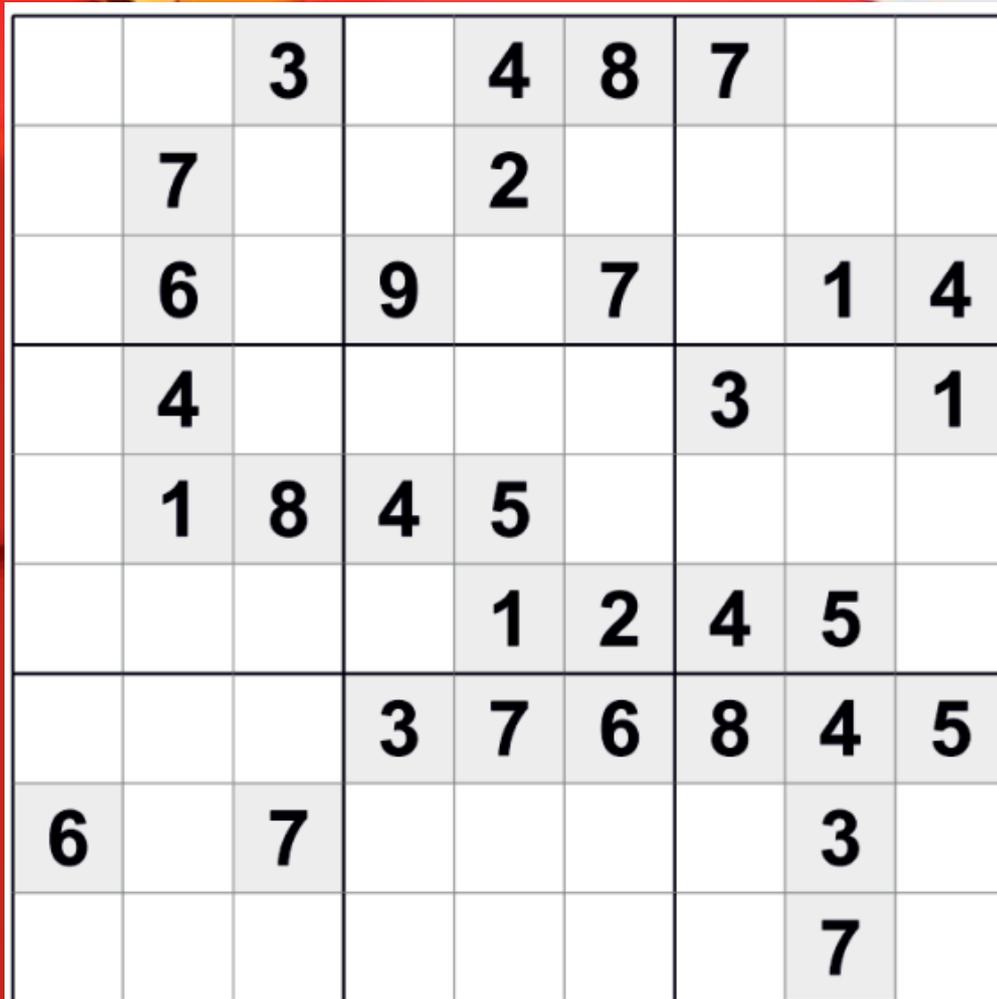
## No weakness

- Criminals can crack weak passwords in moments.
- Longer and unusual passwords make it harder for criminals to steal your password.
- Use three random words together to make a difficult password or generate a password with a password manager.

Visit the NCSC website to find out more about top tips to stay safe online:

[www.ncsc.gov.uk/collection/top-tips-for-staying-secure-online/](https://www.ncsc.gov.uk/collection/top-tips-for-staying-secure-online/)

## Pensioner Puzzler—Sudoku Time



		3		4	8	7		
	7			2				
	6		9		7		1	4
	4					3		1
	1	8	4	5				
				1	2	4	5	
			3	7	6	8	4	5
6		7					3	
							7	

### Instructions for Completing a Sudoku

To successfully complete the sudoku puzzle, fill in the grid so that each row, each column and each 3x3 box contains all the numbers from 1 to 9, without repeating any number within the same row, column, or box.

The solution for the sudoku can be found on the next page.

# Tell Us Once

We participate in the “Tell Us Once” service that is offered when a bereavement is registered. You can find out more about this service on the gov.uk website:

<https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>

## Keeping track of all your pensions

You may have built up pension savings with another employer. Make sure you keep in touch with them so they can pay your pension when it's due.

If you've lost track of previous pensions, the Pensions Tracing Service can help.

Visit the gov.uk website to use the service [www.gov.uk/find-pension-contact-details](http://www.gov.uk/find-pension-contact-details)

## Pensioner Puzzler—Solution

5	9	3	1	4	8	7	6	2
4	7	1	6	2	5	9	8	3
8	6	2	9	3	7	5	1	4
7	4	5	8	6	9	3	2	1
2	1	8	4	5	3	6	9	7
9	3	6	7	1	2	4	5	8
1	2	9	3	7	6	8	4	5
6	5	7	2	8	4	1	3	9
3	8	4	5	9	1	2	7	6

## Life Certification Checks for Overseas Pensioners

From time to time it is necessary for The Greater Gwent (Torfaen) Pension Fund to verify that our records for Overseas Pensioners are in order and to ensure pension payments should continue to be made. The Life Certification process ensures that our records are correct, acts as an anti-fraud exercise and safeguards The Greater Gwent (Torfaen) Pension Fund's assets.

Thank you to those of you who have completed the process.

We also thank you for the feedback you have provided this year. We are always continually looking for ways to improve the life certification process.

## Telling us you are moving overseas

If you move overseas we know it will be a busy time for you with lots to do!! However, to make sure your pension payments are not affected it is really important that you tell us if you are moving overseas.

Use your My Pension Online account to change your address or we can take your new address by telephone or email. If you need to change your pension payments to an overseas bank account use your My Pension Online contact page to get in touch and we will send you an Overseas Bank Account Form so we can set this up for you.





# Greater Gwent (Torfaen) Pension Fund

## 2026 Pension Pay Days

January						
Mo	Tu	We	Th	Fr	Sa	Su
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February						
Mo	Tu	We	Th	Fr	Sa	Su
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

March						
Mo	Tu	We	Th	Fr	Sa	Su
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

April						
Mo	Tu	We	Th	Fr	Sa	Su
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

May						
Mo	Tu	We	Th	Fr	Sa	Su
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

June						
Mo	Tu	We	Th	Fr	Sa	Su
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

July						
Mo	Tu	We	Th	Fr	Sa	Su
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

August						
Mo	Tu	We	Th	Fr	Sa	Su
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

September						
Mo	Tu	We	Th	Fr	Sa	Su
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

October						
Mo	Tu	We	Th	Fr	Sa	Su
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

November						
Mo	Tu	We	Th	Fr	Sa	Su
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

December						
Mo	Tu	We	Th	Fr	Sa	Su
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Your pension pay day is the last working day of the month, shown in orange on the calendar

Greater Gwent (Torfaen)  
Pension Fund  
Civic Centre  
Pontypool  
Torfaen  
NP4 6YB

01633 647799

[pensions.payroll@torfaen.gov.uk](mailto:pensions.payroll@torfaen.gov.uk)

### My Pension Online

Sign Up Now!



[www.gwentpensionfund.co.uk](http://www.gwentpensionfund.co.uk)

Pay As You Earn and Self  
Assessment

HM Revenue and Customs  
BX9 1AS

PAYE Reference 948/T440N

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