



Orbiter

Issue 40
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Welcome to your 2025 Orbiter

Staying active and connected in retirement is important for physical and mental health. Thankfully, there are lots of organisations and services to help retired people connect with others - and most cost very little or nothing at all. Inside we include a few organisations offering a range of activities aimed to help meet new people with shared interests and make new friends. Check out their websites or give them a call to find out what's on near you.

Most of us have at some time received scam text messages claiming to be from the tax authorities, parcel delivery firms, the NHS and many others. The messages are cleverly disguised and clicking on their links can result in your data or even your money being stolen. If you're being bothered by nuisance texts and calls, our article may help to reduce them.

Artificial Intelligence (AI) is giving scammers new ways to potentially defraud you. One type on the rise is 'voice cloning' and we've included an explanation of what it is, how you can better protect yourselves and how you can make sure a call is real.

With so many scamming attempts around, we want to make you aware of a Trustee letter you should expect to receive during May 2025, requesting your attention to a data validation exercise. Please see opposite for further details.

Enjoy this latest issue, take care and have a great year.

Sharon, Editor



Pension payment dates (April 2025 - April 2026)

2025	April Fri 4th	May Tue 6th	June Fri 6th	July Fri 4th	Aug Wed 6th
	Sep Fri 5th	Oct Mon 6th	Nov Thu 6th	Dec Fri 5th	
2026	Jan Tue 6th	Feb Fri 6th	Mar Fri 6th	Apr Thu 2nd	

All payment dates, including payroll cut-off deadlines for account changes, are available on the **Pensioners & Dependants** section of the Plan website www.rexampensionplan.co.uk

Company update

On 4 February 2025 Ball announced its full year 2024 results

Full details of the financial results are available on www.ball.com

Pensions Department - Validation exercises

Existence and residency checks

The Plan takes part in regular existence and residency exercises to identify members who have moved or passed away, where the Pensions Department has not already been notified.

For members living overseas paper-based existence checks are undertaken. Following a low response rate in 2024 the Trustee appointed a tracing agent, LexisNexis Solutions, to contact overseas pensioners on behalf of the Pensions Department.

Please ensure you advise the Pensions Department of any change in your circumstances and if you receive a letter from the Trustee, or from LexisNexis, respond in good time. **Please note, if the Pensions Department believes it has lost contact, then pension payments may be temporarily suspended until contact is resumed.**

Upcoming member data validation

The Pensions Department will shortly be undertaking an exercise to ensure the accuracy of members' personal data held by the Trustee, including full name, date of birth and gender. This is required to be completed by the end of June 2025 under the Trustee's insurance policy with Rothesay. The exercise has been extended to cover those members whose pension benefits are already insured with another provider.

Please look out for the letter in May, which will be on Rexam Pension Trustees Limited headed paper and please note that you will **ONLY** need to respond if any of the data included within the letter is incorrect or incomplete.

As always, be cautious with your personal information. The Trustee will be performing the above validation check via posted letter and **only** requires action by you (by email or telephone) if any data is incorrect or incomplete. If in doubt, you can authenticate the letter either by checking the Plan website which will have a recently posted announcement on this validation exercise, or you can contact the Pensions Department in the usual way.

Staying connected

If retirement has meant losing the social network and support you relied on, or if you're looking for a focus, the following organisations may offer a solution:

- **Age UK** run local social events and activities, lunch clubs, exercise groups as well as befriending services. www.ageuk.org.uk. Tel **0800 678 1602**.
- **Independent Age** FREE to join 1 hour Good to Know telephone groups for over 65s. Guest speaker topics include finances, scam awareness, exercise and getting online. www.independentage.org. Tel **0800 319 6789**.
- **Men's Sheds** provide a place for retired men (women are welcome too!) to work on practical projects in a supportive venue. Get hands on, learn new skills or simply meet new friends over a cup of tea. Activities vary; woodwork, metalwork, electronics, IT, music, models or even car building. Many Sheds get involved in community projects – restoring village features, maintaining green spaces and building things for schools, libraries and individuals in need. www.menssheds.org.uk/find-a-shed. There are also some Women's Sheds, like the She Shed Association in Barnsley.
- **Making Music** has a UK database of amateur music groups, including choirs and local festivals. www.makingmusic.org.uk/resources/find-a-group-list.
- **Reengage** offers a variety of FREE services to over 75s, such as befriending, social groups and in-person or online activity groups, including dancing, chair yoga, gardening, tai chi or boules. www.reengage.org.uk. Tel **0800 716 543**.
- **Ramblers Association** has walking groups lead by trained volunteers for all ages, fitness and disabilities. Their Wellbeing Walks provide FREE short accessible walks to anyone who wants to join in (some under half an hour). Find your local group www.ramblers.org.uk. Tel **020 3961 3232**.
- **Women's Institute (WI)** runs events and activities for women to learn arts, crafts, science, sports and leisure. You can visit local groups to find one that's right for you before becoming a paid member. www.thewi.org.uk. Tel **020 7371 9300**.
- **U3a** is a national network of learning groups for retirees, providing creative, educational and leisure opportunities in a friendly environment. With a £20 membership (£12 for online only community) it's a great way to meet new people and keep your mind active. www.u3a.org.uk. Tel **020 8466 6139**.

Many of the above have volunteering opportunities which is a good way to connect with others while doing something valuable, or you can visit www.ncvo.org.uk/ncvo-volunteering/find-a-volunteer-centre to find out about local opportunities.

How to deal with nuisance text messages or calls

Unwanted text messages and calls to mobile phones can be extremely annoying and in some cases a scam. Here's some steps you can take to try to reduce them and how to complain:

Be suspicious about messages out of the blue - red flags could be:

- Unknown numbers
- Website links to click
- Urgent requests
- Requests for payment or payment details
- Spelling or grammatical errors

Don't click links within the message or share personal or banking information. Don't reply to suspect texts - it will confirm your number is active and may generate more texts or calls - simply delete the text. Only reply 'STOP' if you know the company that's sending the message.

Report spam texts to your network provider FREE by forwarding the text to **7726** (spells 'SPAM' on phone keypads) who will investigate and arrange to block or ban the sender, as well as inform the regulators.

Register your landline and mobile numbers with the FREE **Telephone Preference Service (TPS)** to reduce unsolicited marketing calls. Visit www.tpsonline.org.uk or call **0345 070 0707**. Add your mobile number by texting 'TPS' and your email address to **85095**. TPS will confirm by text that your number has been registered. Companies are legally required to stop calling a number registered with TPS. Once registered you can complain online to TPS, as well as to **Ofcom** about silent or abandoned calls. Visit www.ofcom.org.uk or call **0300 123 3333**.

Ask cold callers to remove your information from their records. They must do this by law. If they call again, complain to the **Information Commissioner's Office (ICO)** who can fine the companies. Visit www.ico.org.uk or call **0303 123 1113**.

You may be able to block unwanted numbers through your mobile phone settings or phone App.

Contact your network provider to see if they offer call blocking solutions and support. Many do and some free of charge, but make sure they will not block calls that you want to receive.

Be careful about sharing details. Only give your mobile number when absolutely necessary, using a landline number where possible. Look closely at tick boxes in small print when purchasing or signing up for emails. These can give freedom to share your details. If the small print mentions 'trusted parties' or 'third parties', you're allowing the company to pass on your details at will.

Are you sure that call was real?

Voice cloning uses Artificial Intelligence (AI) to create realistic imitations of a person's voice from short audio samples and can be highly convincing. Scammers can replicate any voice with just 3 seconds of online content or from a voice message, manipulating it with technology to say whatever they want, such as asking for urgent money, eg due to an accident or pay rent.

AI is so advanced that it is almost impossible to know the difference between the real person's voice and the cloned voice. It's therefore important to identify warning signs and know how to stay safe:

- **Be sceptical about sudden suspicious requests.** Is the contact expected or is it an unusual high pressured and urgent request? Scammers will put emotional pressure on by creating a sense of 'urgency' to push people into making quick and rash decisions. That's the time to **step back and think carefully** about whether it is a real person and legitimate request.
- **Verify the caller through other means** by hanging up the phone and calling them directly using a known phone number.
- **Sense-check the nature of the call** with your family and/or friends if you can.
- **Voice cloning calls** are coded to react to individual words, so if you use some random language at the beginning of your call the code won't work.
- **Listen for any unnatural pauses** or robotic-sounding speech, slurring of certain words or a lack of emotion in the way the person speaks.
- **Ask lots of questions** to try and trip up potential scammers.
- **Use Multi-factor Authentication** for payment transactions to help ensure legitimacy of requests and prevent unauthorised access.
- **Agree a 'safe phrase'** with trusted family and friends that can be used to verify who you're speaking to if ever in doubt and before you transfer any money. Be sure to never share your safe phrase online. If they can't give it to you, then it could be a warning that a scammer is on the end of the line.
- **Limit personal information available online.** The less publicly available information about you online, the harder it is for scammers.
- **Adopt a common-sense approach.** If something doesn't feel right - question it.

Trust your instincts. Staying cautious is your best defence against evolving scams.

If you're unsure about a call or need advice, contact **Action Fraud** on **0300 123 2040** or visit **www.actionfraud.police.uk** for advice on scams, including AI fraud.

Your questions answered

Dom Wise is available 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 on which Dom is unable to assist.



We receive instructions to change tax codes directly 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 Plan 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

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

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.