

Three overlapping yellow spheres are positioned to the left of the title. They are rendered with a gradient and a soft shadow, giving them a three-dimensional appearance.

# Orbiter

**Issue 39**  
**April 2024**

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# Welcome to your 2024 Orbiter

What a busy year! I hope you received your letter in January communicating that the Trustee has secured future pension benefits with Rothesay. With the Rexam Plan being such a complex scheme, from years of company acquisitions, the work completed by the Pensions Team has been a huge achievement. It's worth mentioning that a small number of you may not have received the letter as your pension is historically already insured with another provider.

We all know that to maintain a healthy weight and prevent illness it's important to eat well and take regular exercise. But looking after your mental wellbeing is just as important, as it affects how you think and feel. Our 'Mind matters' feature provides some tips for taking care of your health.

Have you suspected a bank scam when someone cold called you? Did you know that dialling 159 on your phone will connect you safely to your bank's fraud department? - Our 'Stop, hang up, call 159' article gives more detail.

Also inside you can find out how 3 simple words can tell someone exactly where you are in the world!

Finally, you will see opposite we are saying farewell to longstanding colleagues. I would personally like to welcome Karen Jones to her first Orbiter. I've been fortunate to have worked alongside Karen for my 35+ years in the Department so, although tinged with sadness, I'm excited for her next chapter to begin.



**Sharon**, Editor

## Pension payment dates (May 2024 - April 2025)

<b>2024</b>	May Fri 3rd	June Thu 6th	July Fri 5th	Aug Tue 6th
	Sep Fri 6th	Oct Fri 4th	Nov Wed 6th	Dec Fri 6th
<b>2025</b>	Jan Fri 3rd	Feb Thu 6th	Mar Thu 6th	Apr Fri 4th

All payment dates, including payroll cut-off deadlines for account changes, are available on the **Pensioners** section of the Plan website [www.rexampensionplan.co.uk](http://www.rexampensionplan.co.uk)

## Company update

Ball Corporation has completed a \$5.6 billion deal to sell its aerospace and technology division to BAE Systems.

Ball Aerospace will now operate as a new division within BAE called Space & Mission systems.

Once famous for its glass jars, Ball entered the aerospace business in 1956 at the beginning of the space race. Now Ball is the world's leading producer of sustainable aluminium packaging for global beverage and household brands and the aerospace deal will allow Ball to focus on advancing sustainability through aluminium packaging solutions that support a world free from waste.

### On 1 February 2024 Ball announced its full year 2023 results

Full details of the financial results are available on [www.ball.com](http://www.ball.com)

## Pensions team update

### Thank you - Gill and Lynn

Following a recent reduction in size of the Trustee board, Gill Hutton and Lynn Pearson have hung up their Director hats. Their involvement in the Plan's Trustee business since 2005 and 2014 respectively has meant they have been close contacts with the Pensions Team and our thanks and best wishes are sent to both. Lynn continues to focus on her Finance - Accounting role within Ball, whilst Gill continues to focus on seeing as much of the world as possible, but now without Trustee distractions.

We are pleased to confirm that your fellow pensioner Des Hewitt remains a Member Nominated Director on the Trustee board.

### End of an Era - Congratulations and Bon voyage!

We say our fondest of farewells to Karen Jones in April. Since joining the Pensions Department as personal assistant to the Pensions Manager in 1988, Karen's role constantly evolved to meet the various challenges that 36 years of changes within business and management can bring. When asked of her plans ... "First I shall be laying down in a darkened room to get over the shock of handing in my keys and responsibilities. We plan extended touring in our campervan and just knowing we now have the freedom to take off on a whim and for however long we choose is brilliant. I feel very lucky to have met and worked with some great people and will leave with happy memories."



Karen's commitment, dedication and knowledge will be sorely missed and we wish her a very long, happy and well-deserved retirement.

## Mind matters

Staying fit and healthy as you grow older means taking care of your body and your mind. Understanding what can affect your mental wellbeing could help you understand your feelings and look after your physical health, too.

- **Simply getting outside** for a few minutes a day can improve your mood, clear your mind and help you relax. You may even be able to join a walking group where you can explore the local area and meet new people.
- **Eating well and drinking sensibly** can have a real impact on how we feel. Try not to fill up on too many unhealthy things.
- **Be kind to yourself and have a treat** from time to time. Find time for your favourite activities, whether that's cooking, going out for a coffee with friends or sitting down with a good book.
- **Creating structure to your day** can give your life meaning, but remember to take some time for yourself too and do the things that make you laugh and have fun.
- **Keeping in touch with friends is so important.** It helps us to relax and feel good about ourselves. Pick up the phone to old friends, or think about volunteering as a way to meet new people who share the same interests as you.
- **Get enough, good quality sleep.** Make time to relax and unwind each evening. Reading a book, listening to the radio, or having a bath can help. If you're having trouble sleeping try cutting back on daytime naps and reduce the amount of caffeine you drink.

Just a small amount of extra activity can make a big difference

- **Finding something you enjoy** means you're more likely to do it regularly.
- **Chair based exercises** which you can do sitting or holding on to a chair can improve muscle strength and flexibility.
- **If able, try taking a brisk walk** once you've completed a task where you've been sitting still.
- **The NHS website has suggested exercises** if you're looking for ideas. Visit [www.nhs.uk](http://www.nhs.uk) and type in 'exercises for older adults'.

# Stop, hang up, call 159

If you think someone is trying to trick you into handing over money or personal details - Stop, hang up and call 159 to speak directly to your bank.

**159** works in the same way as 101 for the police or 111 for the NHS. It's the number you can trust to get you directly through to your bank safely and securely, who can then advise whether the call was genuine or not. You should call **159** if:

- Someone contacts you claiming to be from your bank.
- You are contacted by someone claiming to be an authority figure (such as the police) and told to transfer money.
- You receive a call about a financial matter and it appears suspicious.

Be mindful that scamming calls can take many forms, so even if the request seems genuine, don't just assume that a call which appears to be from your 'bank' is legitimate. Scammers are dedicated and talented, stopping at nothing to get your money. They encourage you to call your bank, but actually they stay on the line playing a dial tone back to make you think it's a new call and then an accomplice 'answers' to continue the scam. To be totally safe, dial **159** on another phone, or try calling a friend's number first and if they answer 'Hello [*bank name*]' you know there's a problem. Alternatively, wait 30 minutes and try **159** on the same phone.

The cost of calling **159** will vary according to your phone provider. In many cases this will be the same as a national rate call, but ask your provider for details. If you struggle to connect to **159**, contact your bank in the normal way.

## The banks that can be reached through 159 are:

- Bank of Scotland
- Barclays
- Co-operative Bank
- First Direct
- Halifax
- HSBC
- Lloyds
- Metro Bank
- Monzo
- Nationwide
- NatWest
- Royal Bank of Scotland
- Santander
- Starling Bank
- Tide
- TSB
- Ulster Bank

## The telephone companies involved in 159 are:

- BT (incl. EE & Plusnet)
- Gamma
- O2 (incl. giffgaff)
- Sky
- Three
- Vodafone
- TalkTalk
- Virgin Media

159 will **never** call you. **Only a fraudster** will object to you calling 159.

## What3words

Every 3 metre square of the world has been given a unique combination of 3 words - a **what3words** address. Now you can find, share and navigate to exact locations using 3 simple words. More precise than postcodes, it's being used for e-commerce and delivery, navigation, emergencies and more.

**What3words** can be used via the mobile app (free to download on both Android and iOS) or online map at [www.what3words.com](http://www.what3words.com)

All you need to do is click the search bar, enter a street address, postcode or place name (eg either a current location or somewhere you're travelling to) then select the correct search result. Switch to satellite mode, find and tap the square you need to see its 3 word address.

Those 3 words never change and as the app works entirely offline it is ideal for use in areas with unreliable data connection, such as rural back-roads and motorways. It's available in 50 languages so you can also find places abroad without incurring expensive data roaming charges.

The application is used by over 85% of UK emergency services – police, fire and ambulance – and has become an important aid in the emergency toolkit. When it's hard to describe a location in an emergency, you only need to read the 3 words for 999 to know exactly where to find the incident, saving precious response time. It's widely used by emergency services around the world too.

Other examples of how people use what3words are:

- Telling friends exactly where to meet.
- Entering a precise destination into a taxi app.
- Get deliveries exactly where you want them. Many leading retailers accept what3words addresses on their checkout pages to operate more efficiently and provide a better service.
- Find any destination in the world - you can use what3words to save and share the exact locations of hidden gems.

If you are given a **what3words** location, you can enter it in the app or online map, then tap 'Navigate' and select 'Google Maps' to open the location in Google Maps and get exact directions.

**Whilst you may never use this app on a regular basis, just knowing the 3 words for your own address will save time in an emergency.**

## Your questions answered

**Dom Wise is on hand to help with any pension queries and can be contacted on 01732 835128. However, tax affairs, including tax codes, are personal between you and HMRC and are matters for which Dom is unable to assist.**



We receive instructions to change tax codes direct from HMRC. There is no need to inform us of tax code notifications. If you have questions or wish to query your tax code, please contact HMRC direct, using the details on the back page.

**It is important that you keep the P60 payslip you received in March in a safe place. It shows the total pension you received from the Rexam Pension in the tax year, which you will need if you are required to complete a tax return at a later date.**

You will receive a payslip in April, but then from May to March you will only receive a payslip if your net pension changes by more than £1 in any one month.

### **Why, over recent years, has my net pay decreased each April?**

This may be due to increases to your State pension and the effect of the freeze on the tax-free Personal Allowance in recent years.

Your State pension is taxable pay and the way HMRC tax it is to reduce your tax allowance in respect of your other income. Each time your State pension increases your tax-free allowance may reduce, which could result in you paying more tax on your Rexam pension.

### **Why was my pension suspended?**

If we believe we have lost touch with a pensioner we will suspend their pension until contact is resumed. We will assume we have lost touch if any communication we send is returned to us by Royal Mail, any request for information is not provided, or any pension payment is returned by the bank. Please keep us informed of any change of address and/or payment details.

### **How do I inform about address and bank account changes?**

**To change address** email or write to us, quoting your old and new details and either your pension reference or National Insurance number (but not both).

**To change your bank details** please contact us and we will issue you with a form to complete.

**When you tell us of a change of address we will automatically notify HMRC, so you do not need to notify them directly.**

## Contact details

For any tax related questions or to query your tax code, please contact:

**HM Revenue & Customs  
Pay As You Earn  
PO Box 1970  
Liverpool  
L75 1WX**

Or the address shown on any correspondence you have received from HMRC. **Quote 073/B9P** and your National Insurance number in all correspondence.

HMRC Tax helpline **0300 200 3300**  
If calling from overseas **00 44 135 535 9022**  
If deaf or hearing or speech impaired **0300 200 3319 (textphone)**

A textphone allows you to type what you want to say rather than speaking into a mouthpiece. It is not possible to speak to an adviser by phoning a textphone number.

For all other queries, please contact the Pensions Department:

**The best way to contact the Pensions Department is by email:**

Email [pensions@ball.com](mailto:pensions@ball.com)

Telephone **01732 835100**

Write to us at

**Rexam Pension Trustees Limited  
Weald Court  
101–103 Tonbridge Road  
Hildenborough, Tonbridge  
Kent TN11 9BF**

Plan website [www.rexampensionplan.co.uk](http://www.rexampensionplan.co.uk)

Please quote your pension reference or, as an alternative, your National Insurance number (not both) in all correspondence.

When writing to the Pensions Department, please ensure that the correct postage is used and the envelope has a return address in case there is a problem in delivery.