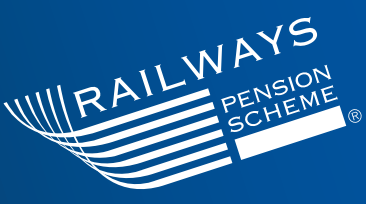


# penfriend

the newsletter for railway pensioners



# 30<sup>TH</sup> ANNIVERSARY



# Message from your Trustee Chair

## A warm welcome to the autumn issue of your Penfriend newsletter.

We're delighted to announce that, in October 2024, the RPS will celebrate its 30th anniversary, and we're proud to have been helping members like you plan for your life after work for the last 3 decades. You can read more about this on page 12.

If you haven't already, one of the simplest steps you can take to manage your pension is to sign up for an online account. Once registered, you can easily access your important pension documents at any time and keep your details up to date, so that if we need to contact you, there will be no delays.

We're making it even easier to access your documents online, as part of taking steps to reduce our environmental impact. If you want to keep getting your pension paperwork in print, you'll need to tell us, either by completing the online form or calling the Helpline. You can find out more about this on page 4.

Scams can be particularly prevalent at this time of year, and it's important to take measures to protect your pension, so we've included tips on how to spot the warning signs of a scam, and how to report suspicious activity, on page 5.

In this issue, you'll also find your important pension news updates and a summary of the RPS' 2023 Report and Accounts. In response to your feedback, we've included information about how your pension is invested on page 6.

For something a little lighter, there's also a seasonal recipe, your letters and stories, tips on staying healthy in these winter months, and an article on making the most of life after work.

I hope you enjoy this issue. We'd love to hear your feedback and you can find a link to the survey on the back page.

Best wishes,

**CHRISTINE KERNOGHAN**  
Chair of the Trustee



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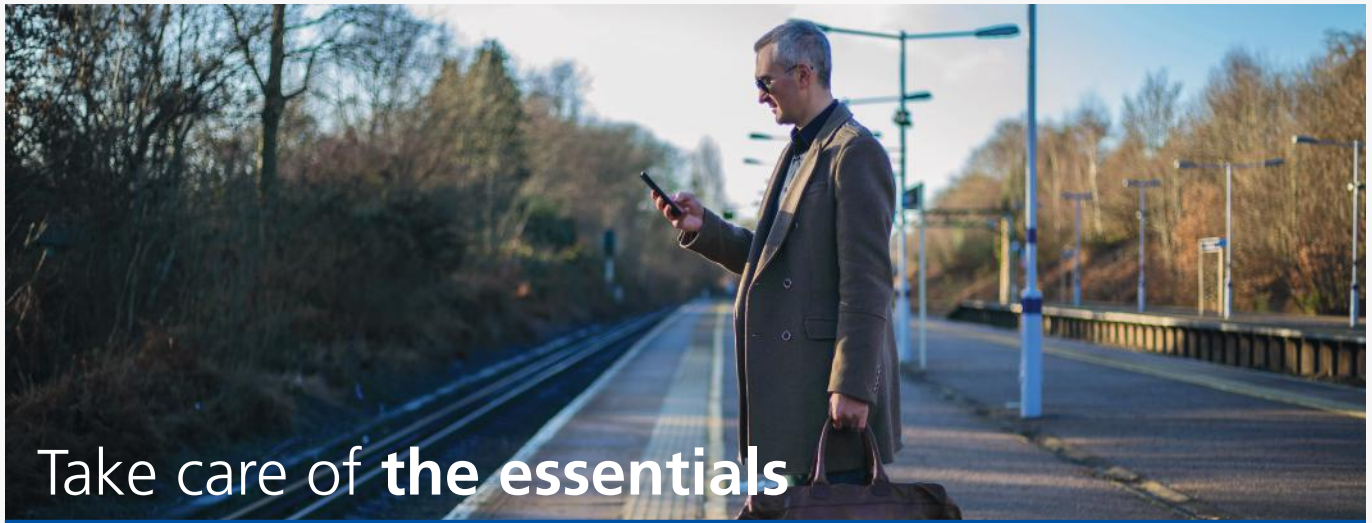
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This issue's front cover marks 30 years of the Railways Pension Scheme, which was formed in October 1994. You can read more on page 12.

If you'd like a copy of your newsletter in large print or audio, please email [format@railpen.com](mailto:format@railpen.com) or write to: **Penfriend, Railpen, Stooperdale Offices, Brinkburn Road, Darlington, DL3 6EH** with your request. The audio can also be found at [youtube.com/railwayspensionscheme](https://youtube.com/railwayspensionscheme).





## Take care of the essentials

**Registering for an online account is one of the quickest, easiest ways to keep up to date with your pension. It gives you 24/7 access to your P60, pension payslips and other important pension documents.**

### How you can register

If you haven't already registered for an online account, visit [railwayspensions.co.uk](https://railwayspensions.co.uk) if you're an RPS member, or [btppensions.co.uk/register](https://btppensions.co.uk/register) if you're a BTPFSF member.

To register, all you need is your:

- pension reference number - you can find this on any recent letters we've sent you
- National Insurance number
- date of birth
- personal email address

### What you can do once you've registered

Once you've registered, you can log in anytime to manage your pension. This includes:

- checking and updating your contact details, if you've changed address, your phone number, email address, or bank details
- looking after your nearest and dearest, by making or updating your nominations
- accessing your pension paperwork

### It's important for you to make, or update, your nominations

Your pension isn't just about you - it's about those you care about too. By completing a nomination, you let the Trustee know who you'd like a lump sum to go to if you die within 5 years of taking your pension. If you've retired in the last 5 years, or your circumstances have

changed, it's important for you to make or update your nominations. If you have received your pension for more than 5 years, it's unlikely any lump sum would be paid.

### Why you should nominate

Your railways pension is considered separately to the rest of your estate when you die and isn't covered by your will.

If a lump sum death benefit is payable under the Scheme Rules, the Trustee decides who this should go to. To help the Trustee make this decision, you can make a nomination. This will let the Trustee know who you would prefer the lump sum death benefit to be paid to. The Trustee does not have to follow your nomination, but it is an important piece of information that the Trustee will consider.

Making a nomination could make the process quicker and may prevent delays in any lump sum being paid, which can have tax implications.

The lump sum is separate to any pensions that may also be paid to your dependants.

### How you can make nominations

It takes 3 simple steps to make a nomination online:

1. After logging into your myRPS account or myFund account, go to **'My Nominations'** (under the **'My Pension'** section)
2. Add the details of each nominee and select what percentage you'd like each nominee to receive
3. Make sure the allocations add up to 100%, then click **'Submit'**

**Nominate today, to take care of tomorrow.**



## Moving closer to a paperless pension

**In response to members' requests for a paperless pension, you'll soon be able to get some of your paperwork online rather than by post.**

### What is happening?

From the end of this year, some documents will be online only, unless you've asked to keep getting them by post.

The first documents being moved online are:

- P60s
- Pension increase letters
- Member newsletters like Penfriend

You may not get all of these documents, it depends on your circumstances. But any documents you do get will only be available online from the end of 2024, unless you opt-in to paper to keep getting them by post.

You will also need to go online to tell us you've changed your address.

More documents and processes are expected to follow online. But you may continue to get some by post until then.

If you do opt-in to paper, these documents will still be sent to you by post.

### What do I need to do?

If you've already opted into paper, or registered for an online account to get things digitally, then you don't need to do anything at all. But if you haven't already made a decision, here's what you need to do next...

**Go paperless** - If you're happy to get your documents digitally, you don't need to tell us. But you will need an online account to access them digitally.

If you already have an online account, you'll start getting some documents online automatically from the end of 2024. However, you will continue to get things by post until then.

If you haven't got an online account, you can sign up quickly and easily at [railwayspensions.co.uk/register](https://railwayspensions.co.uk/register) if you're an RPS member, or [btppensions.co.uk/register](https://btppensions.co.uk/register) if you're a BTPFSF member. This will be the best way to get your paperwork in future.

**Continue with paper** - If you want to keep getting things by post, you need to tell us.

Simply fill in the form at [railwayspensions.co.uk/paper-opt-in](https://railwayspensions.co.uk/paper-opt-in) / [btppensions.co.uk/opt-in-to-paper](https://btppensions.co.uk/opt-in-to-paper) or scan the QR code. You can also let us know by calling the Helpline.



You might continue to get communications giving you the chance to opt-in throughout 2024, but you only need to tell us once. You can opt for paper, even if you have an online account.

**Do nothing** - If you don't register for an online account, and don't opt into paper, your personal documents will still be sent to you by post. However other items, such as newsletters, will only be available at [railwayspensions.co.uk](https://railwayspensions.co.uk) and [btppensions.co.uk](https://btppensions.co.uk).

**It's up to you** - However you choose to get your documents (post or online), it will apply for all of your periods of membership and for any documents that are moved online in future. However, you can change your mind by contacting us at any time.

In summary, if you have an online account, you will need to tell us you want to opt into paper, otherwise you'll start getting your documents online from the end of 2024.

If you do opt into paper, then you'll continue getting your documents by post, even if you have an online account.

If you don't have an online account AND you don't opt into paper, you will get your documents by post. So if you'd prefer to get things online, you'll need to register for an online account.

### Where will I find my documents online?

Pension year-end letters will be in the 'My Library' section of your myRPS/myFund account, at [railwayspensions.co.uk/login](https://railwayspensions.co.uk/login) or [btppensions.co.uk/login](https://btppensions.co.uk/login). Current and historic P60s are in the 'View statements and estimates' page in the 'My Pension' section.

Newsletters can be found on your member websites without logging in.

You do still have a choice though, and you can continue to get things by post if you want to.



## in summary

**This regular feature looks at developments in pensions that may be relevant to you or your pension.**

### General Election 2024 - new Labour government

On 4 July, Sir Keir Starmer's Labour Party won a majority in the House of Commons following the general election. This has formed a new Labour government.

#### What does this mean for pensions and pensioners?

Labour's manifesto pledged to keep the State Pension triple lock and to make reforms to workplace pensions, to deliver better outcomes for UK savers and pensioners. Following their commitment in the manifesto to carry out a review of the UK pension landscape, the new government has announced the launch of a review to "boost investment, increase pension pots and tackle waste in the pensions system".

Although in earlier statements they said they had plans to reinstate the Lifetime Allowance (LTA), which was abolished on 6 April 2024, the Labour manifesto didn't cover the LTA and in the run up to the election, they confirmed that the LTA would not be reinstated. It's not currently clear if the intended review of the pension landscape will cover this and other pension tax-related matters.

At the State Opening of Parliament on 17 July, The King's Speech set out the new government's proposed policies and legislation for the coming Parliamentary session, including a new Pension Schemes Bill.

The Bill is expected to include measures to introduce:

- Automatic consolidation of deferred small Defined Contribution (DC) pension pots
- A new Value for Money framework to demonstrate that pension schemes are delivering value

- New duties for DC scheme trustees to offer retirement income solutions; and
- A framework for consolidating the Defined Benefit (DB) market through commercial superfunds

As per Labour's manifesto, the King's Speech also confirmed plans to bring train operators into public ownership and to create a new public body - Great British Railways (GBR) - that will be responsible for the day-to-day operational delivery of the railways.

The general election process had slowed the progress of some pensions developments, including the further set of tax regulations to address issues following removal of the LTA, and the publication of the Pension Regulator's defined benefit funding code. Now that a new government is in place, further progress is expected on these.

Liz Kendall, the MP for Leicester West, has been appointed as the new Secretary of State for Work and Pensions, having held the role in the Labour shadow cabinet. Emma Reynolds, MP for Wycombe, has been appointed as Pensions Minister. She has a ministerial role at both the DWP and HM Treasury and is expected to work on pensions policy within both departments.

### Beware of scams, so you don't lose out

A staggering £26.4 million has been lost to pension scams in recent years, with an average loss of £16,500 for each person scammed.

These figures from the Pensions Management Institute are alarming and you may be more vulnerable to a scam than you think, so it's important that you take measures to protect yourself. Here are some tips on how to do so.

- Reject out-of-the-blue emails, calls and contact. Cold calls have been illegal since January 2019.
- Check who you're dealing with. Callers may claim they're from well-known organisations to trick you into giving them information.
- Don't fall for professional-looking websites or brochures, as they may not be legitimate.
- Never feel rushed into making a decision - even if you're told you will miss out on a 'great' deal.
- Check the Financial Conduct Authority's register of regulated companies at [register.fca.org.uk/s/](https://register.fca.org.uk/s/). If a financial services company isn't on the register, it's probably best to avoid it.

Report fraud at any time on the Action Fraud website at [actionfraud.police.uk](https://actionfraud.police.uk).



# Your pension is invested: what that means for you and the world around you

While you were an active member of the scheme, both you and your employer paid money into your pension. That money is invested responsibly and sustainably, not only to try to give you the best possible outcome in your retirement, but to have a positive impact on the world around you too...

## Railpen is the company responsible for investments

While the Trustee has overall responsibility for the scheme and your money, they entrust a company called Railpen to look after it and invest your contributions on the scheme's behalf.

While this in itself doesn't have a direct impact on how much you'll get in retirement, Railpen is tasked with investing your pension in a way that helps to ensure it can continue to be paid securely, affordably and sustainably.

Railpen recognises this is a significant responsibility and strives to give members like you the best possible outcomes in retirement, while also having a positive impact on the world you retire into.

## Your pension is invested in different ways

Railpen spreads investments across different types of assets to deliver better long-term outcomes for members, as this gives greater flexibility and resilience against current and future risks.

It primarily invests in:

- financial assets
- real assets

### What is an asset?

An asset is something that has the potential to grow in value over time, like stocks, bonds and property.

### What are financial assets?

Financial assets are things like shares in a company (equities) and fixed income - primarily bonds - which are loans to governments or corporations that provide regular interest payments. One such company that Railpen is invested in is CMR Surgical. It's a UK company, which developed a surgical robot that is now used by surgeons to perform keyhole surgery.



### What are real assets?

Real assets are physical assets that generate positive, long-term returns, such as commercial and residential property and infrastructure, with a particular focus on sustainable energy. These types of investments are fairly reliable because they are something we can see, hear, even touch in our day-to-day lives - like the houses we live in, where we go to work or shop and even solar farms that provide green energy to local communities. Example investments in this area include 2 wind farms in Scotland - 1 in South Ayrshire and 1 in Argyll and Bute.

Investing in real assets provides the opportunity to deliver attractive long-term returns for your pension.

### How does Railpen decide where to invest?

When making investment decisions, Railpen considers:

- A company's impact on society
- Its impact on the environment
- How credible and transparent its working practices are

These are called environmental, social and governance (ESG) factors. It does this as these are a significant driver of investment outcomes and are seen to help make a positive contribution to the world our members retire into.

You can learn more about investments by visiting your member website, or by visiting [railpen.com/investing](https://railpen.com/investing).

## A new way to report a death

Thinking about what will happen when you die is difficult, but it's important to consider things when it comes to your pension. If something does happen to you, we've now made it easier for your loved ones to tell us - with the introduction of a new, online form.



### Where to find the new online form

Your loved ones or appointed person can find the new online form via your member website - [railwayspensions.co.uk/knowledge-hub/help-and-support/reporting-a-death](https://railwayspensions.co.uk/knowledge-hub/help-and-support/reporting-a-death) if you're an RPS member, or [btppensions.co.uk/resources/reporting-a-member's-death](https://btppensions.co.uk/resources/reporting-a-member's-death) if you're a BTPFSF member.

From there, they can submit the form directly to us. They can also read more about what information is needed and the process that will follow.

### Using the new online form

It's important that we are given as much information as possible to help us find your details and contact anyone who may benefit from your pension.

We'll need your:

- full name
- date of birth
- date of death

It's important your loved ones have these details or know where to find them. Providing your Pension Reference Number and National Insurance number (NI) is also really helpful for us to find your information more quickly.

If they have copies of the death certificate and will, they can also attach them via the new form. These will help us to process everything much quicker. Your appointed person can also send us scanned copies or images of these documents, so they don't have to send us the official copies.

## EWS Educational Trust Fund - award grants

If you were employed within the UK rail freight industry, your family may be able to benefit from a special grant, designed to help them pursue excellence in academia, sport or art.

### What is the EWS?

The EWS Educational Trust is a charity, established with funds from the sale of English, Welsh and Scottish Railway Holdings Limited, in 2009. 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 this 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 individuals who face exceptional challenges.

### What does close family mean?

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

### Which companies does this include?

It includes Colas Railfreight, DB Cargo (UK), DB Schenker, DRS, Freightliner, and GB Railfreight and British Rail's freight organisations. Visit [ewseducationaltrust.co.uk](https://ewseducationaltrust.co.uk) to see the full list.

### What kind of awards does EWS offer?

It offers a number of awards, including Educational, Sporting and Artistic, Special Access and an Exceptional Contribution Award.

### How can I apply?

Anyone meeting the criteria who believes they qualify, and would like to be considered for an award next year, should get in touch with the Trust by visiting [ewseducationaltrust.co.uk](https://ewseducationaltrust.co.uk).



# Summary of Report & Accounts 2023

The 2023 Annual Report for the railway pension schemes is available now. Here is a short summary of key figures from the schemes, and their membership figures.

## Railways Pension Scheme (including 1994 Pensioners Section)

£m

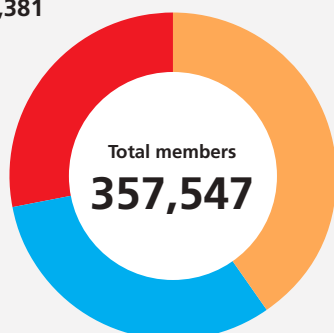
Net assets on 31 DECEMBER 2022 **32,833**

INCOME	
Contributions <sup>1</sup>	822
Transfer values received	6
<b>TOTAL PAID IN</b>	<b>828</b>
EXPENDITURE	
Pensions and other benefit payments <sup>2</sup>	(1,370)
Transfer values paid <sup>3</sup>	(7)
Administration expenses <sup>4</sup>	(72)
<b>TOTAL PAID OUT</b>	<b>(1,449)</b>
Net investment returns <sup>5</sup>	1,746

Net assets on 31 DECEMBER 2023 **33,958**

### Total membership at 31/12/23

- Pensioners - 144,900
- Preserved members - 113,266
- Active members - 99,381



## 1994 Pensioners Section

£m

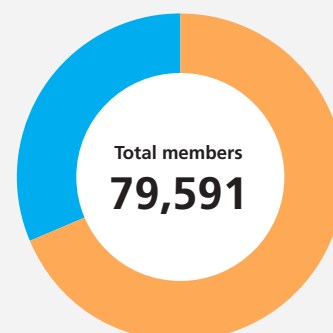
Net assets on 31 DECEMBER 2022 **2,841**

INCOME	
Contributions <sup>1</sup>	12
Transfer values received	-
<b>TOTAL PAID IN</b>	<b>12</b>
EXPENDITURE	
Pensions and other benefit payments <sup>2</sup>	(239)
Transfer values paid <sup>3</sup>	(1)
Administration expenses	(4)
<b>TOTAL PAID OUT</b>	<b>(244)</b>
Net investment returns <sup>5</sup>	249

Net assets on 31 DECEMBER 2023 **2,858**

### Total membership at 31/12/23

- Pensioners - 54,666
- Preserved members - 24,925





**British Railways  
Superannuation Fund (BRSF) £'000**

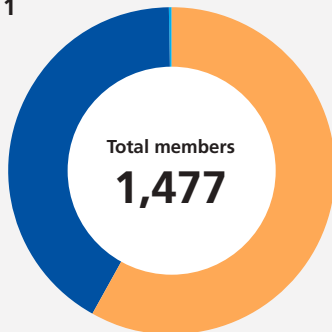
**Net assets on 31 DECEMBER 2022 157,843**

INCOME	
Contributions	-
Transfer values received	-
TOTAL PAID IN -	
EXPENDITURE	
Pensions and other benefit payments <sup>2</sup>	(15,852)
Transfer values paid	-
Administration expenses	(412)
TOTAL PAID OUT (16,264)	
Net investment returns <sup>5</sup>	12,821

**Net assets on 31 DECEMBER 2023 154,400**

**Total membership at 31/12/23**

- Pensioners - 861
- Dependent Pensioners - 615
- Preserved members - 1



**British Transport Police Force  
Superannuation Fund (BTPFSF) £'000**

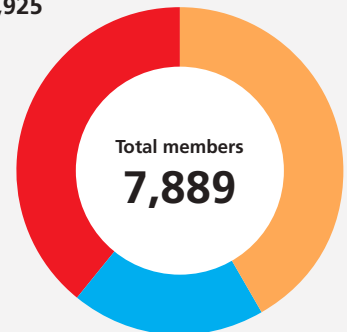
**Net assets on 31 DECEMBER 2022 1,602,609**

INCOME	
Contributions <sup>1</sup>	34,643
Transfer values received	669
TOTAL PAID IN 35,312	
EXPENDITURE	
Pensions and other benefit payments <sup>2</sup>	(65,733)
Transfer values paid <sup>3</sup>	(440)
Administration expenses <sup>4</sup>	(2,421)
TOTAL PAID OUT (68,594)	
Net investment returns <sup>5</sup>	53,871

**Net assets on 31 DECEMBER 2023 1,623,198**

**Total membership at 31/12/23**

- Pensioners - 3,521
- Preserved members - 1,443
- Active members - 2,925



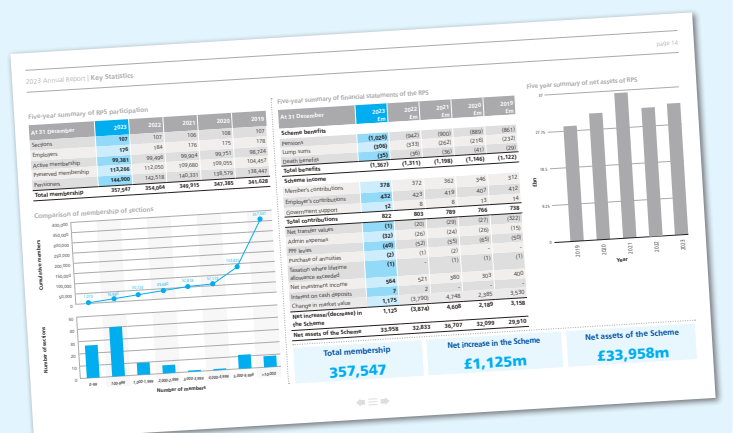
**Footnotes:**

1. Members + employers + benefit support
2. Pensions + lump sums + death benefits + taxation where Annual Allowance exceeded
3. Group transfers + individual transfers
4. Admin expenses + PPF levy
5. Movement in market value + bank interest

**You can view the full report online.**

Download the **RPS** report and accounts at [railwayspensions.co.uk/knowledge-hub/about-the-scheme/scheme-documents](https://railwayspensions.co.uk/knowledge-hub/about-the-scheme/scheme-documents)

Download the **BTPFSF** report and accounts at [btppensions.co.uk/reports](https://btppensions.co.uk/reports)





## Staff travel updates:

### for retired safeguarded staff - from Rail Staff Travel (RST)

#### Staff travel restrictions

Some train-operating companies have added timed restrictions to employees using their travel facilities, so please ensure you check these before you travel.

There may be changes through the period of these restrictions. The latest staff travel restrictions are available at [raildeliverygroup.com/rst/where-can-i-go.html](http://raildeliverygroup.com/rst/where-can-i-go.html).

There's also information on what catering, if any, you can expect if you're travelling in First Class and you can check the restrictions document on the RST website to see what you may be entitled to.

#### Updates

##### **The International reduced rate card (FIP card) is being renewed in November**

Some retired employees are eligible for reduced rate travel in Europe. If you are eligible, you may already hold a FIP card.



If you are moving house between October and Christmas, please make sure you let RST know so they don't send your card to the incorrect address. If you no longer travel in Europe, and don't need a FIP card, please let RST know.

##### **Discounts are available on the Fairbourne Railway**

RST has an agreement with Fairbourne Railway, which means that holders of a Staff Travel Card can get a 75% discount on rail fares. You can find out more by visiting [fairbournerrailway.com](http://fairbournerrailway.com).

##### **How to buy priv rate tickets if the ticket office is closed**

The rules around buying staff discounted (priv rate) tickets are unchanged. If the ticket office is closed at the station where you start your journey, and there is no local 'promise to pay' in use, you can buy a priv rate ticket when you're on the train.

If there is a penalty fare area in force, you must obtain the same permit to travel facility as a member of the public, which can be surrendered when you reach the point that you're able to purchase a priv rate ticket.

You can purchase priv rate tickets and book seats online directly through the RST website at [railstafftravel.com](http://railstafftravel.com). This gives you the option of collecting tickets at the station, having tickets posted to you, or receiving an e-ticket by email.

If you haven't already registered for an account, please email [rst@raildeliverygroup.com](mailto:rst@raildeliverygroup.com) with your request to access RST, including your full name and address, using 'RST Online' as the subject of the email.



### What to do if you're moving house

You must let RST know your new address, as well as the RPS if you're an RPS member, or the Fund if you're a BTP member. You can do this by completing the Change of Address form online at [raildeliverygroup.com/rst/forms.html](https://raildeliverygroup.com/rst/forms.html).

### Where you can use your Staff Travel Card

If you'd like to know where you can use your Staff Travel Card, you can read the RST guide at [raildeliverygroup.com/rst/where-can-i-go.html](https://raildeliverygroup.com/rst/where-can-i-go.html).

When you open the document, press the 'CTRL' and 'F' keys together. Then, you can use the box to type in a word you're searching for to help with your enquiry.

### How you can contact RST

You can contact RST by emailing them at [rst@raildeliverygroup.com](mailto:rst@raildeliverygroup.com).

## What to do if you don't have internet access

### Phone the Rail Staff Travel helpline

For those who don't have internet access, the RST team operate a contact centre phone service which has specific opening hours. You can call them from the UK on **020 7841 8274**. Phone lines are open from 9.30am to 12.30pm on Mondays, Wednesdays and Fridays (excluding bank holidays). Please be aware that when it's busy, call waiting times can be around 30 minutes. It's usually busier between 9.30-10.30am, and gets a little quieter afterwards.

If you do need to speak to the team, they'll ask for your name, National Insurance number and address to confirm your identity, so please have this handy.

If you want someone you know to speak to RST on your behalf, such as a family member, they may need to speak to you first.

### Write to RST

If you'd like to write to RST, you can send your queries to:

**Rail Staff Travel**  
**PO Box 80612**  
**London**  
**EC4P 4NH**



## 30 years of the RPS

We're proud to have been helping thousands of members like you save for life after work for the past 3 decades, investing your pension contributions responsibly and sustainably, to help support the best financial outcomes in retirement.

To celebrate the Scheme turning 30 in October 2024, we're sharing photos and quotes from our members, as well as including a special anniversary quiz on the back page.



### Andrew Turnbull has recently joined the RPS

'I'm relatively new to the rail industry, and so to the Railways Pension Scheme.'

'I think that we're very fortunate to have such a good pension scheme available to us on the railway and it is a huge perk of the job. I've found it worthwhile to take the time to understand more and plan my pension using the info on myRPS, including transferring DC pensions from old jobs into my RPS pension and also keeping a close eye on my BRASS contributions.'

'Being in my late 20s, I want to make sure that I can plan as best as I can for life after work for myself and my family. My advice to anyone of a similar age and stage in their career is to give your pension some attention - we are lucky to have the RPS, and the future you will look back and thank you!'



### What retired member Phil Williams thinks about the Scheme

'I started as a freight guard at Margam diesel depot. After a number of years, I transferred into the Signalling grade, working at 14 different manual signal boxes and two mainline panel boxes. With the introduction of the new MOM's grade, I was promoted to Mobile Operations Manager at Port Talbot, followed by Signalling Manager in West Wales before becoming Signalling Manager at Port Talbot. I spent my final year as a Signaller Trainer/Safety Briefer in South Wales. After nearly 40 years, I took early retirement at Christmas in 2010 due to a sight problem.'

'In my early days, a large number of drivers from the steam era were retiring. Some weren't looking forward to retirement. After a lifetime of working long shifts, many had limited interests outside of work. I was determined that when my time came, I wasn't going to retire that way, so I started planning early for what I hoped I would achieve from my retirement.'

'It's an excellent pension scheme and there are very few in the country that can match it. Without it, I certainly wouldn't be enjoying my overall retirement and several holidays a year to the same extent.'

You can learn more about the history of the Scheme and the 30th anniversary by going to the 'Knowledge Hub' section of the RPS member website at [member.railwayspensions.co.uk/knowledge-hub](https://member.railwayspensions.co.uk/knowledge-hub) and looking for 'About the Scheme.'

### Retired member Peter Hales shares his experience with the Scheme



'I joined Freightliner in 1977. I climbed the greasy pole and ended up as Port Manager in Felixstowe. I was made redundant after privatisation in 2003, but Network Rail took me on as a Site Manager. I retired aged 59 in 2007.'

'My one goal was to buy a camper van on retirement, which I did, and we went on a tour to Croatia for 7 weeks.'

'Our rail pension is a wonderful blessing and I'm so glad I paid in extra towards it via the BRASS arrangement, which is a fantastic opportunity for everyone saving with the Railways Pension Scheme. It gives me the financial freedom and flexibility to enjoy my life after work and to make the most of it.'

# Making the most of **life after work**

**Stopping work is a big readjustment and it's perfectly normal to feel uneasy, or even a little lost when the moment arrives, but this new chapter has huge potential.**

If you're new to retirement, or are struggling to adjust, it might help if you take some time to:

## 1 - Relax and embrace the change

Be kind to yourself. Retirement is just another journey, one that may be different to those you've been on before, but it's one that could be equally as, or even more exciting than, previous chapters.

## 2 - Establish a new routine

Structure and organisation help us to build good habits. Think about a new routine that includes plenty of things that make you feel good. It could be a morning walk, run, or bike ride. It could include reading for an hour, a coffee at a local cafe you've always fancied popping in or cooking good food.

## 3 - Rekindle old passions

The busyness of life can often get in the way of our passions, but doing things we're passionate about - particularly if they're creative - can help us to feel fulfilled. Whether it's woodwork, ice-skating, or writing stories, make a list of your favourite activities or passions - things that make you feel great, and see this chapter as a chance to do more of what you really enjoy.

## 4 - Explore new avenues

Trying new activities gives you the chance to meet different people and offers the possibility to discover a new interest or talent. Fancy walking the coast-to-coast, or doing some wild-swimming? Grab a friend or see if there are any community groups in your area.

## 5 - Find purpose and meaning

Helping others helps us and it's one of the most rewarding experiences you can have. Think of a cause you really care about and consider doing some volunteering.



## Toffee apple bread and butter pudding

**Warm the cockles on these chilly autumnal nights and indulge in a delicious slice of toffee apple bread and butter pudding**

**25 mins prep, 1hr cook**

### Ingredients (serves 8)

- 75g butter
- 1tbsp caster sugar
- 3 red-skinned apples, cored and sliced into wedges
- 6 thick slices of slightly-stale bread
- 750g of ready-made custard (and more to serve)
- 200ml of milk
- 4tbsp of caramel sauce (and more to serve)

### Instructions

1. Melt the butter in a frying pan, then pour most into a bowl, leaving 1 tbsp in the pan. Add the sugar to the frying pan along with the apples and fry for about 5 mins on a medium-high heat until sticky and caramelised, tossing the apples around a couple of times.
2. Brush the melted butter onto the slices of bread then cut them into triangles. Arrange into a baking dish about 18cm x 28cm. Spoon the caramelised apples over the top.
3. Mix the custard and milk in a bowl or large jug. Pour the mixture all over the bread and apples in the dish and leave to soak for 10-15 mins while the oven preheats to 190°C/fan 170°C/gas 5.
4. Drizzle the caramel sauce over the pudding and bake for 40-50 mins or until golden brown and with just a slight wobble. Remove from the oven and leave to stand for 10 minutes before serving, drizzled with more caramel sauce and with the extra custard poured over.

Recipe taken from BBC Good Food:

[bbcgoodfood.com/recipes/blackberry-apple-oat-bake](https://www.bbcgoodfood.com/recipes/blackberry-apple-oat-bake)



## Your letters

### Revisiting Wolverton Works

My grandad Douglas Nicholls, spent the majority of his working life at Wolverton Works as a machine shop operator, rising to foreman. He was there during WWII and they made the parts for the war effort, including aircraft wings and gun sights. He retired in 1987 after a career of nearly 50 years, during which he saw many changes, starting with steam power, diesel locomotives and finally electrical multiple units (EMU). Wolverton Works is also the home of the Royal Train.

For my grandad's 100th birthday (in 2022), we were very fortunate to be able to arrange a special visit to Wolverton Works where we were kindly hosted by Sam Sullivan and his colleagues from the Gemini Rail Group. We had a most enjoyable time at the Gemini site, seeing where our grandad worked and reminisced about the good old days.

The first picture is of 'Men leaving the Works' from the 1980s. In the front row, from the left side, my grandad is the first one with a bike, to the right of the man standing without a bike. Do any Penfriend readers recognise yourselves here or know anyone in this picture?

The second picture is of us leaving Wolverton Works after our visit in 2022. From left to right, there's Turbo (a former WW employee), Julie Wood (Douglas's daughter), Douglas Nicholls (my grandad), Jennie Nicholls (me - Douglas's granddaughter), David Nicholls (Douglas's son) & Roy Nicholls (former WW employee & Douglas's son).

### Jennie Nicholls







### From a programming career, to time with the grandchildren

I started work on British Rail, Eastern region, at Peterborough around 1960. My first job was in cash appropriation, which involved writing letters to firms which I wasn't very good at. I went to evening classes to learn RSA bookkeeping, and then moved to the Eastern Region payroll section. This was a lucky move because the section I worked on had Marion Booth (who ended up being my future girlfriend and wife of 60 years) working on it. As I was not very good at chatting to women, it was lucky I could help Marion balancing the figures on the accounts. This provided a lucky state where Frank Clark, the head of the computing division, noticed I was good at balancing the accounts, so he got me to apply for a job in the computer programming section.

This meant I became part of the programming group who seeded the millennium bug. This was due to the limited memory space on the ICL 1301 computer. We saved space by removing the 19 as part of people's date of birth because everyone was born in 19 something. I enjoyed programming for many years, and spent many years improving the run time performance, for instance reducing the time to print the 45,000 payslips, meaning we never failed to meet the dispatch time at the stations at Peterborough to Doncaster and Stevenage etc.

We saved time by using the program I wrote instead of the one provided by ICL, which increased the speed of the printer from 300 lines a minute, to about 600 lines per minute. Another technique I used on magnetic tape files was to use variable length records, as we had been using on the ICL equipment instead of the fixed length records, which the American Honeywell machines used.

Another technique was to use double buffering. This overlapped reading and writing times which sped up the programs, however, this was only valid on programs of a particular profile. This showed up once when I was in the machine room watching a program run and I saw the operator rushing across the room, who pressed the abort button, saying that the program was running away, however I said it wasn't and that I'd just sped it up.

Another of the techniques I used was called caching, where you set up a cache area in memory and preserved records once they had been read off the disc. This meant we could reuse records from the cache instead of having to reread data from the disc, making a more efficient system.

A last stroke of luck in my time working for the rail was when the railways were privatised (sold off), so I could take voluntary redundancy and spend my later years working as an unpaid childminder for my grandchildren, Eddie, George and William, which is time I treasure as I was not able to see my own sons enough in their first years due to work.

**Mick Fountain**

### Fogging in the 40s

My father was a railway man. He worked on the line on what was then possibly one of the most scenic routes in England, 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, very few private cars and general post-war austerity. We lived in a fairly isolated spot about a mile from the railway 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, so 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 moving branches 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 and 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**



## Photo album



### Music festival prize winner Dorothy Martindale

Dorothy joined the clerical staff at Central Station Liverpool on 8 May 1961, transferring to the British Transport Police Office around 1963.

'I entered the railway music festival held in Derby numerous times and this photo was taken in the Office by the Public Relations department. They put the article in the Liverpool Echo. I have numerous photos by them, as I was quite successful. I realise this is different to what you normally publish but it is a good memory from my time - 20 years - of working in the railway.'

Dorothy is 80 years old now and is still in contact with one of her old colleagues.



### BR Computing Local Systems Department, 1991

This photo, provided by Ian Mumford, shows members of the BR Computing Local Systems department, at a product show in London, in April 1991. In 1981, the group was created to select, supply and provide technical support for PCs, printers and later, Local Area Networks within BR. The main site was Furlong House, Nottingham, with Micro Support Centres in London, Reading, Crewe and Darlington.

**Back row from left to right:** Richard Ekins, Craig Brereton, Chris Yates, Jason Holloway, Dave Dodsworth, Paul Dyson, Sheila from Opus computers and Mike Jeffs.

**Middle row left to right:** John Petrie, Jose Pearson, Henry Kay, Anne Smith and Dave Limb.

**Front row, left to right:** Peter Twyford, Ian Mumford, Nick George, Graeme Houston, Kath Elliot, Steve Minihan and Rob Leung.

Ian worked for Local Systems in Rail House in Crewe from 1986, and then in Nottingham until it was disbanded after privatisation.



# Stay healthy this winter

Health and wellbeing are important at all times of year, but with decreasing hours of daylight, drops in temperature and the rise of seasonal bugs, it's really important to look after your health and wellbeing as the year draws to a close.

Here are some tips on how to do that.

## Look after your mental health

Our mental and physical health affect each other and one way to promote your mental health is to think about all the good things you have in your life. Thinking about what you're grateful for has been known to have real benefits, including:

- Helping you to feel more positive emotions
- Improving your health and boosting your immune system
- Strengthening your relationships
- Helping you to relish your experiences

## Nourish your body with good food

It's important to keep our immune systems strong during the winter months. Make sure you get your daily intake of vitamins and minerals. Try experimenting with new recipes if you fancy spicing things up in the kitchen.

## Get regular exercise

Although it's natural for us to want to stay warm and hibernate in winter, exercising outside is a great way to get our essential vitamin D intake, our mood-boosting endorphins and offset Seasonal Affective Disorder (SAD).

Taking just 30 minutes of exercise every day can:

- Improve your heart health
- Elevate your mood
- Increase your energy levels
- Improve your sleep
- Support bone health
- Reduce your risk of developing conditions (e.g. type 2 diabetes and heart disease)

## Keep warm

We're all feeling the pinch with the cost of living price increases, but it's essential to keep warm in the winter. Wear plenty of thin layers to trap heat, which will help to regulate your body temperature. Make sure your home is well-insulated, and windows and doors are sealed properly to get rid of draughts.

## How are you spending your life after work?

Over the last few years, we've enjoyed hearing all of your interesting stories about life on the railways. Now that you're retired, we'd love to hear how you're spending this new chapter, what sort of things you've been up to, and what opportunities retirement has given you that you might not have had time to do for before.

If you'd like to tell us about your life after work, please write in to [Penfriend@railpen.com](mailto:Penfriend@railpen.com).

You could include things like...

- Any new hobbies you've taken up and how you're finding them
- Any exciting adventures you've been on, or have planned for the near future
- If you've joined any community groups, or had any experience volunteering and how you're finding it

...and anything else that you've been enjoying.

We'll try and share some stories in forthcoming issues.





## Discounts and benefits

**Now that you're taking your pension, you may have a host of benefits and discounts available to you that you don't want to miss out on!**

### Save 1/3 on rail travel with a senior travel rail card for everyone aged 60 and over

Take a tour around the UK with a senior travel rail card which you can buy for £30 for a year, or £70 for 3 years. As well as saving you around £96 a year on average, this membership gives you access to special offers from partners, including discounts on wines, holidays, hotels, theatre tickets and more! Visit [senior-railcard.co.uk](http://senior-railcard.co.uk) for more information.

### Discounts on English Heritage memberships - for over 65s

If you're over 65, English Heritage offers an annual senior membership for £63, and a joint annual membership for £96. This membership gives you unlimited access to over 400 historic sites across the UK, and free entry for up to 6 children - the perfect adventures to take the grandchildren on! Visit [english-heritage.org.uk/join](http://english-heritage.org.uk/join) for more information.

### Restaurant discounts - for people over 60

**Tastecard** - offers 50% off food for 2-for-1 meals at more than 6,000 UK restaurants, including chains and independent restaurants. The Tastecard also offers discounted days out, trips to the cinema and cafes. Visit [tastecard.co.uk](http://tastecard.co.uk) for more information.

**Greene King Pubs** - offer senior menus at a reduced rate. Visit [greeneking.co.uk](http://greeneking.co.uk) to find a Greene King pub near you.

### Winter Fuel Payment - for those born before 25 September 1957

The government are offering between £250-£600, which includes a 'Pensioner Cost of Living Payment' to help you pay your heating bill this winter. Your eligibility depends on your circumstances and you can find out more by visiting [gov.uk/winter-fuel-payment](http://gov.uk/winter-fuel-payment).

## Your State Pension - age 66 and above

Based on your National Insurance contributions, the State Pension is a 4-weekly payment from the government, that's separate to your workplace pension. The current State Pension is £221.20 per week. Once you reach your State Pension age (SPA), which is currently 66 for both men and women, you'll need to claim your State Pension from the government. You can find out more about the State Pension by visiting [gov.uk/state-pension](http://gov.uk/state-pension).

## Don't miss out on these free rail events

### Railway Benefit Fund community event in Crewe - 25 November, 1-3pm

The Railway Benefit Fund (RBF) is hosting an event to bring railway workers together for some friendly chats about life in rail, to share common experiences and enjoy each other's company, with a cup of tea and piece of cake!

The event will take place at:

**Avanti Training Academy  
Tatton House  
Crewe Business Park  
Westmere Drive  
Crewe  
CW1 6ZD**

You can find out more information by visiting [railwaybenefitfund.org.uk/news/retired-rail-community-event-crewe](http://railwaybenefitfund.org.uk/news/retired-rail-community-event-crewe).

### National Railway Museum in York, Signalling Demonstration - 12 October, 2 November, 14 December and 28 December, 11-12.30pm and 1.30-3.30pm

Take the grandchildren to the National Railway Museum where they can learn all about how railway signals work, in a demonstration using a historic model railway that's been used for over 100 years by the Lancashire & Yorkshire Signalling School. Volunteers will show how trains negotiate around the rail network safely. You can also view their exhibition spaces to learn about the history and evolution of the railway.

Visit [railwaymuseum.org.uk/whats-on/signalling-demonstration](http://railwaymuseum.org.uk/whats-on/signalling-demonstration) for more information.

## 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](http://railwayspensions.co.uk/platform) or [btpensions.co.uk/platform](http://btpensions.co.uk/platform).

All you'll need to register is:

- your full name
- date of birth
- 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 other communications 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** at the end of 2024.

## Where to go for support

It's not been an easy year, and whether you need a bit of financial support, help with budgeting, or emotional support, there are services that can help you.

**MoneyFit** is a quick and easy tool that makes managing your money much easier by tailoring hints and tips to your personal circumstances. You can find the MoneyFit tool in the 'Planning for the future' section when you log in to your online account at [railwayspensions.co.uk](http://railwayspensions.co.uk) or [btpensions.co.uk](http://btpensions.co.uk).

**Railway Benefit Fund (RBF)** is a charity that aims to improve the lives of rail employees and their families, by providing them with customised support. With a family fund, a grants programme, a legal advice helpline and assistance with debt advice, it is a great source of help. Visit [railwaybenefitfund.org.uk](http://railwaybenefitfund.org.uk) or call them on **03452 412 885**.

**MoneyHelper** offers free, impartial advice on finances and pensions for people living in the UK. They can help you take control of your money. Visit [moneyhelper.org.uk](http://moneyhelper.org.uk) or call them on **0800 011 3797**.



**Here at Woking Homes, the warmth of our welcome is matched only by the highest standards of care**

Woking Homes is a railway charity providing residential and respite care primarily for former railway employees and their close family members.

We provide a secure, relaxed and homely environment in which the care, wellbeing, comfort, and safety of our residents is of prime importance. Our philosophy emphasises the individuality of everyone within our home.

Prospective residents are encouraged to visit the home to sample the atmosphere and level of service. Sometimes a short stay of two or three days can be arranged to "feel the way".

Please call us for more information and a brochure or visit our website:

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Woking Homes, Oriental Road, Woking, Surrey, GU22 7BE

Email: [administration@woking-homes.co.uk](mailto:administration@woking-homes.co.uk)

Web: [www.woking-homes.co.uk](http://www.woking-homes.co.uk)

Registered charity no. 1120447

Inspected and rated

Good



# Competition

## Celebrating 30 years of the RPS!



To mark the celebration of the RPS' 30th anniversary, this quiz invites you to look back on big cultural moments over the last 30 years.

Send your answers to [penfriend@railpen.com](mailto:penfriend@railpen.com) to be in with a chance of winning **£60 worth of shopping vouchers!** The winning entry will be drawn at random and the competition will close at 5pm on 31 December 2024. Good luck!

1. Who became the first Black president of South Africa in 1994?
2. Which country defeated Germany in 2002 to win its fifth World Cup?
3. In which year did Sergey Brin and Larry Page found Google?
4. What's the name of arguably the world's most famous telescope, launched by NASA in 1990?
5. Which British heptathlete won gold at Sydney Olympic Games in the year 2000?
6. Arguably the greatest player in basketball history, Michael Jordan, who won 2 Olympic gold medals, 10 league scoring titles and led the Chicago Bulls to 6 national titles, retired in which year?
7. What's the name of the world's most powerful particle accelerator, that ran its first test operation in 2008?
8. In which year did Titanic star Leonardo DiCaprio win his first Oscar for his role in The Revenant?

## Penfriend Spring 2024 competition answers

Thank you to everyone who took part in the Spring-Summer 2024 Penfriend competition.

Congratulations to Trevor Phillips, who was randomly selected as the winner.

1. The Penydarren locomotive
2. The Qinghai-Tibet Railway/ QingZang
3. The UK
4. The Swiss Federal Railways
5. The Blue Train
6. Vietnam
7. The Transcontinental Railroad
8. The Frecciarossa/Le Frecce

## Help us improve Penfriend

If you found this newsletter helpful, or if you have any suggestions on how we could improve it, please complete our survey at [surveymonkey.com/r/PenfriendAutumn2024](https://surveymonkey.com/r/PenfriendAutumn2024).

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



## Follow us on 'X'

Formerly known as **Twitter**.

We share the latest updates and information to help you get the best from your pension. Please take a moment to visit [Twitter.com/RPSPensions](https://twitter.com/RPSPensions) or [Twitter.com/BTPPensionFund](https://twitter.com/BTPPensionFund) and select 'Follow'.



## Contact us



### Write to:

Customer Services Team,  
Railpen, PO Box 300,  
Darlington, DL3 6YJ



### Email:

[csu@railpen.com](mailto:csu@railpen.com)



### Helpline

**0800 012 1117**

Open Monday to Friday  
8am - 5pm

If you are calling from  
outside the UK, contact  
**+44 1325 340 188**.

You will be charged at  
normal overseas call rates.

Some telephone calls may  
be recorded.

