

Wandsworth Council – Pensions Service

Contacting Us

You may contact the Pensions Service at our office from 9.00 am to 5.00 pm, Monday to Friday. Our address is:

✉ Pensions Service
Wandsworth Council
Room 70, The Town Hall
Wandsworth High Street
London
SW18 2PU

For information regarding transferring your benefits or general enquiries before retirement please telephone

☎ Karen Brown on (020) 8871 6524

For information regarding retiring and dependants benefits please telephone

☎ Martin Doyle on (020) 8871 6523

You can also email us as follows: pensions@wandsworth.gov.uk

Our Service Manager is Robert Claxton

Our Deputy Manager is Colette Hollands

☎ They can be contacted by telephoning (020) 8871 6524

💻 We also have a Pensions home page on the Council's website with information about the pension scheme and pension fund. You can visit these pages at www.wandsworth.gov.uk/pensions

Wandsworth Council

Pensions Service



Supplementary Information List (Other Organisations)

FSA Factsheet: AVCs, FSAVCs and Stakeholder pensions: Joining or re-joining your employers AVC scheme

If you have an FSAVCs (Free Standing Additional Voluntary Contribution scheme) pension top-up policy and are thinking about joining (or re-joining) your employers AVC scheme, this factsheet is for you. It will also help you if you are thinking about a stakeholder pension as a means of topping up your occupational pension.

List of Available Publications

This information leaflet is for you if you are a current employee. It contains information about leaflets and booklets that we think you may find useful when making financial decisions for your future. There is a separate leaflet available if you are about to retire or are considering retiring in the near future

The leaflets and booklets are grouped by the relevant organisation. For copies please contact the organisations using the address, telephone number or website address given. Please note that this is not an exhaustive list and other leaflets and booklets are available from the relevant organisations.

We hope that you find the information in this leaflet useful, however, if you have any comments or suggestions about this leaflet or any other aspect of the Pensions Service please contact us. Our contact details are given on the final page.

***Pensions Service
Wandsworth Council***

Inland Revenue

✉ Stationery Unit
Inland Revenue (Savings, Pensions, Share Schemes)
Yorke House
PO Box 62
Castle Meadow Road
Nottingham
NG2 1BG

☎ 0115 974 1670
💻 www.inlandrevenue.gov.uk/pso

In addition to providing comprehensive information about tax and National Insurance related issues, the Inland Revenue is also responsible for the work previously carried out by the Pension Schemes Office (PSO) and they provide information about pensions for members and administrators of pension schemes.

Occupational Pension Schemes – A guide for members of Tax Approved schemes.

This booklet is aimed at those who want to know more about the tax rules that apply to tax-approved occupational pension schemes and their benefits, but who do not have a working knowledge of the requirements. It explains the tax relief and limits by answering some of the more common questions asked.

Personal Taxpayer Series IR2

You and your money

Organising your money matters can seem difficult and complicated-but it needn't be. This introductory booklet provides an overview of the ways in which the FSA can help you.

FSA guide to financial advice

This easy-to-read guide will help you decide whether you need professional financial advice. It explains the types of adviser available, how they can help you and how to get the best from them including the right questions to ask.

FSA guide to ISA's. An introduction

A simple introduction to these tax-efficient savings and investment schemes which replaced PEPs and TESSAs from April 1999. Are they suitable for you and how do you decide which one to buy?

FSA guide to topping up your occupational pension

Are you an employee who belongs to a pension scheme at work? If so, this guide will help you check whether your pension savings are on track and, if not, outlines how you could boost your pension.

FSA guide to saving for retirement - starting to save

This easy-to-read guide to planning your retirement income covers state, employer and personal pension schemes (including stakeholder pensions).

FSA guide to saving for retirement - reviewing your plans


If you already have some retirement or pension arrangements and want to review your plans, this clear-cut guide will help you.


FSA guide to the risks of pension transfers

Help in deciding what to do with pension benefits in a previous employer's pension scheme. Should you leave it there, transfer it to a new employer's scheme or it into a personal plan? Start your search for the answers here.


Are you over 50?

A practical guide to advice, support and services across government, including work, money, leisure, learning, training, helping others and health & fitness.

For a copy of this guide only please call
 0845 602 2260

Alternatively this guide is available on the internet:
 www.over50.gov.uk

Financial Services Authority

 Financial Services Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS

 0845 606 1234

 www.fsa.gov.uk/consumer

The Financial Services Authority (FSA) is an independent non-government watchdog set up to regulate financial services and protect your rights. By law, most financial service firms must be authorised by the FSA. The FSA produces a wide range of information leaflets covering pensions, savings and investments, mortgages and obtaining financial advice. A selection that you might find useful has been listed.

The FSA website has a “Firm Check” and “Person Check Service” where you can search for firms offering financial services or persons registered with the FSA as Independent Financial Advisers. You can search by location as well as name.

Personal Pension Schemes (including Stakeholder Pension Schemes) - A guide for members of Tax Approved schemes.

This booklet contains information about personal and stakeholder pension schemes. It does not cover employers occupational pension schemes, which are subject to different Inland Revenue requirements. Guidance on this type of pension scheme is included in IR2.

Personal Taxpayer Series IR3

Inheritance tax on lifetime gifts

This leaflet explains which gifts are free from inheritance tax and which may count for inheritance tax.

Capital Taxes Office Series IHT2

Looking to the future – Tax reliefs to help you save for retirement.

This leaflet covers personal pensions, how they work, who can provide them, the tax reliefs available, and what happens if you ‘contract-out’ of the State Second Pension.

Personal Taxpayer Series IR78

A guide for people with savings.

Do you need to pay tax on your savings? Banks and Building Societies are required to deduct income tax from the interest they pay. However, people whose taxable income is covered by their tax allowances can register to receive their interest ‘gross’ (that is without tax deducted). This guide explains how to work out if you can claim tax back and how to register to have the interest paid ‘gross’.

Personal Taxpayer Series IR110

What to do about tax when someone dies.

This leaflet will help you to understand the tax consequences that arise when someone dies. It gives information about income tax,

capital gains tax and inheritance tax. There are sections about the responsibilities of personal representatives and trustees, and about the tax treatment of beneficiaries.

Personal Taxpayer Series IR45

Department For Work and Pensions



www.thepensionservice.gov.uk



0845 7 31 32 33

The Department for Work and Pensions (DWP) are responsible for the payment of state benefits and provide comprehensive and independent information about state benefits or allowances and occupational and personal pension schemes.

A guide to your pension options

A general introduction to the different types of pension arrangements such as state, occupational, personal and stakeholder pension schemes.

PM1

State pensions – Your guide

This guide tells you how state pensions work and where you can get more information if you need it.

PM2

Occupational pensions – Your guide

Many employers run pension schemes. This guide explains how they work.

PM3

Personal pensions – Your guide

If you're thinking about taking out a personal pension plan, this guide looks at the sort of questions you should be asking to help you make a decision.

PM 4

Pensions for women- Your guide

This guide is specifically written for women and outlines the options available, and what you should think about when you plan your pension.

PM5

Contracted-out pensions – Your guide

This guide provides information about the additional State Pension and what it could mean for you if you decide to leave it.

PM7

Stakeholder pensions – Your guide

This guide will help you decide whether you should consider a stakeholder pension.

PM8

How to get a Retirement Forecast

To request a State Pension Forecast call 0845 3000 168 during office hours (8am to 8pm). You can also complete a form requesting a forecast online at www.thepensionservice.gov.uk.