penfriend

For members who are taking their pension | **Spring 2026**

RAILWAYS PENSION SCHEME

BRITISH TRANSPORT POLICE

Your pension increase

For the 2026/27 year, your railways pension will increase by **up to** 3.8%.

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Keep your pension secure

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Discounts and savings

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www. railwayspensions.co.uk
btppensions.co.uk

Helpline: 0800 012 1117

csu@railpen.com

Message from your Trustee Chair



A warm welcome to your 2026 edition of Penfriend.

Last year was the 200th anniversary of the modern railway. Hundreds of exciting events took place across the UK to celebrate the original 26-mile journey on the Stockton and Darlington Railway, in 1825. I hope you were able to attend some of these events, and to reminisce about your own life in rail. We'd love to hear about your experiences. Write in to us at penfriend@railpen.com

It's great to get feedback from you and I thank you for your contributions towards this issue. Based on your feedback, your Penfriend newsletter will now be issued once a year in the spring/summer. This will come with your annual retirement payments calendar, and your pension increase letters.

We've also recently started sending regular Penfriend e-bulletins to deliver timely news and resources straight to your inbox. If you've signed up for an online account, you'll receive these automatically, even if you've opted into print. You can learn more about this, and registering for your online account, on pages 3 and 5.

It's important to us that you receive your communications in a way that works for you and you can change your preferences at any time. If you're over 75 or you've opted in to print, you'll automatically receive paper copies of your communications. If you haven't opted in yet and you'd like paper copies of your communications, you can find out how to do so on page 3.

Using your website is easier than ever with your accessibility tool. It has a text-to-speech feature, and allows you to change the font size, offers filters to help with colour-blindness and more. You can find it on any page of your member website by looking for a blue circle with a person icon in it.

I hope you enjoy this newsletter. We'd love to hear what you think. Please complete the short survey on the back page and let us know how we can further improve your experience.

Best wishes,
Christine Kernoghan



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Communicating in a way that works for you

We recently made some changes to your communications based on your feedback.

From now on, you'll get Penfriend once a year.

You'll be able to access it in three ways:

- you can get a printed copy through the post - you'll automatically receive this if you're 75 and over, or if you opt in to print (see the blue box)
- you can access a digital version which includes links, videos, and other helpful features
- you can download a PDF to read online, save or print a copy

The digital and PDF versions of your newsletter are available in the 'Newsletters' area of your website, at railwayspensions.co.uk/newsletters or btppensions.co.uk/Fund-newsletters

You can also get regular e-bulletins delivered straight to your inbox

One of the benefits of having an online account is getting e-bulletins delivered straight to your inbox. These share important information about your Scheme, pension news updates, and links to resources you may find useful.

If you've registered for an online account, you'll receive these automatically, even if you've opted into printed newsletters.

If you haven't already, you can register for your online account at railwayspensions.co.uk/register



if you're a member of the Railways Pension Scheme (RPS), or btppensions.co.uk/register if you're a member of the British Transport Police Force Superannuation Fund (Fund).

When registering, please use a personal email address. You can find more details about how to register on page 5.

You'll receive your next e-bulletin updates in November 2026

The e-bulletins will not be available in print; however, we will include the content in other areas of the website so you can read it without registering if you prefer.

Already received an e-bulletin? We'd love to hear what you think

If you've already received your first Penfriend e-bulletins, or do so in future, please let us know what you think by completing the poll found in the e-bulletin. This will help us to tailor future editions and keep improving our service for you.

NEED TO KNOW

How to get paper copies of your communications

You can still receive paper copies of communications, such as letters, statements and this newsletter if you prefer. Simply visit railwayspensions.co.uk/communication-preferences or btppensions.co.uk/my-communication-preferences and complete the form with your…

- name and address
- pension reference number, and your
- National Insurance number

If you need support with this, you can call our helpline on **0800 012 1117**.

Your pension payment calendar

We've sent you an extra pension payment calendar.

You should have received a copy of your retirement payments calendar with your Autumn 2025 edition of Penfriend, with dates running from January 2026-December 2026.

The payments calendar you've received with this issue runs from April 2026-June 2027.

None of your payment dates for this year have changed, we're just making sure we've covered all dates since you'll now be receiving one issue of Penfriend per year.

You'll receive your payments calendar for 2027-2028 with Penfriend next spring.



Have you been contacted by Validentity/The Tracing Group or Lexis Nexis?

The schemes' administrator, Railpen, has been working with Validentity and Lexis Nexis, to locate members we've lost touch with. This is to make sure we can continue to provide important updates about your pension and pay the benefits that members are entitled to.

Validentity/The Tracing Group is an established and widely-used screening and tracing provider. It traces individuals where pension scheme providers believe their current contact details may not be on file. It has delivered services to large-scale organisations such as NatWest and Santander. All of its hosting solutions are UK-based and it has robust security controls in place.

The Pensions Regulator and the Financial Conduct Authority require Railpen to maintain accurate information for members so that we can keep you informed, updated and ultimately in receipt of the money that belongs to you.

Members told us that the old paper-based checks were hard to complete. Many people struggled to find a suitable witness. To make the process as simple as possible for members, we elected to use an online process with up-to-date biometric technologies. These solutions are proven to be the most secure way of verifying someone's identity.

ACTION NEEDED

If you receive a letter or email from Validentity/ The Tracing Group, it is genuine and not a scam. Please make sure you provide the information it asks for as we may not be able to continue paying your pension benefits in future if we cannot confirm your identity.

Manage your pension easily online

Join over 160,000 scheme members managing their pension online, by registering for your account today.

If you're an RPS member, you can register at railwayspensions.co.uk/register or, if you're a BTPFSF member, you can register at btppensions.co.uk/register.

By signing up for an online account, you can:

- access important pension documents securely, such as P60s and payslips
- update your personal details if you need to
- make or update your nominations, if you've retired in the last 5 years
- contact us directly and securely, straight from your account
- get regular e-bulletins delivered to your personal email

It's not compulsory, but could make managing your pension quicker and easier.

How to register

To register, you'll need your:

- **pension reference number**: you can find this on any letters we have sent you. Your pension reference number is usually 9 numbers followed by a '/' and two further numbers, such as /00. Don't forget to include the /00 in your registration if this is the case. Your reference number might also be a series of letters and series of numbers. Please include both the letters and numbers in this case.
- **email address**: this should be your personal email address rather than a work one.
- **mobile number**: adding your phone number, creates an extra layer of security to your account.
- **National Insurance number**
- **date of birth**



How to set up your security details

When registering, you need to:

- create a strong, memorable password, and
- choose a security question and answer.

For extra security, we suggest using a unique password for your pension account, that's different to your other passwords.

Make sure you verify your email address

Once you've registered, go to your personal email account inbox and click the link to verify your email address. Then you'll be ready to go.

If you forget your password, click 'Having trouble logging in?' and follow the steps to reset it.

If you get locked out of your account (for instance, by repeatedly entering the wrong password), you'll need to contact the Helpline on **0800 012 1117** to get access to your account.

Your pension increase

For the 2026/27 year, your railways pension will increase by **up to** 3.8%. This will be effective from 6 April 2026.

Your railways pension is reviewed each year and increases according to orders published by the government. In recent years, the increases have been in line with the Consumer Prices Index (CPI) figure from the previous September.

Will all retired members get the full 3.8% increase?

Unless your Section rules specify otherwise, you will receive the full increase, but this will also depend upon when you took your benefits or became a preserved member.

If you took your benefits or became a preserved member **on or after 22 April 2025**, you won't get the full amount because you've been retired – or preserved – for less than a year. Spouses' pensions increase in the same way.

You can check the increase you'll get using the information in table A.

Table A

Date you started claiming your pension (or your pension became preserved)	% increase to railways pension
21st April 2025 or before	3.8%
22nd April 2025 to 21st May 2025	3.48%
22nd May to 21st June 2025	3.17%
22nd June to 21st July 2025	2.85%
22nd July to 21st August 2025	2.53%
22nd August to 21st September 2025	2.22%
22nd September to 21st October 2025	1.90%
22nd October to 21st November 2025	1.58%
22nd November to 21st December 2025	1.27%
22nd December to 21st January 2026	0.95%
22nd January to 21st February 2026	0.63%
22nd February to 21st March 2026	0.32%
On or after 22nd March 2026	0.00%

How will my first pension payment in the year 2026/27 be worked out?

Depending on when your pension is paid, you may receive part of your pension at the new four-weekly rate and part at the old rate. Table B shows how many weeks of your pension payment will be at each rate.

Table B

Date of pension payment	Weeks at (Old rate)	Weeks at (New rate)
10th April 2026	3	1
17th April 2026	2	2
24th April 2026	1	3
1st May 2026	0	4

Where does the increase come from?

If you're under age 65 on 6 April 2026 – the date the increase becomes effective – you'll receive all of the increase from your railways pension.

If you're 65 or older on 6 April 2026, you may receive a lower increase from your railways pension.

This is because your pension may include some 'guaranteed minimum pension', also known as GMP, which may increase at a lower rate than your railways pension.

If you reached State Pension age before 6 April 2016, the government may top up your State Pension to reflect the lower level of increases provided on the GMP. Some exceptions do apply to married women who paid reduced National Insurance contributions and certain pensioners who worked or live abroad.

This top-up does not apply if you reached State Pension age on or after 6 April 2016.



What is GMP?

If you were a member of the railways pension schemes between 6 April 1978 and 5 April 1997, you may have been 'contracted out' of the State Earnings Related Pension Scheme – also known as SERPS – which existed at that time and was later abolished.

This means that, if you were a member of a railways pension scheme during this period, you paid a lower rate of National Insurance contributions. In return, your railways pension scheme had to provide you with a GMP which was roughly the same as the pension you would have received in SERPS.

How is my GMP increased?

For membership up to 5 April 1988, the part of your pension which is GMP is not increased by your railways pension scheme, in line with the Rules of the Scheme.

If you reached State Pension Age before 6 April 2016, the government pays all of the increase for your pre-April 1988 GMP with your State Pension.

For membership after 5 April 1988, increases of up to 3% are paid by your railways pension scheme on the part of your pension which is GMP. If inflation is more than 3% and you reached State Pension age before 6 April 2016, any surplus would be paid to you by the government.

Who should I contact if I have questions about GMP?

If you have questions about your GMP, or the increase on it, you should contact your local pension centre.

You can find details at gov.uk/contact-pension-service

You should have already received details about your GMP from the Department of Work and Pensions, also known as the DWP.

NEED TO KNOW

For more information, please visit:

railwayspensions.co.uk/retired/annual-pension-increase for RPS members

btppensions.co.uk/retired/annual-pension-increase for BTPFSF members

You can find your payslip in your online account. You can also view current and historic P60s by registering for or logging in to your online account. See page 9 for details.

Your P60s are available in your online account

As you're a retired member, you can access your most recent and previous P60s in your online account.

To access your most recent P60, simply:

- register or log in to your online account
- go to the 'Payslips' page in the 'My Pension' section, and then
- select the year you'd like to view from the 'Payslip/ P60 tax year' drop-down. If you receive a message that says 'P60 is not available,' and you have more than one pension with us, then your P60 may be saved within your other record. To access it you'll need to 'Switch membership'.

When you click on your P60, it may be downloaded to your device automatically. Where it's stored will depend on the device you're using, for example it could be in the 'Files' app and 'Downloads' folder on iPhone or Android and 'downloads' on PC.

Your P60 includes important information on:

- your pension
- your tax paid
- your final tax code for the year, and
- income from other sources and tax paid on other sources, which we've been told to take into account by HMRC, when calculating pensions tax.



If you receive more than one pension from the RPS, you'll only receive one P60 that covers all of your pensions. You may need to 'Switch membership' to view this.

If you've opted in to print, you should have received your P60 by post. You should keep your P60 for at least 2 years in case you need to complete a tax return.

Tax and your pension

All pensions are subject to income tax, including your State Pension, in accordance with HMRC guidelines.

We are only able to use tax codes sent by HMRC and are unable to make any changes without its instruction. If you have a query on the tax code we have for you, please get in touch with HMRC directly on **0300 200 3300**, quoting your National Insurance number and the tax reference of 083/BRX1.

If your circumstances change, you should let HMRC know in case this affects the amountof tax that you need to pay.

You should also tell HMRC if you have a name change due to marriage or divorce, as this can sometimes cause a mix up with tax codes too.



Pension news

This regular feature keeps you updated on developments that may be relevant to you and your pension.

Inheritance Tax on pensions from 6 April 2027

Inheritance Tax (IHT) is a tax on the money, property and possessions someone leaves when they die. **Most estates don't pay this tax because they are worth less than £325,000.** Anything left to a spouse, civil partner or charity is also exempt. If an estate is worth more than £325,000, the tax rate on the extra amount is 40%.

Pensions are currently excluded from the value of an estate. In the Autumn Budget 2024, the government announced that some unused pension funds and certain death benefits will be valued for Inheritance Tax purposes from 6 April 2027.

This includes a defined contribution pension pot or drawdown fund which hasn't been used to provide benefits yet, as well as most lump sum death benefits.

Defined benefit scheme pensions and lifetime annuities, including those payable to dependants (such as a spouse, civil partner, qualifying children or other eligible beneficiaries) will not be included in the value of the estate. Last summer, the government also confirmed that "death in service" benefits will not be included either.

Under measures announced in the Autumn Budget 2025, Personal Representatives can ask a pension scheme to hold back 50% of taxable pension benefits if they think Inheritance Tax will be due. They will then have 15 months to tell the scheme to pay the tax directly to HMRC.

State Pension

The State Pension will rise by 4.8% from April 2026. This is in line with average wage growth between May and July 2025.

If a person's sole income is their State Pension, they will be excluded from the scope of income tax via Simple Assessment from 2027/28.

New limits on Salary Sacrifice contributions from 2029

Many pension savers use "salary sacrifice" arrangements when contributing to a workplace pension. In return for giving up a part of your pay, your employer pays that amount directly into your pension for you instead.

Because your salary is then lower, you pay less National Insurance (NI). This means your take-home pay can actually go up when compared to ordinary pension contributions. Your employer may save on NI too.

In the Autumn Budget 2025, the government announced that from April 2029, if you pay more than £2,000 a year into your pension using salary sacrifice, you and your employer will have to pay NI on anything above that £2,000 limit.

Employee pension contributions will still get income tax relief (as long as they are within Annual Allowance limits), whether they are made through salary sacrifice or not.

Salary sacrifice can still be used to pay more than £2,000 a year into a pension, but any amount above the £2,000 cap will be treated like normal pension contributions. That means if you're still paying into a workplace pension scheme, then both you and your employer will pay NI on the extra amount.

FIND OUT MORE

The Scheme and Fund rules set out who a dependants' pension can be paid to, so it's important to understand what will happen to your pension when you die. Learn more at:

railwayspensions.co.uk/defined-benefit-members/Im-taking-my-pension/my-pension-when-I-die (RPS)

or btppensions.co.uk/retired-members/my-pension-when-i-die (BTP)

Keep your pension secure

Keeping your pension savings safe is of utmost importance to us.

Railpen, the administrator for the Scheme, has robust measures in place to protect your personal information and pension benefits. However, you also play a vital role in keeping your pension safe.

Only use the official websites

The official websites for the railway pension schemes and Railpen are:

- railwayspensions.co.uk
- btppensions.co.uk
- railpen.com

Genuine emails from the schemes or Railpen will come from **@railpen.com** or **@railwayspensions.co.uk.** Railpen rebranded several years ago from RPMI to Railpen. We will only contact you from a Railpen email address, never an RPMI one.

Check the Financial Conduct Authority's Financial Services register

Use register.fca.org.uk to check if firms offering advice or services are authorised and compare their contact details.

If you are contacted online, by text, or by telephone, do not give out any personal information to organisations if you haven't verified their credentials

This could include your:

- name
- address
- bank details
- email address
- phone number

Secure your online myRPS/myFund account

The account you use to manage your pension should have a different password to all of your other accounts.

Use a password manager or three random words that help you create a strong and memorable password. Use **Two-step Verification (2VF) Multi-Factor Authentication (MFA)** to increase security. This is already a feature of your online account.

Update your password regularly

You can do this easily by logging into your online account.

Be aware of company data breaches

If a company you have an account with has had a data breach, criminals may be able to get hold of customer details. They may then use these to contact you, pretending to be from that company. They may use information about your past purchases to sound persuasive.

They may say there's an issue with your account and encourage you to make a quick decision, such as giving personal details or clicking on a link. But this is a trick to steal your identity or money.

- take your time
- don't share your passwords or bank details, and
- speak to the company directly using a trusted website or phone number.

NEED TO KNOW

You can learn more about scams on the following pages and websites:

- pension scams page of your Scheme/Fund website
- MoneyHelper
- Financial Conduct Authority

You can learn about best security practices at home by visiting ncsc.gov.uk/cyberaware/home.

If you believe you have been contacted fraudulently, please report it to Report Fraud by calling **0300 123 2040** (or in Scotland, call 101), or visit reportfraud.police.uk/contact-us.

2026 Trustee elections

Elections will be taking place this year for appointments to the Trustee Board.

Trustee elections are a vital part of how the railways pension schemes are managed and how decisions are made on the behalf of members.

The Trustee Board is made up of 16 Directors:

- 8 Directors represent employees and pensioners, and
- 8 Directors represent employers.

This year, 6 Trustee Directors will reach the end of their current terms of office. We've invited eligible organisations to nominate people to fill these vacancies. The existing Directors may have chosen to stand again if they wish to, and if they have the support of a nominating body.

How do the elections work?

You can join the Board in 2 ways: as an Employer Director or an Employee/Pensioner Director. Each route works a little differently.

Employee and Pensioner Directors are nominated and elected by organisations representing the schemes' members. If these organisations put forward more than one valid nominee, employees and/or pensioners vote in a secret ballot. The nominees who receive the most votes join the Board.

FIND OUT MORE

For more information, visit railwayspensions.co.uk/knowledge-hub/the-trustee or btppensions.co.uk/knowledge-hub/about-the-fund/the-trustee.

Employee Directors are nominated and elected by employers within four electoral groups: Network Rail, Passenger Train Operating Companies, Freight Train Operating Companies, and all employers. If more people are nominated than there are vacancies, an election will take place and employers in that electoral group will vote for their preferred candidate.

Elections for 2026

Nominations and elections have now closed for 2026. The appointments of new Trustees will be announced in the summer and we will update you on the website.

EWS Educational Trust

The EWS Educational Trust is a registered charity established in 2009 with funds from the sale of English Welsh & Scottish Railway Holdings Limited.

These funds were gifted in trust by the former framework shareholders as a permanent legacy in recognition of the contributions of the people who made the business the success it became.

The purpose of the Trust is to award grants on a discretionary basis to enable candidates who have close family links to the UK rail freight industry to pursue academic excellence, sporting or artistic development at a high level, and to support those individuals facing exceptional challenges.

Close family includes a parent, step-parent, grandparent, spouse, partner or civil partner who worked or works for a UK rail freight company.

These companies include, for example, Colas Railfreight, DB Cargo (UK), DB Schenker, DRS, Freightliner, GB Railfreight, or British Rail's freight organisations, for example, Trainload Freight, Loadhaul, Mainline Freight, Transrail, Railfreight Distribution, English Welsh and Scottish Railways and so on.

The Trust offers a number of different awards including Educational, Sporting and Artistic, Special Access and Exceptional Contribution Award.

Anyone meeting the criteria who believes they qualify and would like to be considered for an award should get in touch with the Trust through its website: ewseducationaltrust.co.uk

The deadline for Educational, Sporting and Artistic and Special Access Awards is 31 August 2026.



Divorce and your pension

How the breakdown of a marriage or partnership could affect your railways pension.

Around 42% of marriages and civil partnerships in the UK end in divorce or dissolution. That's an average of 100,000 every year. If yours is one of them, then your railways pension is likely to be taken into account along with your other assets when any financial settlements are worked out.

A Court order can be made to transfer part of the value of your pension benefits during the divorce or dissolution proceedings. In this case, your benefits in the Scheme or Fund will be reduced to provide benefits for your ex-spouse or ex-civil partner. We've answered some common questions about how that's done in this article.

Your basic State Pension will not be shared if your marriage or civil partnership ends.

However, if you reached State Pension age before 6 April 2016, your ex-spouse or former civil partner could use your National Insurance contributions to increase their basic State Pension. This is only valid if they don't remarry or enter a civil partnership before they reach their State Pension age.

If you have a 'protected payment' from the additional State Pension, you may have to share this with your ex-spouse or former civil partner. However, they lose this right if they remarry or enter a civil partnership.

Please bear in mind that if you live in Scotland, only pensions built up during your marriage or civil partnership matter. This is different to the rest of the UK.

I'm already taking my benefits, so how might my pension be shared out in divorce or dissolution?

If you're already taking your benefits, then the Court will still share your pension in one of the three ways outlined below.

It will be based on the value of your pension in payment. It will not include any lump sum you have already taken, or you are yet to receive, or any pension payments you have gotten already.

Typically, Courts tend to favour a Pension Sharing Order (PSO), but there are other options too. These are as follows.

1. Pension Sharing Order (PSO)

With a PSO, a one-off payment, agreed by both parties and approved by the Court, is made from your pension to your ex-spouse or former civil partner at the time of divorce or ending of a civil partnership. This is taken off the total amount of your pension.

Your ex-spouse or former civil partner receives their share as soon as the order is finalised. Once this payment has been made, they will have no further claim to your pension. The amount they receive will need to be transferred to another pension arrangement.

If your ex-spouse or former civil partner dies before you do, the pension debit will not be re-instated to you.

2. Pension Offsetting

With Pension Offsetting, you keep your pension assets to yourself in their entirety while something else of the same or similar value, such as property, is awarded to your ex-spouse or former civil partner. If your situation changes in the future and you re-marry or die, your offsetting agreement won't be affected.

3. Pension Attachment Order (Earmarking Order)

With an Earmarking Order, an amount agreed by both parties and approved by the Court will go to your ex-spouse or former civil partner when you start getting your pension. The amount could also include a portion of your lump sum death benefit and/or your retirement lump sum.

The payments will be made directly to your ex-spouse or former civil partner when you decide to take your benefits.

If you die before you start receiving your pension, your ex-spouse or former civil partner will not get the share awarded to them. However, they may still receive some of the lump sum which could be paid out when you die.

If your ex-spouse or former civil partner remarries, enters a new civil partnership or dies before you, they will no longer receive any of your pension payments awarded to them and it will be re-instated to you. However, they may still be entitled to a retirement lump sum.

What information does the Court need to make a decision?

The Court will need details of your pension benefits. This comes in the form of a CETV (Cash Equivalent Transfer Value) for divorce purposes. It includes:

- the value of your pension and lump sum (or pension in payment if you have retired)
- the value of your ex-partner's dependant pension
- the value of your death after retirement lump sum
- the amount of lump sum death benefit payable if you died in service
- your period of membership



You can request a CETV from the schemes' administrator, Railpen. They can share it with you, your Solicitor or the Court.

There is an administration fee of £300 (including VAT) for a CETV.

There is also a cost of £1,200 (including VAT) to implement any Court order. The Court order will set out who pays this charge. In most cases, it's taken out of pension benefits.

If you have pension benefits in more than one section of the schemes, these charges will apply to each separate section.

How long does the process take?

It can take up to four months to process a Court order on your pension as the result of a divorce or dissolution of a civil partnership.

You can find more details about the steps involved in the divorce process timeline on your member website.

The sharing of pensions can be complex and you may want to seek professional advice from a Solicitor, Actuary or Independent Financial Adviser.

Rail staff travel updates

Details for those with a Staff Travel Card...

For information about your rail staff travel, visit the Rail Staff Travel (RST) website: **raildeliverygroup.com/rst.html**.

Information about national rail staff travel is available at **raildeliverygroup.com/rst/for-safeguarded-employees.html**. This also has a guide for those who are recently widowed.

If your Staff Travel Card shows endorsement NIL, 1, 2, 3 or 8, you are eligible for reduced fares on Eurostar. For details about booking and fares, visit: **raildeliverygroup.com/rst/europe-and-fip.html#Eurostar**

If you have a FIP card, guidance on using it for travel in Europe can be found at: **raildeliverygroup.com/rst/europe-and-fip.html**

If you have any questions about RST Online, email RST at **rst@raildeliverygroup.com** and include "RST Online" in the subject line.

RST sends emails twice a year when new restrictions are issued. If you do not receive these emails, RST does not have your email address. If you want to receive them, please complete the Retired Data Check form (XX12) online at: **raildeliverygroup.com/rst/forms.html#details**

If you did not have a Staff Travel Card when you left employment, you cannot receive one now that you have retired. Receiving a railway pension does not make you eligible for rail staff travel if you did not already have the entitlement when you left.



You can contact Rail Staff Travel at:

Rail Staff Travel PO Box 80612
LONDON EC4P 4NH
Email: **rst@raildeliverygroup.com**
Phone: **020 7841 8274**

Phone lines are open from 9:30am to 12:30pm on Monday, Wednesday and Friday (excluding bank holidays).

FIND OUT MORE



Need a bit of support?

MoneyHelper
Visit **moneyhelper.org.uk** to get free support on a wide range of financial matters online and by telephone.

Railway Benefit Fund (RBF)
Go to **railwaybenefitfund.org.uk/financial-help** to see how RBF can support you and your railway family.

Liverpool Victoria (LV)
Visit **lv.com/pensions-retirement**, our chosen partner, which offers impartial advice, at a reasonable cost. Alternatively, you can find a full list of Independent Financial Advisers at **unbiased.co.uk**

Government website
You'll find plenty of support available on the Government website, including information on help with income, tax discounts, childcare, managing your money, disability benefits and more. Visit **Gov.uk/cost-of-living**

NHS Talking Therapies
Talking therapies can bring relief through being able to speak freely in a safe space. This free NHS service can help you identify unhelpful thought patterns, process difficult emotions and understand yourself better. Visit **england.nhs.uk/mental-health/adults/nhs-talking-therapies** to find an NHS Talking Therapy near you.

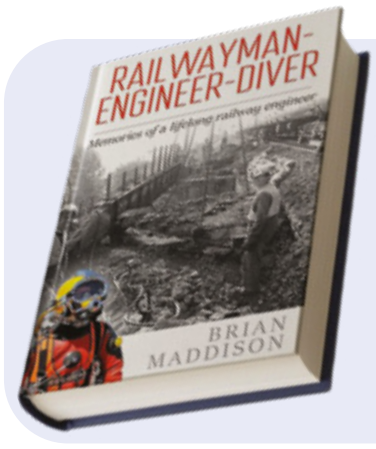
Samaritans
Samaritans are available 24/7, providing free support for anyone who is struggling. Call them on **116123**.

Book corner

Memories of a lifelong railway engineer by Brian Maddison - £17.99

"It's Sunday morning. Brian is standing on the railway line looking over a canal, where there was once a bridge. Alongside him is a huge steam crane that snorts fire and smoke and shakes the ground as it picks up the first new beam. He's been planning this job for weeks - it's his responsibility. If he fails, there will be thousands of commuters who will not get to work. The adrenaline is flowing."

"It's a Saturday night, in the middle of winter, in the Yorkshire fells. Brian is standing on the top of a motorised inspection platform that will carry him along the railway to examine a series of tunnels. The temperature is -7°."



"The sky is clear. Somewhere, a fox screams. They set off into the night."

"It's 6 o'clock in the morning. Brian is standing on the deck of a tugboat on the River Thames under Blackfriars Bridge. In 30 minutes, the tidal flow will start to ease and he will enter the water and set off to examine the piers down to the riverbed, where it is dark and cold. He has just 25 minutes of diving time before the tide turns and the flow becomes strong again."

Read more stories like this in Brian's book, available at amazon.co.uk/Railwayman-Engineer-Memories-Lifelong-Railway/dp/1835632874



200 years of British Train Development by Anthony Burton - £11.99

This book celebrates the bicentenary of the opening of the Stockton & Darlington Railway by looking, not at locomotives, but at the rolling stock behind them, both passenger vehicles and goods wagons.

1825 saw the first train load of passengers hauled by a steam locomotive, but it was an experience not to be immediately repeated, as the Stockton & Darlington passenger service after the opening ceremony was by a horse-drawn stage coach. It was not long, however, before steam took over on other lines.

At first, travel was basic – the first class had closed carriages, second class open carriages with a canopy for cover, while the third class were little more than goods wagons with seats. The book traces the development of carriages over the years with increasing levels of comfort – taking the story right up to the present day. There are sections on the special trains, the most glamorous side of travel, as well as the familiar everyday coaches. It also looks as the experience of train travel over the years, including a section on accidents.

Freight movement has also changed with the times, from the days when trains were made up of loose-coupled wagons, to the container trains of today. There is a last look at the railway past and the preserved railways that recreate the age of steam.

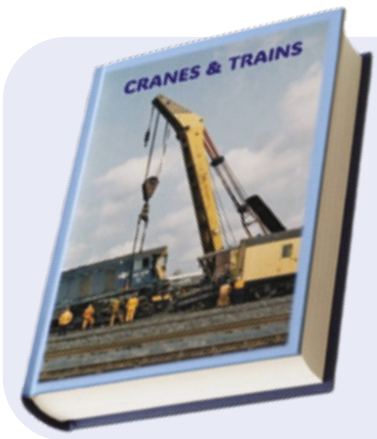
You can grab a copy of Anthony's book by visiting pen-and-sword.co.uk/200-Years-of-British-Train-Development-Paperback/p/57329.

Cranes and Trains by Richard Watson - £10

After retiring, Richard Watson published a picture book about his life working on the railway.
"I spent most of my working life at Thornaby Depot within the engineering grades, including working in the Breakdown and Recovery Team and servicing and repairing locomotives.

I also worked in Spain, Holland and France."

If you would like a copy of Richard's book, you can contact him directly at richardwatson96709@gmail.com





Your letters

The Peak District Railway

My father was a railway man. He worked on the line on what was then possibly one of the most scenic routes in England, that carried trains between Manchester and London through the Peak District. It was closed in the 1960s. This memory goes back to the mid-1940s, with steam locomotives, where there was very few private cars and general post-war austerity. We lived in a fairly isolated spot about a mile from the line.

When it was his turn to do 'fogging' duty, he would stay late at work, sometimes all night, laying detonators on the line. The sound of these, when activated by the engine, made drivers aware of a warning trackside signal obscured by the fog. I was about 12 years old, and in the evenings when my father was fogging, I took him his packed meal - or snap as we called it. In those more innocent days, I could walk along dark misty country lanes without meeting a vehicle or anyone else on foot. I was never scared.

A track from the lane led to the trees where my father waited at the side of the line in a small makeshift wooden hut. The glow of a brazier through the fog greeted me, and I would warm my hands gratefully over the coals. It was silent. Any sounds usually made by small animals in the undergrowth or branches moving were muffled by the fog.

Then, in the far distance, to the north, came a whisper.

"Here she comes," said Dad.

The sound grew louder and louder as the Manchester to London express raced towards us on a downhill run. It was abruptly and eerily cut off as the train entered one of the tunnels, to emerge with a mighty roar into the deep limestone cuttings.

Suddenly it was upon us; the noise was tremendous. There was the crack of the detonator, the fiery image of the cab, and then the flick - flick - flick of the brightly-lit carriages, each a split-second snapshot of people talking, laughing, eating.

And then it was gone. The tail-light dwindled into the fog and there was silence again, interrupted only by the slow drip of moisture disturbed from the overhanging trees.

Muriel Noton

The life of Danie Lovatt

Dad grew up with his parents, sister and two brothers in Mossley, Cheshire, within walking distance of Congleton railway station. He and his younger brother whiled away many a happy hour trainspotting at Congleton and later at Crewe.

He joined British Rail as a Junior Clerk at Tunstall in 1950, later moving between Congleton, Macclesfield, Hanley, Longport and Stoke-on-Trent stations. With the exception of his National Service with the RAF, he remained with BR for the next 42 years, until he took early retirement in 1992, from Red Star Parcels at Stoke.

My parents married in 1966 and moved to Newcastle-under-Lyme in Staffordshire. As a family, we used the train regularly for seaside holidays and day excursions. One of my most fondly remembered – and certainly one of the most ambitious – train journeys as a child was a day-trip to Rye in East Sussex. I was keen to explore Rye after reading an exciting novel set there.

In the late 1980s, my parents made good use of their free international travel when I was a student in France. This sparked a love of foreign travel and they subsequently made annual trips to a wide range of countries in Europe.

Holidays aside, Dad was a knowledgeable gardener and enjoyed growing vegetables in particular. He was very practical and turned his hand to DIY and motor repairs as necessary. He enjoyed trips to the cinema and theatre, as well as orchestral and choral concerts.

Dad was a devoted family man and was unfailingly kind and gentle. He also had endless patience – even with modern technology! He was one half of the best set of parents anyone could hope to have and is sorely missed.

He is survived by me, his daughter Elizabeth. Mum, Muriel, passed away on Christmas Day 2023 aged 90. Charles Jesse Daniel Lovatt (Danie) 18.09.1933 - 13.06.2025

Elizabeth Lovatt



Can you help Richard?

After a 43-year career in the rail industry, Richard has just started writing a book about BR and its national locomotive and traction strategy in the late 70s and early 80s.

Richard said: "I'm hoping to make contact with anyone who's had first-hand experience, or has inside knowledge on the costs and frustrations in operating the class 55 Deltic locomotive fleet in BR service. I'm also curious to get an insight into the decisions surrounding the withdrawal of the final members of the class in 1981/82."

"I have my own theories and would like them to have an evidence based critical review before using the material in a retirement project. I can be contacted at machars69@outlook.com. All information or material will be credited to the owner and any reasonable printing or postage expenses reimbursed."

Richard Maclennan

Discounts and benefits

Greene King pubs offer senior menu discounts to over 60s

The seniors menu offers two courses for £6.49 and three courses for £7.49 to over 60s. Available Monday-Friday, 9am-5pm.

To find a location near you, visit greeneking.co.uk/pubs-near-me.

If you're above State Pension age, you could get a free older person's bus pass

You can apply by visiting gov.uk/apply-for-elderly-person-bus-pass.

You may be able to get a free 60+ Oyster photocard

If you're 60 or over and live in London, you can get free travel on buses, trains and other modes of transport in and around London. You can apply for your 60+ Oyster photocard by visiting tfl.gov.uk.

You may be eligible for Pension Credit

Pension Credit is extra money to help with your living costs if you're over State Pension age and on a low income. It's different from your State Pension. You may be entitled to it even if you own your own home, have other savings or income.

You may be eligible if you are:

- a carer
- responsible for a child or young person
- severely disabled

You must live in England, Scotland or Wales and have reached State Pension age to qualify. Visit gov.uk/pension-credit to learn more.

If you're eligible and you're over 75, you may also be entitled to a free TV license.

National Express - senior coach card, £15 per year

National Express is offering over 60s senior coach cards for £15 per year, that'll give you great discounts on trips to hundreds of towns and cities across the country.

With this card, you'll:

- save 1/3 on Standard and Fully Flexible fares, even at peak times.
- get £15 day-return on Tuesdays, Wednesdays and Thursdays to anywhere in the UK (excluding airports), just book three days in advance of your travel.
- get 15% off the price of an adult 'Fully Flexible' fare for coach travel to an event.

For more information, visit nationalexpress.com/en/offers/coachcards/senior.



Take advantage of a day out to a free rail museum

Celebrate the past, present and future of railway innovation in these free railway museums.

Celebrating its 50th birthday in 2025, The **National Railway Museum** is home to the largest collection of railway objects in the world. It's a favourite tourist destination that has more than 260 locomotives in store, as well as documents, archives and exciting exhibitions you can explore free or charge. Plan your visit and book your free tickets online today.

After securing £35 million of funding in 2022-2024, Head of Steam - Darlington Railway Museum was transformed into **Hopetown Darlington**, a 7.5 acre site that showcases over 30,000 objects, including vehicles, archives and artwork that give you a glimpse into the history of the railways in Darlington and the wider North East region, from 1825 up to the late 20th century. Check out some of its exhibitions by visiting the website (see right).

Take a trip to the world's first Railway town: Shildon and learn all about the fascinating history of rail. Check out **Locomotion's** 47-vehicle collections building New Hall, which houses impressive locomotives and more surprising objects, such as a Victorian snow plough.



FIND OUT MORE

Visit these free railway museums

RAILWAY MUSEUM

National Railway Museum - York

Leeman Rd, York, YO26 4XJ

Visit railwaymuseum.org.uk

HOPETOWN - DARLINGTON -

Hopetown - Darlington

McNay St, Darlington, DL3 6SW

Visit hopetowndarlington.co.uk

LOCOMOTION

Locomotion - Shildon

Dale Road Industrial Estate, Shildon, DL4 2RE

Visit locomotion.org.uk

Join Platform to share your ideas!

Platform is our online feedback group made up of members of the Railways Pension Scheme (RPS) and the British Transport Police Force Superannuation Fund (BTPFSF).

It allows you to have your voice heard. To join Platform, you can sign up at railwayspensions.co.uk/platform or btppensions.co.uk/platform.

All you'll need to join is your full name, date of birth and pension reference number. You can find this at the top of any letters we have sent to you. We'll then send you surveys and give you opportunities to share your thoughts throughout the year.



As a thank you for joining Platform, you'll be entered into a prize draw to win £150 worth of shopping vouchers.



Competition

Rail Timeline Teaser

To be in with a chance of winning £60 of high street vouchers, simply put these 5 moments in railway history in order from earliest to latest.

You only need to send us the sequence of letters (for example, "C A B E D").

A) Introduction of the InterCity 125 (HST) into regular service

B) Opening of the Forth Bridge

C) Formation of the "Big Four" railway companies (the Grouping)

D) Nationalisation into British Railways

E) Passenger services begin through the Channel Tunnel

How to enter:

Email your sequence to penfriend@railpen.com with the subject "Spring 2026 competition", or post your entries to Penfriend Competition, Railpen, PO Box 300, Darlington, DL3 6YJ.

Entries close at 5pm on Friday, 31 July 2026.

Prize: The winning entry will be drawn at random from all successful entries we receive. The winner will receive **£60** of high street vouchers.

Autumn/Winter 2025 answers

Congratulations to Stephen Lambert who was randomly selected as the winner of the Autumn-Winter competition.

Thank you to everyone who took part.

The correct answers were:

1. Shildon
2. 1825
3. Locomotion
4. Timothy Hackworth
5. 1840
6. Daniel Adamson Coach House
7. False
8. Newton Cap Viaduct

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or write to: Penfriend, Railpen, Stooperdale Offices, Brinkburn Road, Darlington, DL3 6EH with your request.

The audio version can be found at youtube.com/@railwayspensionscheme.

Contact us

Write to: Customer Services Team, Railpen, PO Box 300, Darlington, DL3 6YJ
Email: csu@railpen.com
Helpline: 0800 012 1117
Open Monday to Friday 8am - 5pm

If you are calling from outside the UK, contact +44 1325 342 800. You will be charged at normal overseas call rates. Some telephone calls may be recorded.

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You can also use your phone camera or QR code app to scan the QR code below.