



# Pensioner frequently asked questions

## **Barnett Waddingham will be paying my pension, but my pension is with The Consortium CARE Scheme. How does this work?**

Barnett Waddingham have been given responsibility by the Trustee of the CARE scheme to administer and pay your pension. If you have any queries about your pension, you should contact them (see page 3).

## **How will I be paid?**

Your pension will be paid directly into your bank or building society account on your pay date, which is the last working day of the month and in respect of the following month, in advance.

## **What if I want my pension paid into an overseas bank account?**

If you have asked, and the Trustee has agreed, for your pension to be credited to your overseas bank account, it will be paid via Western Union's overseas payment scheme which utilises their foreign exchange scheme.

Barnett Waddingham make payment to Western Union electronically in sterling and Western Union convert the payment to the local overseas currency. There are no direct charges when using the Western Union service, any fees are taken from the exchange rate for payments made in a foreign currency, Western Union do not charge when the payment overseas is made in sterling.

It is your responsibility to check the appropriate amount is credited to your account and neither the Trustee nor Barnett Waddingham accept liability for the rate of exchange used or any delay caused by the transfer to an overseas and/or non sterling account.

## **When will I receive my payslip?**

Payslips are issued annually unless there is a significant change to the pension in payment. Increases are calculated in April each year.

## **What if I don't receive my payslip?**

Please contact Barnett Waddingham and they will check your details and arrange a new payslip to be sent out.

## **What if I lose my payslip or P60?**

Visit [logon.bwebstream.com](https://logon.bwebstream.com) or contact Barnett Waddingham for a replacement.

## **What if I have a question about the amount you have paid me?**

Please contact Barnett Waddingham. It will be helpful if you have your pension reference number to hand, and quote the name of your pension scheme.

## **What if I have a question about tax?**

The PAYE reference for your pension is 034/RA37146. You can contact the tax office on 0300 200 3300. Please make sure you have your National Insurance number to hand.

## **What should I do if I think my tax code is wrong?**

Please contact your tax office on 0300 200 3300.

## **What happens to my pension when I die?**

Your entitlement to a pension stops when you die but your spouse or civil partner may separately be entitled to a dependant's pension from the scheme.

Your next of kin or the person dealing with your estate should notify us in the event of your death. Any payments made for periods after your death will generally need to be returned. It is important they contact Barnett Waddingham at the earliest opportunity.

## **How will you send me important information?**

Barnett Waddingham will send you information through the post which is why it's really important to let them know if your address changes.

## **What if I have a complaint?**

Barnett Waddingham aim to provide a high quality service. If you have a complaint, please contact them and they will try to resolve the matter as quickly as possible.

## **Who should I contact if my bank or building society account, address, or circumstances change?**

Please let Barnett Waddingham know as soon as possible using the contact details on page 3. Please quote the name of the CARE scheme. For security purposes, they will need bank account and address changes in writing.

# Your payslip explained

<div style="border: 1px solid black; height: 80px; width: 100%;"></div>									
SCHEME NAME		The Consortium CARE Scheme							
PENSION REFERENCE		TAX CODE		BASIS		PERIOD		ANNUAL PENSION	
1887		810L M1		BACS		4		3,040.29	
								PAY DATE	
								10/04/2021	
PAYMENTS		DEDUCTIONS		TOTALS TO DATE					
Pension	762.54	Tax	17.20	Pay to date	3,040.29				
				Tax to date	67.00				
TOTAL PAYMENTS	762.54	TOTAL DEDUCTIONS	17.20	NET PENSION	745.34				

If you have any queries regarding your tax, please contact the Tax Office at:

0300 200 3300 and your National Insurance number.

Failure to inform us of a change in home address or bank details within 28 days of the change may lead to pension payments being suspended. If you have changed your bank details please inform us in writing using the address at the top of this payslip.

PLEASE KEEP THIS PAY ADVICE IN A SAFE PLACE.  
IT MAY BE REQUIRED FOR THE PURPOSE OF SELF-ASSESSMENT.

In accordance with data protection laws, all information relating to you will be treated as confidential and will only be used for pension scheme administration. Your details will not be passed to any person or organisation not involved in this purpose.

1 Your personal reference number on Barnett Waddingham's payroll system. Please quote this if you contact them with a query, along with the scheme name at point 2.

2 The scheme name.

3 The tax code applied against your pension this month.

4 The date your pension will be credited to your account (please note, if you are paid to an overseas account the payment may take longer to credit).

5 The tax month the pay date falls in.

6 Your gross pension amount for the current month.

7 The tax deducted for the current month.

8 The net amount due to you for the current month. This will be the amount paid into your bank or building society account, or sent by cheque (if applicable) on the date specified in point 4.

9 HMRC contact number. Please use this number if you have any queries about your tax code/allowance.



# Contact Barnett Waddingham

Any questions about your benefits or general queries about The Consortium CARE Scheme should be directed to the Barnett Waddingham administration team at:

**Barnett Waddingham, St James House, St James Square, Cheltenham, GL50 3PR**

**Email: [consortium@Barnett-Waddingham.co.uk](mailto:consortium@Barnett-Waddingham.co.uk)**

**Tel: 0333 11 11 222**

You can register or log in to view details of your pension and your payslips at:

**[logon.bwebstream.com](https://logon.bwebstream.com)**

You can also submit a contact us request at:

**[logon.bwebstream.com/Shared/Contact](https://logon.bwebstream.com/Shared/Contact)**

Payslips  
or P60s will be  
automatically uploaded  
to [logon.bwebstream.com](https://logon.bwebstream.com)  
every month.