



penfriend:

the newsletter for railway pensioners



Your pension
increase 2024

Rail Staff
Travel updates

Building
digital literacy

Message from your Trustee Chair

Welcome to the Spring-Summer issue of your Penfriend newsletter

I hope you enjoy reading stories about life in the rail industry and that it brings back happy memories. As well as your regular features on pension news, travel updates and your wonderful stories, this issue of Penfriend includes a delicious Spring recipe for you to try and tips on boosting your health and wellbeing.

In response to member feedback, we're taking steps to reduce our environmental impact and make it easier for you to access your documents online. That means 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. You can find out more on page 3. If you haven't already, make sure you sign up for your free online account to get access to your important pension documents at any time, from anywhere.

Inside this newsletter, you'll also find information on Pensions Dashboards, the forthcoming tool that will let you see all your pensions securely in one place, online.

With many services moving online, it can feel a bit overwhelming for some people. If you feel you need a little help getting to grips with technology, have a look at the article about digital literacy on page 16.

We'd love you to share your thoughts about this issue and you can find a link to the survey on the back page. I hope you enjoy it.



With best wishes,

CHRISTINE KERNOGHAN
Chair of the Trustee

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This issue's front cover image supplied by Mel Thorley features the 45527 SOUTHPORT, a grand example of incredible engineering.

'It was steam, green and a "namer," enough to set our pulses racing. It was when I went trainspotting at Crewe that I got to see it. In 1992, I met a former Edge Hill (Liverpool) driver - Charles Ebsworth. When I asked him if he had any particular favourites, one he mentioned was SOUTHPORT. Even though a class of engines can have come from the same locomotive works, just like "Monday morning and Friday afternoon motor cars," their performances differed' - Mel Thorley.



A step in the right direction...

...moving towards a paperless pension

In response to member feedback, we're taking steps to reduce our environmental impact and make it easier for you to access your documents online.

What's changing?

From the end of 2024, you'll be able to get some pension paperwork online only rather than by post. If you've changed your address, you'll also need to tell us online.

The first documents to be moved online are:

- P60s
- Pension year-end letters
- Member newsletters like Penfriend

You may not get all of these documents, as it depends on your membership. Any documents you do get will move online only from the end of 2024, unless you opt in to print.

If you opt in to print, these documents will be sent to you by post.

What does it mean for me?

If you have an online account, you'll get your documents online from the end of 2024, unless you tell us you want to opt into print.

If you opt into print, you'll get 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 print, you'll get your documents by post.

So, if you'd prefer to get things online, you need to register for a myRPS account if you're a member of the RPS, or a myFund account if you're a member of BTPFSF.

What do I need to do to go paperless, or keep getting documents in print?

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

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

If you haven't got an account, you can sign up quickly and easily at railwayspensions.co.uk/register or btpensions.co.uk/register. Further details are below.

Continue with print - Even if you have an online account, you can still opt in for print, but you'll need to tell us.

You can fill in the form at member.railwayspensions.co.uk/knowledge-hub/news-and-views/paper-opt-in if you're an RPS member, or btpensions.co.uk/resources/opt-in-to-paper-communications if you're a BTPFSF member, or scan the **QR code**.



You can also call the Helpline. You may still get communications giving you the chance to opt-in throughout 2024, but you only need to tell us once.

Do nothing - If you don't register for an online account, and don't opt into print, your personal documents will still be sent to you by post. However, other items like newsletters will be online only, from the end of 2024.

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

Continues on the next page..

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** or **btpensions.co.uk/login**.

Current and historic P60s are in the 'View statements and estimates' page in the 'My Pension' section.

Newsletters can be found at **railwayspensions.co.uk/newsletters** and **btpensions.co.uk/resources/newsletters** without logging in.

How do I register for an online account?

Visit **railwayspensions.co.uk/register** or **btpensions.co.uk/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



Your 2024 pension increase

For the 2024/25 year, your railways pension will increase by up to 6.7%. This will be effective from 8 April 2024.

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 6.7% 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 24 April 2023, 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 receive using the information in table A.

Table A

Date you started claiming your pension (or your pension became preserved)	% increase to railways pension
23 April 2023 or before	6.7
24 April - 23 May 2023	6.14
24 May - 23 June 2023	5.58
24 June - 23 July 2023	5.03
24 July - 23 August 2023	4.47
24 August - 23 September 2023	3.91
24 September - 23 October 2023	3.35
24 October - 23 November 2023	2.79
24 November - 23 December 2023	2.23
24 December - 23 January 2024	1.68
24 January - 23 February 2024	1.12
24 February - 23 March 2024	0.56
On or after 24 March 2024	0.00

How will my first pension payment in the year 2024/25 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	New rate
12/04/2024	3	1
19/04/2024	2	2
26/04/2024	1	3
03/05/2024	0	4

Where does the increase come from?

If you're under age 65 on 8 April 2024 - the date the increase becomes effective - you'll receive all of the increase from your railways pension.

If you're 65 or older on 8 April 2024, 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. Although 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/find-pension-centre](https://www.gov.uk/find-pension-centre).

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

For more information, please visit:

■ [railwayspensions.co.uk/retired/annual-pension-increase](https://www.railwayspensions.co.uk/retired/annual-pension-increase) for RPS members

■ [btpensions.co.uk/retired/annual-pension-increase](https://www.btpensions.co.uk/retired/annual-pension-increase) for BTPFSF members



Last year, we sent a new P60 template, improving the look and feel. The improved P60 will also be available from your online account from this year. You can view historic P60s by registering for or logging into your online account.



Pension news:

in summary

On 12 November 2023, Chancellor Jeremy Hunt presented the Autumn Budget.

The main announcements in relation to pensions were as follows:

- The government has committed to maintaining the Triple Lock. This means that the uprating of the basic State Pension, the new State Pension and Pension Credit standard minimum guarantee for 2024-25 will be in line with average earnings growth of 8.5%. The new full State Pension will increase from £203.85 per week to £221.20 per week in 2024-25.
- The government confirmed that they'll bring in legislation to abolish the Lifetime Allowance (LTA), as originally announced in the Spring Budget 2023.

This will be effective from 6 April 2024 and will include a new maximum lump sum level of £268,275, one-quarter of the previous LTA.
- The government is considering whether savers should have the right to ask a new employer to pay pension contributions into an existing pot. This is similar to an approach already used in other countries, such as Australia. This could possibly allow savers to have one pension 'pot for life'.

Cabinet reshuffle

As part of Prime Minister Rishi Sunak's cabinet reshuffle in November 2023, Paul Maynard, MP for Blackpool North and Cleveleys, has been appointed as the new Pensions Minister. He replaces Laura Trott, who was appointed as Chief Secretary to the Treasury. Laura Trott had been in post as Pensions Minister since October 2022.

Mel Stride, the Secretary of State for Work and Pensions since October 2022, has remained in his role.

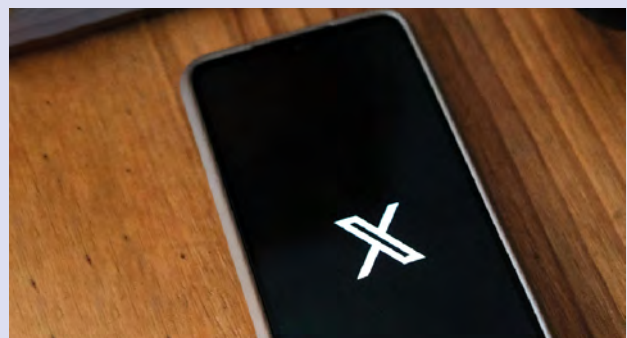
Spring Budget date set

HM Treasury announced that the Spring Budget will be held on 6 March 2024. This could be one of the last chances for the government to announce significant changes to tax policy before the general election. However, it is possible that an election will not be called until after an early Autumn Statement. With the abolishment of the LTA, as outlined above, further pension measures in the Spring Budget are not expected.

Follow us on 'X'

Formerly known as Twitter.

Twitter has rebranded, and is now known as X. Please take a moment to follow us **@RPSPensions** or **@BTTPensionFund**. We share the latest updates and information to help you get the best from your pension.



Make life 'mindful'

and have some of your happiest years yet

Life after work can be a bit of a shock to the system, but living a more 'mindful' life has been known to enrich experiences, improve wellbeing and bring a sense of peace.

What is mindfulness?

Mindfulness means actively noticing and bringing your awareness to the present moment, considering what you can see, as well as how you think and feel, without judgement. According to MIND, practicing mindfulness can help you to feel calmer, less stressed, feel more able to respond to your thoughts and feelings, increase your self-awareness and help you to cope with unpleasant or difficult thoughts.

Research suggests that practising mindfulness consistently helps you to:

- Boost your mood
- Slow down and savour your experiences
- Improve your focus
- Manage your emotions better
- Strengthen your relationships with others

Here are some tips on how to become more mindful.

Start everyday with sunlight

When you wake up, before you look at a screen or anything else, let some sunlight/daylight into the room, or go and stand outside for a few minutes. Think about how the sun feels on your skin. If it's particularly hot, you may want to wear sunscreen. Morning sunlight provides essential vitamin D that our bodies need. It helps to reduce stress, nourishes mental health and strengthens our immune systems. Just a few minutes in the sun resets your body's sleep-wake cycle, which improves the quality of your sleep.

A few words of thanks goes a long way

It's great to start the day in a positive mind frame. While basking in the sunlight, think about a few things you are grateful for on this particular day. If you want to, write them down. Add new things to the list every day.

Set an intention for the day

Creating a daily intention is a great way to align your day-to-day life with your goals, however small or big. If you want to learn a new skill, such as playing guitar,

setting an intention of improving, by practising for 20 minutes a day, can help you achieve that goal and make your days feel purposeful, and fulfilling. If you want to improve your fitness, setting the intention of the activity makes you feel positive about it, and gain a sense of achievement when you complete your goals.

Take your time

All too often, we race through our days. Take your time to enjoy the things we often take for granted, or don't pay much attention to. When you're eating, savour every bite of your food. When you're walking, look at all that's around you - the landscapes, the colours, the wildlife. What aromas can you smell, pine and honeysuckle? Take a pair of binoculars and lookout for the majestic turquoise flare of a kingfisher in flight.

Be kind to yourself

It's easy for us to overlook our own needs. Give yourself some of all the love you've given to everyone else for your whole life. Nourish your body with the outdoors; nourish your mind with literature, creative endeavours, and learning. Tell that noisy little self-critic upstairs that they can take a couple of weeks off. Feel proud at all of your accomplishments. Take yourself out to dinner, or find a topic you've always wanted to learn about.

Create healthy boundaries

In relationship terms, boundaries help you to define how you'd like to be treated, and what you're comfortable with. Although not easy to establish, the benefits of setting healthy boundaries mean that both parties feel their needs are being met. Both feel safe and understood. You may spend a lot of time with a friend who's constantly on their phone, which makes you feel uncomfortable and undervalued. An example of a boundary to introduce could be to have a 'no phones rule' while you're together.

Exercise

Exercise improves your mood, increases your energy, releases endorphins (chemicals to deal with pain and stress), improves your sleep, supports bone strength, reduces risks of virtually all diseases - the list of positives are endless!

What puts the spring in your step, or helps you to feel present?

If you'd like to share your daily practices with us, or tell us how adopting some of these has helped you, please send them to Penfriend@railpen.com.



Your letters

The passing of Peter Gibbs

My dad passed away recently at the good old age of 94. His journey with British Rail began when he left school at 14 and started an apprenticeship in S&T. After a while, he took time out to do his military service in the Navy and afterwards, he went straight back to BR. He loved his time there, a place where he learnt to drive and he spoke fondly of the POW who worked on the railways.

My father worked in Hull and then York in the offices as an area engineer. After retiring at 60, he was headhunted by Transmark, which led to him living in London Mon-Fri working on the electrification of the Channel Tunnel at Waterloo, before he was transferred to Paris to carry on the project. After this, he worked in Athens and then Belfast. Then finally, he took his well-earned retirement, playing lots of golf and, as a lifelong Hull FC rugby supporter, watched and enjoyed the rugby.

I remember going to the children's railway Christmas parties in the 1960s held in the railway social club. The mums would be busily making sandwiches and we'd sit at tables in long rows waiting for sandwiches followed by fruit and jelly. We saw Father Christmas and were given a selection box and an orange. Then, we'd play lots of games, looking great in our best party frocks, the boys in their best shirts and trousers.

Sue (Peter Gibbs' daughter)



Arthur Robinson

I was wondering if you would be interested to hear about my father, Arthur Robinson.

He spent all his working life at the Carriage Works in Eastleigh. He started as an apprentice coach trimmer, and had to do his national service at the start of the Second World War. He never spoke about what he did, but I have been able to get his whole army service. He was in Burma and was in 'special services.' The only information I got from Dad about his time in the Army was that he thought the Gurkhas were the bravest of the brave and he was very glad that they were on his side.

On his return to the works, he helped organise the children's Christmas parties held in the works canteen. Every year he was part of the team that organised the work's float in the Eastleigh Carnival. He was very good at dressing up and entertaining the crowds! Dad was into fitness from the age of 14, and he made sure the family were well-fed, and had lots of exercise. Dad, with three army mates, started the 'Boy's Club' in Bishopstoke, concentrating on fitness and exercise. He was also the first aider and sponge man for the local football teams. He was very popular in Eastleigh and other local places.

He was a wonderful husband to Joan, and a great father to my sister Lynda and myself, Jean. We all miss him very much.

Jean Robinson

Life on a Footplate

I started my career in 1954 at Top Shed, the steam sheds for Kings Cross, London. This little story shows just how curiosity can get you into a pickle!

I've always loved technology, and I'm now working regularly on the ubiquitous N2 steam locomotives that worked the suburban services. So, what stirred up my imagination on these locomotives? It was the fact that it was the only type of locomotive at KX that was fitted with condensers, a means of diverting exhaust steam from the chimney back to the water tanks. These, I'm told, were intended to be used between KX & Moorgate, to reduce the amount of steam in the tunnels.

Now to me, this seemed like a good idea. A useful method of recycling our water. Imagine my surprise to find that no Driver I went with used this system. When I asked why, they simply replied 'no one uses it'.

One day, I had a young Driver (Dennis) who, when I mentioned the condensers, agreed that he'd never understood why they were never used. As we were working a commuter train out of Moorgate that evening, I suggested that we'd give it a try just to see how well they worked. Seemed like a good idea at the time!

The route into Moorgate had a lot of tunnels, some of which were produced by the old 'cut and cover' technique in Victorian times, so were quite large bore with easy gradients and not really a problem so far as smoke and steam was concerned. Except, that is, for the climb from KX Metropolitan Station up to the Main Station at Kings Cross. You had a 15mph curve at the bottom of the bank, followed by a sharp climb up a tight single bore tunnel which was quite steep and curved. This was known as 'Hotel Curve' as it ran under the Great Northern Hotel.

Most men went up with a cloth over their noses and mouths because of the amount of steam and smoke that came into the cab. That's where we decided to try the condensers out.

As the rush hour was always busy, with trains running between KX and Moorgate (as well as trains from the Midland Region), we'd often be stopped at the approach to the tunnel to let a train clear the Junction, as happened this evening. Finally, signals cleared and we were right away to KX.

We started the climb with the regulator fully open with a powerful bark from the chimney and as we entered the tunnel, Dennis operated the condenser lever. Immediately, the sharp bark from the chimney

changed to a muffled whoomph, followed by a loud bang. We suddenly found gallons of black sooty water flowing in through the roof hatch! Whilst Dennis was doing his level best to shut the Condenser lever.

When we burst out of the tunnel, I looked at Dennis, who was covered in sooty water. We also found that the front 2 coaches were covered with wet soot! So, what had happened? Well, we'd filled the tanks at Moorgate, so there was hardly any space left in the tank to take the steam that was entering it, something had to give and that was the tank lids, both with broken catches. The water in the tanks had then come out like two fountains and washed down soot that had probably accumulated from Victorian times!

I admired Dennis's stoicism, who said 'Well John, we now know why those old Drivers never used this system.' So far as I was concerned, it was never used again.

John Morgan

Singing through the night shift

I have been meaning to write to the "Your Letters" page for ages now. What made me finally put pen to paper was reading the letter from John Steele in the Autumn/Winter edition of 2023, especially the British Rail Maintenance, Charles Street Works, aka, The Caley.

You see, I worked there from 1976-1986 as a coach painter until I left to emigrate to Australia, where I still reside. My three mates, Geordie, Bertie and Bankies, had a ball of a time as a team working there. The singing as we worked from end-to-end painting the coaches was supreme, especially our lead singer Geordie. Working the night shift was something else altogether. We used to bring in our own favourite cassettes. The night I brought in a Demi Roussos' cassette, well... the least said about that the better. I was sledged for years about that!

The Caley has now closed, but the memories live on. Geordie and I were diehard Rangers fans, Bertie was a Patrick Thistle NIL fan, and Bankies, as his nickname suggests, was a Clydebank fan. Sadly, he passed away years ago, but he is fondly remembered. The picture of the Flying Scotsman Centenary 60103 on the Autumn 2023 edition of Penfriend is fantastic, and a credit to the tradesmen of their time, 100 years on.

Bobby Reid



Taxing issues

Additional tax charges

During the 2023-2024 tax year, some pensioners in Pay Group 3 of the Railways Pension Scheme will have received 14 pension payments instead of 13. As this additional payment is also taxable income, as with the other pension payments, it may have included a deduction for tax. Here, we explain why this happens.

As your railways pension is paid on a four-weekly cycle, you'll normally receive 13 payments during each tax year. However, this payment cycle means that around every 28 years, an extra four-weekly payment is made.

What this means for some members in Pay Group 3

Some members in Pay Group 3 will have received 14 pension payments rather than 13.

Ideally, the tax deducted from the additional 14th payment will have been at a basic rate or higher tax rate, depending on which the member pays. However, HMRC is aware that taking this approach can cause some issues, such as:

- changing the tax code temporarily
- dealing with queries around changes to the code and tax deductions
- reporting the details on P60s

To avoid this, HMRC have told pension funds that have four-weekly paid pensions (including the Railways Pension Scheme) to continue to apply the same tax code but on a 'Week 4 basis' (as if it was the first payment in the tax year).

When this happens, the tax deduction applied is based on 1/13th of the tax-free allowance. HMRC is aware of this and knows it will potentially result in an underpayment of tax.

HMRC has confirmed that Railpen has dealt with the tax calculations for the additional 14th payment correctly. It also confirmed that any underpayment of tax is a direct result of its instructions.

HMRC has said that in most cases, any underpayment of tax would only equate to around 20% of the 1/13th of tax-free allowance for basic rate taxpayers (or 40%/50% for higher rate taxpayers).

How will the tax be collected?

Any tax owed is usually collected through an adjustment to your tax code. However, there are circumstances in which HMRC is unable to do this e.g. if there's other PAYE income in the month, or if the adjustment to the tax code would more than double the tax, or for it to be more than half of the salary/pension income.

In this case, HMRC would send a letter setting out how to pay the tax owed.

Then, now, tomorrow - 30 years of the RPS

The Railways Pension Scheme (RPS) will celebrate its 30th birthday in October 2024.

We're proud to help you plan for your life after work, and support you to achieve the best possible financial outcome in retirement, as we have done for thousands of members over the past 3 decades.

We'd like to hear from you

As we look back at what's been achieved so far, and think carefully about tomorrow, we'd love to hear about your pension journey with the RPS.

Please share your story about how the Scheme has contributed to where you are now, and your thoughts on what we can do more, or less of, to support you and your fellow members in future.

How to get in touch

Please email your thoughts to Penfriend@railpen.com by **Friday 28 June 2024**, keeping it to no more than 500 words. We may then ask permission to share your story with other members and contacts in line with our privacy policy. You can read our privacy notice in full at member.railwayspensions.co.uk/about-us/privacy.



Rhubarb, Marzipan and Citrus Cake

20 mins prep, 5 mins cook

Try your hand at this delicious Spring rhubarb sponge, with zesty orange and lemon, served warm with a generous helping of crème fraîche.

Ingredients (serves 12-15)

- 300g softened butter, plus a little for the tin
- 400g thin-stemmed rhubarb, cut into thick pieces
- 350g golden caster sugar (or ordinary caster)
- ½ orange, zested
- ½ lemon, zested
- 3 large eggs
- 200g self-raising flour
- 50g fine polenta
- 50g ground almonds
- 1 tsp baking powder
- 100g marzipan, chopped into small chunks

Method

1. Heat oven to 180C/160C fan/gas 4. Butter and line a 20 x 30cm bake tin with baking parchment. Toss the rhubarb in 50g sugar and set aside to macerate for 20 mins.
2. Tip the butter, remaining sugar and zests into a large bowl. Beat with an electric whisk until light and fluffy. Add the eggs, one at a time, mixing well between each addition. Add the flour, polenta, almonds, baking powder and a good pinch of salt, and mix until just combined. Fold through half the rhubarb (reserving the rest for the top), plus any juices, and the marzipan.
3. Scrape the mixture into the tin. Smooth the surface up to the edges and top with the remaining rhubarb. Bake for 45-50 mins until risen and golden, and a skewer inserted in the centre of the cake comes out clean. If there's any wet mixture, return it to the oven for 5 mins. Cool in the tin for 10 mins, then serve warm with crème fraîche, or cool completely to serve as a cake. Will keep in an airtight container for 3 days.

Recipe taken from BBC Good Food: [bbcgoodfood.com/recipes/rhubarb-marzipan-citrus-cake](https://www.bbcgoodfood.com/recipes/rhubarb-marzipan-citrus-cake).

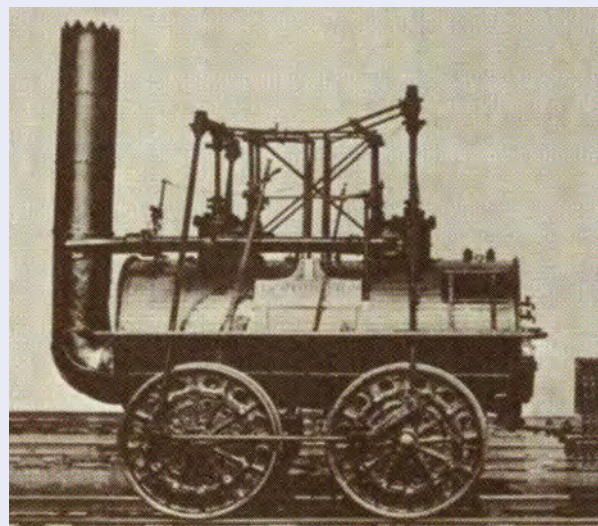


Photo album



This is Reginald Reid, who retired on 22 July 1985 after completing 49 years on the railway Southern Region and BR as a cleaner, fireman and driver at Nine Elms.

His son in-law, John Hedgecock, also worked on the Railway and is now retired.



Would you like to feature in Penfriend?

If you have happy memories of working in the rail industry, we'd love to hear them! Please send your fond memories, letters and photos to Penfriend@railpen.com.

Book corner

Little Loco's Big Day

By Caroline Hardie and illustrated by John Pickin £8.99

'Little Loco's Big Day,' an exciting new book for children tells the story of the opening day of the Stockton and Darlington Railway - the start of our modern railway network. Based on real events, it's an uplifting tale of the first locomotive, which ran on 27 September 1825. In the book, trouble brews when the Wonky Waggons grumble because they want to be pulled by horses, not locomotives and Herald the Horse is worried that he'll be replaced by Little Loco.

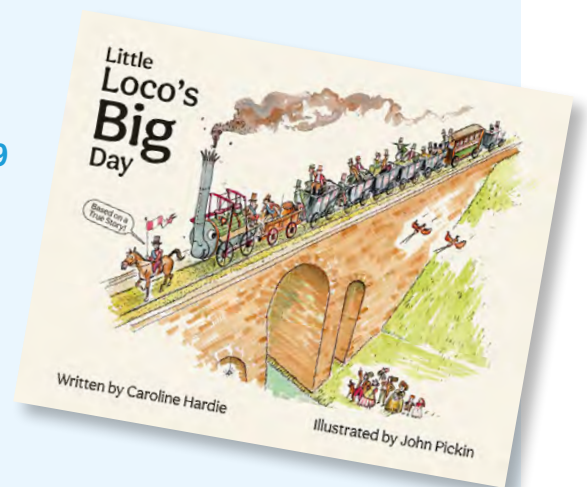
We caught up with the book's author, archaeologist and Trustee of Friends of Stockton and Darlington Railway, Caroline Hardie.

"I've been researching the Stockton & Darlington Railway for years and getting to know some of the characters involved - similar to how the original engine drivers got to know the personalities of their engines. Writing an illustrated book for young children was a fun way to introduce them to their internationally important railway heritage, especially with the major events of the 200th anniversary coming up in 2025."

The book includes characters based on some famous names, for example: "Little Loco is Locomotion No. 1. and George the Genius and Talented Timothy are renowned engineers George Stephenson and Timothy Hackworth who made Little Loco in Newcastle. Some characters want Loco to fail, such as the Wonky Waggons. They're based on the first batch of 150 waggons purchased by the S&DR, which turned out to be, well...wonky."

Caroline hopes that 'Little Loco's Big Day' will be the first in a series all about Little Loco's adventures. You can buy it (and find several fun activities for children) by visiting therailwaystation.shop/little-loco. You can also buy it from Amazon and all good book shops. Suitable for children up to age 7.

Caroline has also written a book about the S&DR for grown-ups called The Stockton & Darlington Railway: the Railway that got the World on Track, which is £7.99 at sdr1825.org.uk/product/sdr-book. By early 2025, she hopes to have published a limited edition book on behalf of the Friends of Stockton & Darlington Railway with stunning photography, poetry and informative text. Check out the Friends' website sdr1825.org.uk for updates.



We'd love to hear from you! Join Platform

We're constantly on the lookout for new ideas, and ways we can help you understand your pension. 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.

Have your say and help shape our future

If you'd like to be part of the conversation, all you need to do is sign up at railwayspensions.co.uk/platform or btppensions.co.uk/platform.

To register you'll need:

- 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.



Prepare for pensions dashboards...

...check your details

The government is working with regulators and the pension industry to create an online tool that will let you see all your pensions securely, in one place. This is known as pensions dashboards.

Dashboards will give you clear information about all your pension savings, including your State Pension and your railways pension. It'll help reconnect you with old pension pots, including any you may have otherwise forgotten. You can find out more at pensionsdashboardsprogramme.org.uk.

Although the launch date of pensions dashboards is yet to be confirmed, it's essential that your member details are up to date by then, or they might not match with the pensions dashboards correctly.

Dashboards will use 3 key identifiers to match our records:

- Surname
- Date of birth
- National Insurance number

Please **check your details** are correct in the 'membership details' section of your online account, to make sure your dashboard is accurate when it's ready to launch.

If your information is not correct, please let us know by emailing csu@railpen.com. You must include evidence of the correct information, or we will not be able to make any changes to your records. Evidence could be a scanned copy or photograph of one of the following:

- Marriage certificate
- Birth certificate
- National Insurance card, payslip or P60

Once launched, pensions dashboards will give you a more complete picture of any unclaimed pension entitlement and make it easier for you to plan for life after work.

Enjoy a weekly chat with a friendly voice

When you retire and no longer work, it can sometimes be a bit isolating.

The Railway Benefit Fund is now offering a check-in-and-chat service, a weekly phone call from a friendly volunteer who you can talk to about anything!

Bill, a retired railway worker, has been having weekly calls with a volunteer for 3 months. He said: "I'm finding it really helpful. I sometimes go a long time without anyone to talk to and it's very hard. I'm 94 and meeting new people is difficult, so a check-in-and-chat in my own home with a lovely lady to talk to is fantastic."

If this sounds like something you'd be interested in, you can find more information about it here: railwaybenefitfund.org.uk/support-services/check-in-and-chat.





Staff travel updates:

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

Staff travel restrictions

Certain 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#Restrictions.

As well as restricted-services, there is also information on what catering, if any, you can expect if you're travelling in First Class.

New ticket types with staff discount (priv rate) on some LNER routes

As part of the simpler fares initiative, LNER introduced new ticket types and withdrew Off-Peak tickets on some routes from 5 February 2024. Anytime ticket types are still available on **all** routes.

As an alternative to Off-Peak tickets, staff discounts (priv rate) are available on a particular 70min Flex price point, and an Advance Purchase price point. For more details on the terms and conditions of the 70min Flex ticket types, visit nationalrail.co.uk/ticket-types/tickets/dma. For more details on the Advance Purchase ticket types, visit nationalrail.co.uk/tickets-railcards-and-offers/ticket-types/advance-tickets.

The terms and conditions around the staff discounted (priv rate) 70min Flex fare and Advance Purchase fare (including rules around refunds and changes), are the same as those which apply to public rate versions

of these ticket types. These tickets are quota controlled, subject to availability, and Break of Journey is not permitted.

You will be able to purchase these tickets through RST Online or at the Ticket Office with your Staff Travel Card. **Please note that these ticket types cannot be purchased on board a train.**

For more information, read the announcement on the LNER website about the public versions of these ticket types at lner.co.uk/news/lner-launches-pioneering-pilot-to-further-simplify-fares.

Luton DART

Luton DART is a private commercial service between Luton Airport Parkway station and Luton Airport.

Currently, there are no agreements in place for accepting any rail staff travel products on Luton DART services that allow free travel. If using a staff travel product for free travel, such as a Status Pass, Staff Travel Card with a dated box, or a TOC-specific product on National Rail services to Luton Airport Parkway, and you want to use the Luton DART service to travel to Luton Airport, you must obtain a ticket at the public rate from the Luton DART company.

You can purchase staff discounted (priv rate) tickets to travel from National Rail stations via Luton Airport Parkway to Luton Airport, which includes travel on Luton DART. However, the pricing of that ticket only provides the staff discount (priv rate) on the National Rail leg of the journey.

Rovers and Rangers in RST Online

If you have a Staff Travel Card, Staff discounted (priv rate) Rovers and Rangers can be purchased from RST Online. These tickets offer unlimited travel within a specified time-period and area.

If you're not sure what Rovers and Rangers are, more information can be found on the National Rail website at nationalrail.co.uk/tickets-railcards-and-offers/ticket-types/ranger-and-rover-tickets. Only Rovers and Rangers that can be purchased with the staff discount (priv rate) are available. Those with no staff discount (priv rate) are not sold by RST Online.

You can purchase a Rover or Ranger with a start date of 7-14 days from the date of purchase. Rovers and Rangers are printed and posted to you by 1st class mail. There is no other fulfilment option available.

If you purchase a Rover or Ranger and no longer require it, you can apply for a refund up to the start date.

Travel Tips in Europe

The Travel Tips in Europe has had some significant updates on the sections relating to travel in France, the Netherlands and Norway. It's worth having a look if you intend to use your FIP facilities in these countries. Learn more by visiting raildeliverygroup.com/rst/where-can-i-go.html#Europe.

If you have any questions on where you can use your Staff Travel Card or Status Pass...

The website has detailed information on where you can use the cards and passes that are issued to you as a safeguarded employee/former employee. A guide is available at raildeliverygroup.com/rst/where-can-i-go.html#WhereCanIGoSG. Once you open either of these web pages, you just need to press the 'CTRL' and the 'F' keys together and type a word in the box that you are searching for, to help with your enquiry.

RST Contact

You can contact RST by email via rst@raildeliverygroup.com. If you do not have internet access and need to write to us, our address is below. Please note this address did change in 2023.

Rail Staff Travel
PO Box 80612
LONDON
EC4P 4NH

A message from the Chair of the BRSF Management Committee

Hello, I'm David Maddison, Chair of the BRSF Management Committee. I'd like to bring you up to date with what's been happening with the Fund. All members of the Fund are now drawing pensions, receiving payments every four weeks. The average age of Fund members is around 84.

An inflation-linked increase to pensions is made each year in April. The increase is in line with the annual increase in pensions for retired public sector workers (e.g. teachers and NHS workers). The government determines the increase each year.

I'd like to confirm that the Fund's assets are expected to meet all future benefit payments, including the annual inflation-linked increases. The Fund is covered by a Crown Guarantee. This means, if more money is needed to make sure members' pensions can be paid in full, it'll be paid in by the Department for Transport.

The Management Committee recently changed the Fund's investment strategy to reduce the chance of this needing to happen. Members may recall that in the past, the Fund has been able to make special increases to pensions, e.g. a special increase of 6% was made in 2007. The Management Committee doesn't expect any such special increases to be made in future.

You'll continue to receive your pension every four weeks, and an inflation-linked increase will be applied each April.

Announcement

Eastleigh Working Men's Club - Reunion
Friday 9 August, 7pm till late

Come and share happy memories with familiar faces. All rail workers, past and present, are welcome to join.



Building digital literacy

Digital technology has given us many benefits, but with services moving online at a rapid rate, it can feel daunting. Here's some top tips on improving your digital literacy and confidence.

What is digital literacy?

Digital literacy is the ability to...

- Control the physical elements of a computer (keyboard, monitor, and mouse)
- Access different programmes, such as internet browsers and word processors
- Communicate in different online spaces, e.g. in chat forums, via email and social media messaging services
- Recognise scams or suspicious activities
- Identify the reliability of a source of information

Why is it important?

We're largely living in a digital world. As businesses and services aim to become more sustainable, this will only increase and it's important that no one is left behind.

What are the benefits of improving digital literacy?

Save time and increase efficiency

Tasks that have previously taken hours, multiple phone calls, trips to banks, or where you've required support from family and friends, can be done in minutes, independently, and from anywhere.

Accessing information and opportunities for new learning

The internet offers countless sources of information on every topic, enabling you to easily gain new knowledge, develop skills and find things of interest, very quickly.

Communication

With so many people using social media platforms to communicate regularly, it can be a great source of connecting with others, not as a replacement to face-to-face meetings, but as a way to increase your social connectivity and help you to find like-minded people.

Access to more online tools

Using online tools, like those in your myRPS or myFund account could help you manage your pension, and savings.

Greater independence

Being able to use word processing programmes, emails and other software can give you greater independence and confidence.

Where to find support with digital literacy

'Digital Inclusion' programmes, such as Age UK's Digital Champion programme

This aims to tackle digital exclusion by recruiting and training Digital Champion volunteers, who'll support you in improving your digital skills and loan you technology if you don't have access. Find your local hub at ageuk.org.uk/our-impact/programmes/digital-skills/digital-champions.

Free courses covering the basics, including:

- Google's Applied Digital Skills course. Sign up by visiting applieddigitalskills.withgoogle.com/s/en-uk/learn.
- Udemy Inc's. Computer Literacy 101 Course. Sign up by visiting udemy.com/course/free-computer-literacy-101-course, udemy.com/course/information-literacy-online-search-strategies

The Good Things Foundation's National Digital Inclusion Network membership

This includes resources and support with devices, data connectivity (and free mobile data to help get communities connected), digital skills, grants, and peer support for community organisations. Visit goodthingsfoundation.org/network/join.

See what's available in your local library

Libraries are hubs for digital inclusion. Give your local library a call and see what services they have to offer.



Watch out for **scams**

Scammers can take your entire life savings, so it's important to always be vigilant and take steps to protect yourself.

Be on alert for phishing emails/texts

Scammers are getting more sophisticated and convincing. If you get an email from a delivery company that looks real but you haven't ordered anything, make sure you check the email address. Some phishing emails and texts promise to release your pension before age 55, or offer one-off, low-risk and high return investments and time-limited deals. If you receive a suspicious, unsolicited email, forward it to **report@phishing.gov.uk**.

Always check web addresses

Secure web addresses start with 'https' and display a locked padlock. If a website appears to be false, report it to **ncsc.gov.uk/phishing-scams**.

Never give personal information to an unsolicited contact

Scammers are often well-spoken and can be very persuasive, but always be on your guard against people asking for personal information by phone or text. Cold-calling about pensions is now illegal.

Be alert to Credit Card scams

According to **Security.org**, 44% of credit card users reported 2 or more credit card charges they couldn't account for in 2022. People may call you promising lower interest rates on your credit card. There's nothing another company can do to lower your interest rate that you couldn't do yourself.

If you experience any suspicious behaviour, make sure you report it to Action Fraud on **0300 123 2040** or Advice Direct if you're in Scotland on **0808 164 6000**, to prevent the same thing happening to someone else.



**Care
Compassion
Companionship**



"I've never found a more perfect example of how older people should be cared for than Woking Homes."
Former Chairman,
Age UK, Waverley



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

Our team provide outstanding care at affordable rates in a friendly, caring and homely environment.

To find out more about permanent or respite stays, visit our website or get in touch.

☎ 01483 763 558 🌐 www.woking-homes.co.uk
✉ administration@woking-homes.co.uk

Registered charity no. 1120447



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

Death might not be something you like to think about, but it's important you understand what will happen to your pension when you die, and what you can do to make sure your money goes to the right place. Your pension will stop at the end of the 4-week period in which you die. Any money that goes into your bank or building society after this period will be recovered and transferred into your spouse's pension.

To learn more about this, please visit **member.railwayspensions.co.uk/defined-benefit-members/Im-taking-my-pension/my-pension-when-I-die**



Spark your curiosity with these exciting rail events around the UK

Create lasting family memories

Flying Scotsman Story exhibition - Jan-summer 2024

Don't miss the amazing opportunity to go and explore the most famous steam locomotive, The Flying Scotsman, as part of The Railway Museum's Flying Scotsman Story exhibition. Since celebrating its 100th birthday last year, it's now on show at The Railway Museum where you can look inside the cab, and find out about its fascinating history.

The Innovation Platform exhibition - March-September 2024

The rail industry is constantly evolving through innovation and imaginative problem solving. The Innovation Platform will show you how the industry is making improvements with new technologies.

Find out what other exciting events and exhibitions they have on offer by visiting railwaymuseum.org.uk.

Learn about the history of railway building at Steam - Museum of the Great Western Railway in Swindon

Talk: Who built Britain's railways and did they get it right? - 17 June 2024 - 7pm

Come and listen to University of York's professor Colin Divall to hear all about the building of the British railway system.

Stars of Time Comic Con - June 2024

Big pop culture fan? Take part in Stars of Time Comic Con in Swindon, where you'll see celebrities and have the chance to get your hands on thousands of collectables from throughout the ages (including artwork, banners and posters from your favourite movies). If you're feeling particularly adventurous, dress up as your favourite fictional character.

For information on more exhibitions and events, visit: steam-museum.org.uk.

Are your details up to date?

It's important we have your correct contact details, so we can get in touch with you about your pension quickly if we need to.

If you've changed your address, phone number, email address or the bank account your pension is paid into, you need to tell us straight away.

It's easy to do online. Simply register for or log into your myRPS or myFund account and go to the 'My details' section.

An update on Valuations

Valuations are carried out every 3 years to check on the financial status of defined benefit pension schemes.

What are Valuations?

Defined benefit (DB) pension schemes need to have enough money or 'assets' - from contributions and investments - to pay out pensions and other benefits or 'liabilities'. The Trustee appoints a Scheme Actuary to conduct a check on each Section of the schemes at least every 3 years to assess whether this is the case.

This check is known as a 'Valuation'. In the years between formal Valuations, an approximate assessment of the funding position is still carried out, via an 'annual update'.

Valuation is a complex process. It makes a number of 'assumptions' about a range of future events, such as how long members will live, likely investment returns

and salary and price inflation. It also needs consultation, collaboration and eventual agreement between the Trustee, employers and, if relevant, Pensions Committees.

If the Valuation determines that a Section has more assets than liabilities, this is known as a 'surplus'. If there is less, it's known as a 'deficit'. Where there is a deficit, the Trustee and employer need to agree what action to take to improve the position. This is known as a recovery plan.

If, as a result of a deficit, they propose to increase contribution rates or change benefits, then they will consult with members and trade unions.

Ultimately, the Valuation process exists to protect members and ensure benefits get paid when they're due. It provides an opportunity to take stock of the financial health of individual Sections and helps ensure Sections continue to pay members' benefits securely, affordably and sustainably over the long-term.

The Valuation must be completed within a statutory 15-month deadline. The latest Valuation for the Railways Pension Scheme is underway and is calculating the funding position as at 31 December 2022. This is aiming to be completed at the end of March 2024. The next BTPFSF Valuation is at 31 December 2024.

Where to find extra support

It's not been an easy year, but you're not alone. There is some great free support available to ease the financial and mental strain of the ongoing cost of living crisis.

MoneyFit - This quick and easy tool 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 or btppensions.co.uk.

Railway Benefit Fund (RBF) - The 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 or call them on **03452 412 885**.

MoneyHelper - MoneyHelper offers free, impartial advice on finances and pensions for people across the UK. With helpful guides, tools and calculators, it can help you to take control of your money. Visit moneyhelper.org.uk or call them on **0800 011 3797**.

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](https://www.gov.uk/cost-of-living).

Improving Access to Psychological Therapies (IAPT)
Talking therapies can bring relief through being able to speak freely in a safe space. The IAPT is a free NHS service that can help you identify unhelpful thought patterns, process difficult emotions and understand yourself better. Visit [england.nhs.uk/mental-health/adults/nhstalking-therapies](https://www.england.nhs.uk/mental-health/adults/nhstalking-therapies) to find an IAPT service near you.

Samaritans - Samaritans are available 24/7, providing free support for anyone who is struggling. Call them on **116123** or if you feel it is less pressing, email jo@samaritans.org to get a response within 24 hours.

Reach out to a service and get the support you need.

Competition

Test your rail knowledge by taking part in our fun Penfriend quiz



Send your answers to 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 1 September 2024. Good luck!

1. What was the name of the world's first full-scale working railway steam locomotive built in 1804?
2. Which is the highest railway in the world, reaching an altitude of around 5072 meters?
3. What country was home to the first underground railway system, built in 1863?
4. What railway uses the most extensive system of cog railways in the world, with 25% of its network using rack-and-pinion?
5. What is the name of the luxurious train ride that travels between Pretoria and Cape Town in South Africa?
6. In which country is the Train Street where a speeding train passes through an extremely narrow street lined with residential houses and shops?
7. What is the name of the railway line that connects the Atlantic and the Pacific coasts of the United States?
8. Which train, named after the Spanish word for 'arrow' was among the first high-speed trains?

Competition answers

Thank you to everyone who took part in the **Autumn 2023** Penfriend competition. Congratulations to Dave Fowler who was randomly selected as the winner.

1. Darlington to Stockton
2. The Transport Act
3. Harry Beck
4. The 1829 Rainhill Trials or Liverpool to Manchester railway
5. Paddington (then called Bishop's Road) and Farringdon Street
6. 2000
7. Kilmarnock & Troon Railway (also accept Monkland & Kirkintilloch, as Kilmarnock & Troon Railway was the first passenger railway)
8. 100mph

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 340 188. You will be charged at normal overseas call rates.

Some telephone calls may be recorded.

Have your say



Your feedback matters! Tell us what you think and make suggestions for future issues, by completing our survey at:

surveymonkey.com/r/PenfriendSpring24

You can also access the survey by scanning the QR code.

If you need a copy of your newsletter in large print, please email format@railpen.com or write to:
**Penfriend, Railpen,
Stooperdale Offices,
Brinkburn Road,
Darlington, DL3 6EH.**

