

EQUALITY FORUM

THURSDAY, 9TH APRIL 2015, 6.30 PM
LANCASTRIAN, TOWN HALL, CHORLEY

I am now able to enclose, the presentations for the Equality Forum, the following reports that were unavailable when the agenda was published.

Agenda No	Item	
5	CHANGES TO PENSIONS	(Pages 3 - 18)
	A representative from the Citizens Advice Bureaux will give a presentation on changes to pensions.	
8	CHORLEY YOUTH COUNCIL	(Pages 19 - 32)
	Representatives from Chorley Youth Council will be giving a presentation on who they are, their role and what they are currently working on.	

GARY HALL
CHIEF EXECUTIVE

Electronic agendas sent to Members of the Equality Forum

If you need this information in a different format, such as larger print or translation, please get in touch on 515151 or chorley.gov.uk

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Presented by

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and

Paul Hoyle

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Lancashire West Citizens Advice Bureaux

9th April 2015



What is Pension wise?



From 6th April 2015, there is now a **free** and **impartial** government service that helps people understand their new pension options.

- Find out [what they can do with their pension pot](#) (via the PW website / telephone (TPAS) or face-to-face CAB)
- How to [shop around and what to look out for with taxes and fees.](#)
- We explain [how to avoid pension scams](#) and
- Explain to people the [importance of taking their time to make sure their money lasts as long as they do.](#)

Pension wise via Citizens Advice Bureaux



What Lancashire West Citizens Advice Bureaux offers

- 1) Chosen as one of 50 delivery centres for **face to face** Pension Wise appointments
- 2) **Co-ordinating appointments** from our Bureau premises & number of sites across Lancashire
- 3) The delivery centres – selected to ensure **geographical spread** - **easy access** to people approaching retirement
- 4) **45 minute** appointment time



What is Pension wise?



How a User can get an appointment

Telephone number

0300 330 1001

or

Walk into any CAB centre



What is Pension wise?



How a User can get an appointment

- **People can visit or call any Citizens Advice Bureaux**
 - to find out about Pension Wise
 - check if they would benefit from a guidance appointment
 - helped to get an appointment.
- **Bureaux will check**
 - if someone would benefit from Pension Wise guidance
 - work with them on what type of guidance would suit their needs
 - Online (via Pension wise website)
 - Telephone (TPAS) or face to face guidance (CAB).



Who is it aimed at?



It is aimed at the following people:

- People close to **age 55 (i.e. within 6 months) and older**
- People that have **not had a guidance session before**
- People that have a **Defined Contribution (DC)** pension scheme (pot)
- People looking to **access/take benefits**
 - some or all of their pension pot(s)
 - in the next 6 months and
 - want to understand what their options are

Pension wise via Citizens Advice Bureaux



How it will help people?

- Pension Wise offers **GUIDANCE** only (NOT ADVICE)
 - explaining terminology; talking about types of pensions & features within pensions; pros & cons of each option
 - helping people think about the things they will need their pension for, such as care costs, longevity, secure income
- **Tailored** to each individual's circumstances
 - empower them to make informed decisions about how to use their pension – Output document (record of meeting)
 - Signposting (various other sources for info: DWP/MAS)



Pension wise via Citizens Advice Bureaux



How it will help people?

- Each person (**User**) told what to prepare ahead of their guidance session.
- Allowed **one appointment only** (F2F or telephone)
- Appointments will take place two weeks after an enquiry is made so that people have time to prepare:-
 - organising their documentation
 - Get valuation(s) and details about their pension(s) pot(s)
 - Get a State Pension statement (forecast – BR19)



Options Available



What are the 5 OPTIONS?

These are the options to be discussed by the Guidance Specialists:

- 1) Do nothing – Leave their pension pot(s) untouched
- 2) Get a secure income (Annuity – guaranteed)
- 3) Get a Flexible Income – (“Flexible Drawdowns”)
- 4) Cash in whole pension pot
- 5) Mixing the above options



Important Messages



5 Key Messages

These 5 Key Messages can help Users understand how to turn their pension pot into income for their retirement.

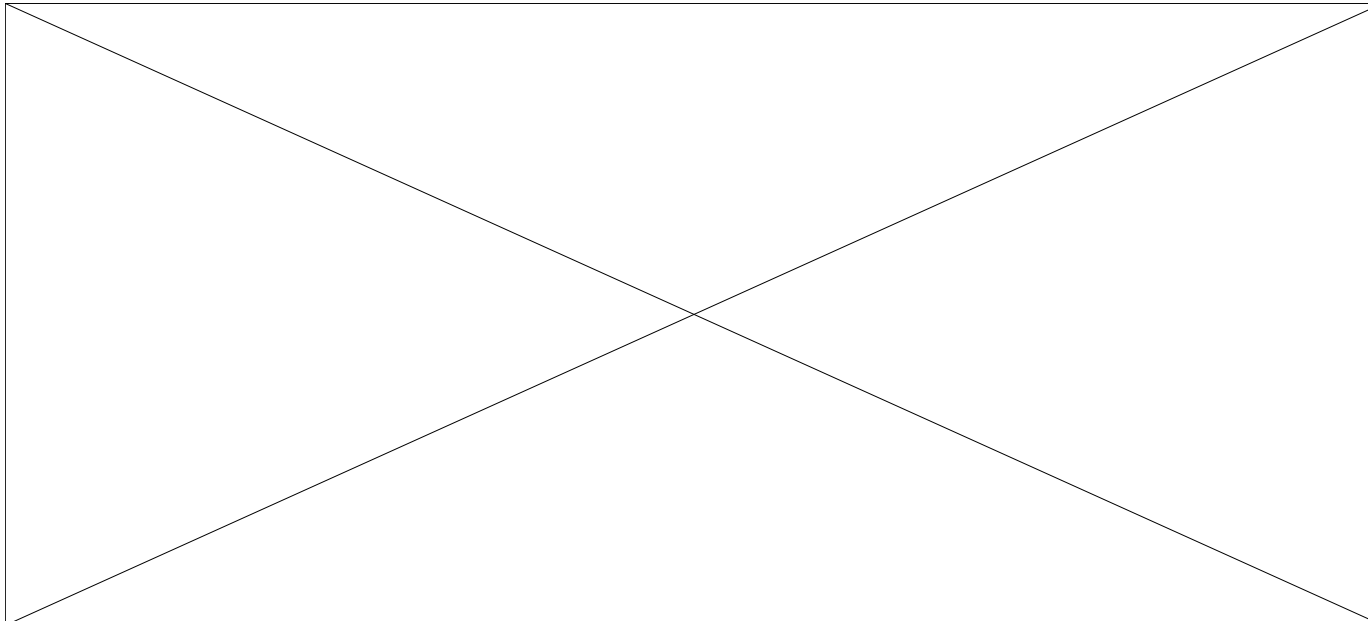
- 1) **Take their time** when making decisions
- 2) **Always shop around** – find the best deal for them
- 3) Ask about **charges** – think about **tax implications**
- 4) Beware of **SCAMS**
- 5) **Make sure pension lasts as long as they do**





Pension wise

Your Money, Your Choice





Questions / Answers



What is Pension wise?



Summary

- Free, Impartial guidance service
- Available via face to face (CAB) or telephone (TPAS)
- Qualifying criteria (age, DC pension, access within 6 months)
- Guidance about the 5 pension options available
- Pros and Cons of each option
- Warnings about Scams, Tax implications and other risks
- Empowering Users to take confident next steps





Your Money, Your Choice

Many thanks

Guy Simpson

Advice Services Manager

Lancashire West Citizens Advice Bureaux

and

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Pension Guidance Guarantee Agent

Lancashire West Citizens Advice Bureaux

9th April 2015



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Equality Forum

Chorley Youth Council



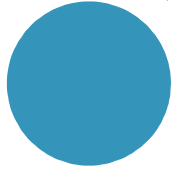
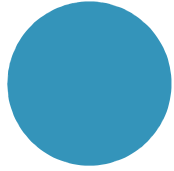
What was important to you when you
was a young person?

What does Youth Council do?



Chorley Youth Council

Present assemblies

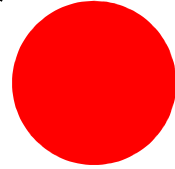
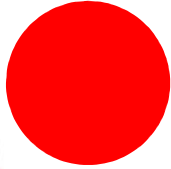


Campaign on a local level



Lancashire Youth Council

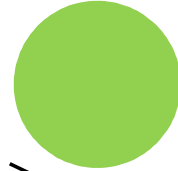
Meet county councillors and other decision makers



Campaign on a county level



Campaign on a national level. Eg/ Votes at 16



UK Youth Parliament



the zone







Youth Parliament

MAKING OUR MARK

United Kingdom



DEPRESSION
CAN LAST FOR
DAYS
WEEKS
MONTHS
YEARS



Women
experience depression
2x as often as men



1 IN 8 MEN ARE DIAGNOSED WITH
A COMMON MENTAL DISORDER
AT ANY ONE TIME.

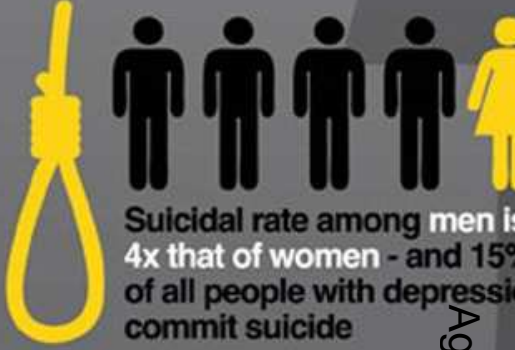


4,552
MALE
SUICIDES

1,493
FEMALE
SUICIDES

In 2011 there were 4,552 male suicides compared to 1,493 female suicides.


Suicidal rate among men is
4x that of women - and **15%**
of all people with depression
commit suicide



Mental Health campaign

75%

IN 2011, A TOTAL OF 6,045 PEOPLE IN THE UK
DIED BY SUICIDE AND OVER THREE-QUARTERS
(75%) OF THESE SUICIDES WERE MEN.



75%

Male suicide
accounts for 75% of
suicides in the UK



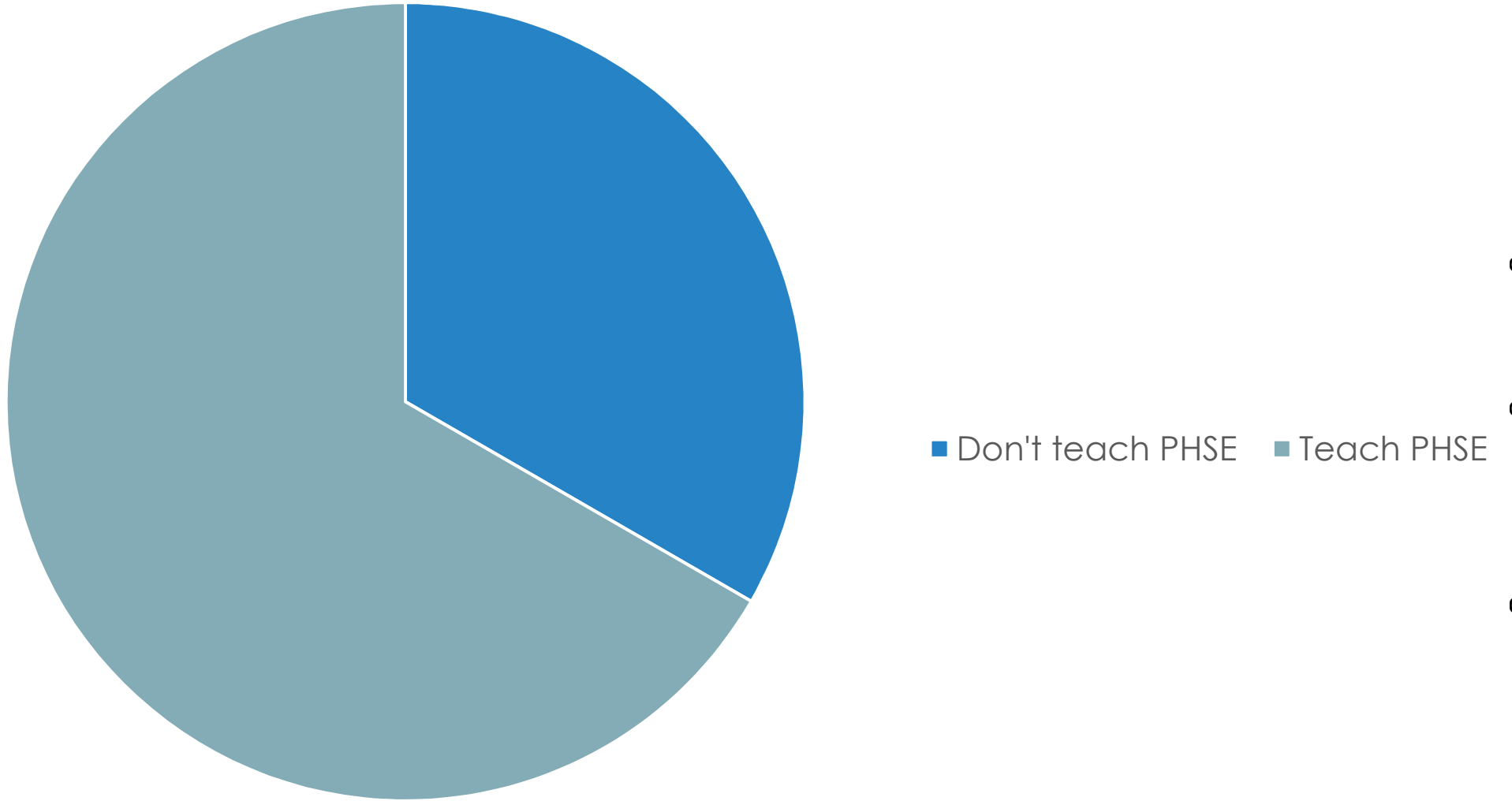
THE HIGHEST SUICIDE RATE
WAS IN MEN AGED 30-44.



3 TIMES MORE LIKELY
FOR A MALE TO COMMIT
SUICIDE IN THE UK



Do you teach PHSE?



Mental Health campaign

Why are we campaigning on Mental Health?

- We feel that young people are not educated enough on mental health
- We want to raise awareness of the different types of issues young people face

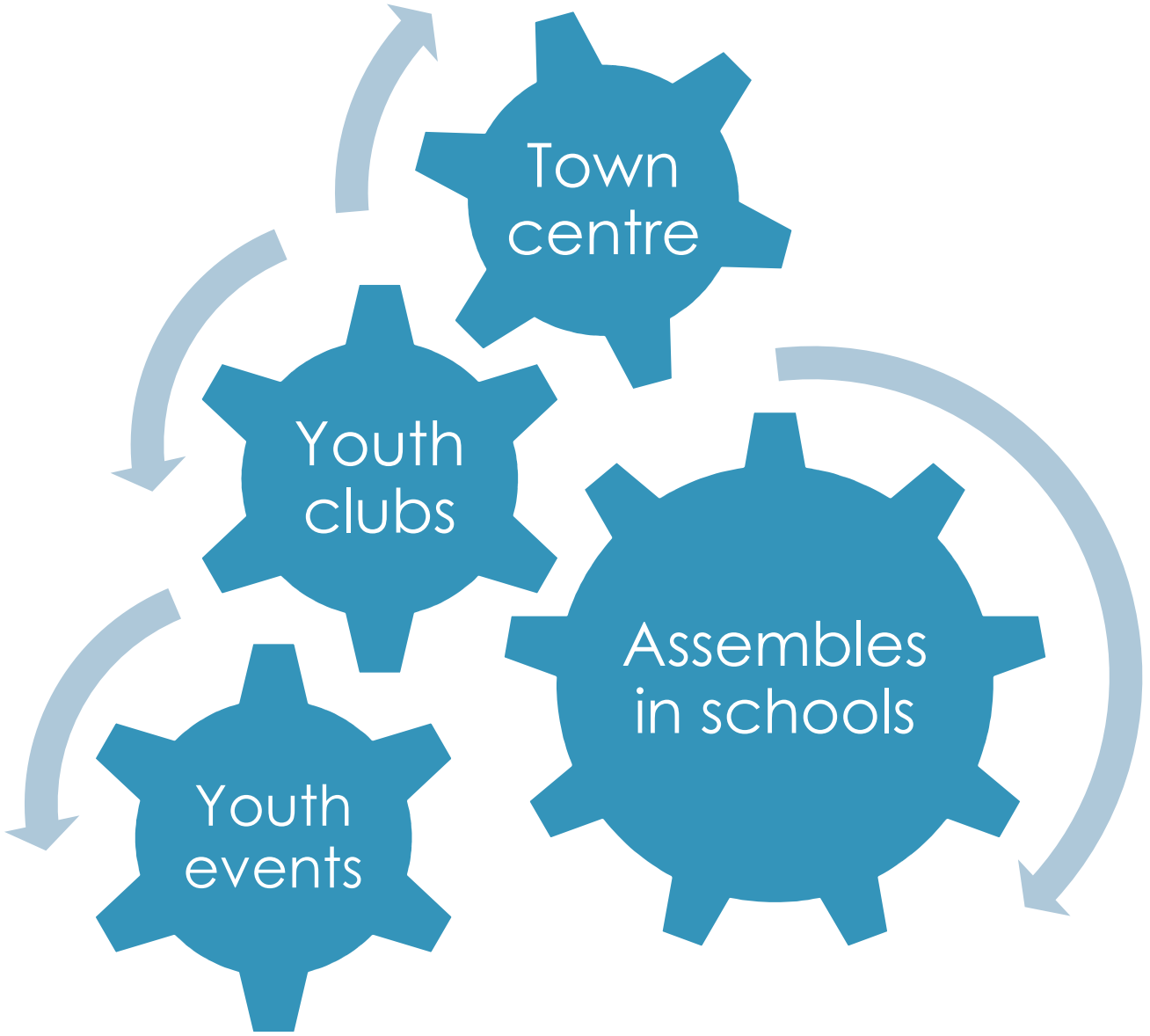
What have we done so far?

- Since starting the campaign we have sent questionnaires into high schools in Chorley
- Contacted CAMHS and other organisations that are focused on Mental Health



**Make
Your Mark**





So, what's important to us?

- Giving young people the chance to learn about Mental Health
- Allowing them to know when a friend needs help by raising awareness of Mental Health
- Giving young people the chance to have their say on a national level

Thank you