Off to a flying start . . .

BP’s 7 major start-up projects for 2017

Plus
• Your new-look PensionLine
• A reminder of the PLO phone numbers
• News from your BP Pension Fund trustee
You may remember we told you last year that this 2017 edition would be our last printed newsletter for the vast majority of you. The plan was that the newsletter would move online and only be available through our PensionLine website. Since last year’s newsletter landed on doormats, we’ve received a number of calls and letters from people who don’t have internet access and who were upset at the prospect of losing the newsletter.

Based on the feedback we received, we’ve decided to continue with a printed newsletter for 2018. At that point, we’ll ask you how you would like to receive the newsletter in the future.

As ever, this year’s newsletter is packed with news, views and useful information. We hope you enjoy it.

In ‘company news’, we report that after five years of selling off assets following the Deepwater Horizon incident, BP started investing again. The company ended 2016 with four deals in a month and set itself the goal of achieving seven major start-ups in 2017 – see pages 4 and 5 for an update of how it’s doing.

In ‘pension news’ we highlight the valuable tool that is PensionLine. There’s so much more that you can now do online that phone calls and letters can be a thing of the past. However, if you do need to phone the pensions and benefits team or contact your pensioner liaison officer, please make a note of our new telephone numbers.

The team’s contact number now begins with 0345. For more information, see page 7. On pages 12 and 13, we remind you of the telephone numbers for your pensioner liaison officers (PLOs), together with the postcode areas they cover.

On pages 8 and 9, we summarise the trustee’s report and accounts for the BP Pension Fund. This includes an overview of the income and outgoings of the Fund over the year to 31 December 2016, together with an update on the Fund’s investments and how its membership has changed over the year.

On top of all of this, there’s our ‘annual State benefits and tax update’ which includes details of the new Bereavement Support Payment and changes to Inheritance Tax. Our regular ‘useful information’ section looks at the BP Benevolent Fund, scam calls and car insurance. Plus, we highlight a little-known change to the eligibility criteria for a South Atlantic medal from the 1982 conflict.

Finally, there’s ‘keeping in touch’ and our ever popular competition. Don’t miss it – there’s a wide range of amazing prizes to choose from.

By the time this newsletter is printed and mailed, I will have left BP and the pensions and benefits team that I set up in 2003. I’m not thinking of it in terms of retirement, but simply the next adventure on life’s pathway. I look forward to reading next year’s newsletter from a reader’s perspective rather than as a writer and reviewer.

My successor is Andy Clifford. Andy will introduce the 2018 newsletter and I wish him every success in his new role.

I hope you continue to enjoy the newsletter. As always, if you have any comments or contributions, please send them to the editor, Peter Lay. Peter’s contact details are on page 3.
State pension deducted from your personal tax allowance

Former BP engineer Roger Emberson emailed to express his surprise when he started to receive his annual State pension. He writes: “When my tax coding was sorted out after retirement, I was a bit surprised to learn that the annual State pension amount was deducted from my personal allowance.” Roger knew that the State pension was taxable on having read the “annual State benefits and tax update” in his newsletter magazine, but he didn’t realise that HM Revenue & Customs reduced his personal allowance so that more tax was taken from his two occupational pensions. 

He contacted the Pensions Advisory Service (tPAS) for confirmation and was told that this was, indeed, the case. The email to Roger from tPAS stated: “The State pension is always paid gross, but is classed as taxable income. So, if your State pension is, for example, £9,000 a year and your personal allowance is £11,500, you will have only a £2,500 zero band allowance to give to other scheme incomes.”

Roger asked that we share this news with his fellow BP pensioners in case any of you were equally unaware of how the tax worked on your State pension.

Belated congratulations to Ian Howarth

We’ve previously featured Ian Howarth in connection with the organisation of the BP Retiree/Guest golf day at the Pumpherston golf course. However, this is just one of Ian’s many interests. Since its founding in 2010, Ian has been chair of the Communities along the Carron Association (CATCA). Ian tells us: “It’s a voluntary community group that helps to improve water quality, decreases litter and fly-tipping, improves local path networks, and has assisted in securing funding to replace two bridge crossings with a third to be built in 2017.” Since 2010, CATCA has raised over £1.5 million and was a deserving recipient of the Queen’s Award for Voluntary Service (QAVS) in 2016. The QAVS is the highest honour bestowed upon a community group and is the equivalent to an MBE. The announcement was made just after we’d issue our 2016 newsletter – hence our belated congratulations.

Ian retired as legal and estate administrator at Grangemouth in 2002 and is proof that retirement can offer you a whole new take on life. He puts his success in retirement down to applying the lessons learned while working such as meeting targets and setting deadlines.

The telex and the typing pool

Catherine Hedley from Suffolk emailed to tell us about working with the administration team at Eakring where she started as a temp in 1981. She writes: “Our typing pool was in a portacabin. Norman Kirkley was my boss and Glynette Dixon was our supervisor. Anne Ford showed me how to operate the telex machine and I went on a course in Birmingham for operating a word processor. I can remember Norman praising me when I actually typed a spreadsheet.”

Catherine was taken on permanently and moved out of the portacabin into permanent offices to cover reception.
Making progress

In January this year, Bob Dudley, BP chief executive, declared in a message to staff, “We are off to a good start in 2017. After years of working through the aftermath of 2010 we are now steadily laying the foundations for the 2020s and 2030s and beyond.”

In the last two months of 2016 BP made some significant announcements, including reaching a 40-year agreement with Abu Dhabi to extend the Abu Dhabi Company for Onshore Petroleum Operations Ltd (ADCO) concession to 2056; reaching commercial terms to extend the Azeri-Chirag-Gunashli oil concession in Azerbaijan to 2056; signing the final agreement in Oman to expand the giant Khazzan gas project by 50% and signing an agreement to join Kosmos Energy in the exploration and development of very significant gas resources offshore Mauritania and Senegal.

In addition to the above, BP announced an agreement to partner with the Australian supermarket Woolworths, buying their network of over 500 fuel retail sites across Australia and jointly developing a new convenience offer; this is still subject to regulatory approval. BP also announced a $30 million waste to fuel investment in biojet producer Fulcrum; signed a 20-year deal to supply 1 million tonnes a year of liquefied natural gas (LNG) to Thailand; and won interests in two exploration blocks in Mexico as the country opened its oil and gas industry to foreign participation for the first time in 75 years.

We look at some of these developments in more detail in this section. However, if you want more information, please go to bp.com.

7 for 2017

During 2017 BP expects to bring seven new Upstream major projects into production – one of the busiest years for new start-ups BP has had. These are part of the series of new Upstream projects that BP expects to come online over 2016-20 which together are expected to deliver 800,000 oil-equivalent barrels per day (boe/d) of new production by the end of the decade.

As this newsletter goes to press, six of the seven projects scheduled for 2017 have been completed on time with the final one on track for completion by the end of the year. As you will see, the emphasis is on natural gas, with major gas projects in places like Trinidad, Oman and Egypt. The projects demonstrate the ‘shift to gas’ - while BP’s business is about 50% natural gas right now, in the next decade it will be up to 60% - see ‘The energy transition’ on page 5. Here are the seven projects for 2017.

1. Taurus and Libra – completed March 2017

BP announced in May that it had started gas production from the first two fields, Taurus and Libra, of the West Nile Delta (WND) development in Egypt. The WND development, which includes five gas fields across the North Alexandra and West Mediterranean Deepwater offshore concession blocks, is being developed in two projects to enable BP and its partners to accelerate gas production commitments to Egypt. When both are complete, production from the five fields is expected to reach up to 1.5 billion cubic feet a day (bcf/d), equivalent to about 30% of Egypt’s current gas production.

2. Trinidad Onshore Compression – completed April 2017

The facility will increase gas production from low-pressure wells in BP Trinidad and Tobago’s (bpTT) existing acreage in the Columbus Basin using an additional inlet compressor at the Point Fortin Atlantic LNG plant. When fully onstream, the onshore compression facility will have the potential to deliver approximately 200 million standard cubic feet of gas per day.

3. Quad 204 – completed May 2017

Quad 204 is one of the largest field redevelopments in the history of the North Sea. It included the construction and installation of the world’s largest harsh water floating, production, storage and offloading (FPSO) vessel – the ‘Glen Lyon’. It also involved a major upgrade and replacement of subsea facilities and a continuous drilling programme of up to 20 new wells as part of the redevelopment of the Schiehallion field and satellites west of Shetland. Through the redevelopment, BP expects to unlock an estimated 450 million barrels of resources, extending the life of the fields out to 2035 and beyond.

4. Persephone – completed August 2017

In August production started from the Persephone gas field, 135 kilometres north west of Karratha, Western Australia. The A$1.2 billion Persephone project is expected to produce around 50,000 boe/d. Operated by Woodside – BP has a 16.67% interest - Persephone is a two well seven kilometre subsea tieback from the field to the existing North Rankin complex.

5. Juniper – completed August 2017

bpTT announced first gas from the Juniper development in August. Juniper is BP’s first subsea field development in Trinidad & Tobago and its second project in Trinidad in 2017. The $2 billion project produces gas from fields 80 kilometres off the south-east coast of Trinidad. The gas then flows to the Mahogany B hub via a new ten-kilometre flowline that was installed in 2016. The project is expected to boost bpTT’s gas production by an estimated 590 million standard cubic feet a day.
At the end of September, BP announced that it had started up its giant Khazzan gas project in Oman ahead of schedule and under budget. This is the largest of BP’s major project start-ups in 2017 and is an important milestone in BP’s strategic partnership with Oman.

This first phase of the project, which will ultimately involve 200 wells feeding into a two-train central processing facility, will deliver one billion cubic feet per day (bcfd) of gas to the Sultanate of Oman. Production is expected to rise to 1.5 bcfd on further expansion of the project which is on track for 2020/21. In total, around 300 wells are expected to be drilled over the estimated lifetime of the Khazzan field.

The Zohr field, operated by Eni, is located in the Mediterranean Sea in the Shorouk concession, 190 kilometres north of Port Said in waters approximately 1,500 metres deep.

Zohr is thought to be the largest gas discovery made in the Mediterranean with up to 30 trillion cubic feet of resources. The first phase of development is being fast-tracked, with first gas currently expected in late 2017. BP has a 10% interest in the concession.

BP launched its latest edition of Energy Outlook in January 2017. The main story is that the ‘energy transition’ is underway but what does this mean?

Essentially, while energy demand is expected to increase by around 30% by 2035 as global prosperity rises, there is a shift in the fuel mix towards lower carbon fuels, with renewables the fastest growing source of energy at 7.1% a year. Gas is the fastest growing fossil fuel at 1.6% a year while oil’s growth will continue at 0.7% a year. This shift in the global energy mix is driven by both environmental concerns and advances in technology, including low carbon technology.

With just under 50% gas in its portfolio, BP is one of the gassiest super majors. However, it expects to shift to 55% gas by the end of the decade and about 60% to gas by mid-next decade. This does not mean that the company is ignoring oil – it still sees oil growing, but more slowly, as conventional cars become more efficient and further efficiency gains come about from the growth in electric vehicles, autonomous driving and car sharing.

BP is also playing its part in the growth of renewable energy with its biofuels and wind businesses, as well as participating in the drive for greater energy efficiency through its advanced fuels, lubricants and petrochemicals.

For more information, go to bp.com/en/global/corporate/energy-economics/energy-outlook.html.

Air BP is an official sponsor of the 2017 Red Bull Air Race World Championship, serving as both the fuel supplier and carbon reduction partner for the 2017 season.

The Red Bull Air Race World Championship features the world’s best race pilots in a pure motorsport competition that combines speed, precision and skill. Using the most agile and lightweight racing planes, pilots need to navigate a low-level slalom track marked by 25-metre-high air-filled pylons in the fastest time, with as few penalties as possible. All of which is done at speeds of up to 370 kilometres-per-hour and at forces of up to 10G.

The announcement was made in February as the first race of the season reached an exciting conclusion on Corniche Island in Abu Dhabi, United Arab Emirates, marking the World Championship’s 75th race.

BP and Renault Sport Racing announced a new partnership in January which saw BP join the re-formed Renault Sport Formula One Team in support of their ambition to fight for the World Championship in the next five years starting with the current Formula 1 season, which began in Australia in March. BP and Castrol are the official fuel and lubricants provider through the BP Ultimate and Castrol EDGE brand.
BP goes exploring with AI

BP has bought into artificial intelligence (AI) technology developed for space exploration as it joins growing interest among oil and gas companies in the use of big data to help find new resources. More powerful imaging technology is giving oil companies greater visibility when carrying out seismic surveys of potential resources and this is combining with increasing computing power to analyse the resulting data.

BP’s venture finance arm, BP Ventures, has invested $20 million in the Californian start-up Beyond Limits, which is adapting software from NASA, the US space agency, and the US Department of Defense, for commercial use.

Divestments

BP agreed to sell its Forties Pipeline System (FPS) business to INEOS for up to $250 million. Bob Dudley commented: “BP is returning to growth in the North Sea as we bring important new projects, including the Quad 204 redevelopment and Clair Ridge, into production and increase new exploration. While the Forties pipeline had great significance in BP’s history, our business here is now centred around our major offshore interests west of Shetland and in the Central North Sea.”

Built, owned and operated by BP, the Forties pipeline was opened in 1975 to transport oil from the Forties field, the UK’s first major offshore oil field, to the Grangemouth refinery. Today FPS carries liquids production from some 85 fields in the Central and Northern North Sea and several Norwegian fields on behalf of around 40 companies. The system has a capacity of 575,000 barrels of oil a day.

BP has also agreed to sell part of its interests in its North Sea Magnus oilfield, along with some associated pipeline infrastructure in the UK northern North Sea and the Sullom Voe terminal on Shetland to EnQuest. The sale price is $85 million. Bob Dudley commented: “EnQuest’s experience of investing in and extending the life of mature assets in the North Sea make them a natural operator of Magnus and Sullom Voe in this later phase of their life.”

Mexico

BP opened its first retail fuels site in Mexico in March. Opened in the Satélite area of Mexico City, the new BP retail site is the first international oil company branded site in Mexico, since the country approved deregulation of the fuel retailing market in 2013. BP has plans that could see it open around 1,500 retail sites in Mexico over the next five years.

Anniversaries

Sunbury at 100

BP’s long association with Sunbury began with the purchase in 1917 of the 18th century manor house Meadhurst Park and its grounds by the Anglo Persian Oil Company. The same year, the company established a fledgling research department in the cellars and outbuildings led by the petrochemist Dr Albert Ernest Dunstan. The site has come a long way in 100 years. Today, BP’s International Centre for Business and Technology (ICBT) is home to 55 global business and functional teams, as well as the eastern hemisphere Upstream Learning Centre with its state-of-the-art simulators.

Until 2016, the ICBT was the UK’s largest privately-owned office park, covering 620,000 square feet of office space, in addition to parkland, and housing 3,000 employees. In September 2016, BP sold most of the site to the local Spelthorne Borough Council for £360 million and took a long-term 20-year lease on the site, meaning BP’s presence at Sunbury is ensured for many years to come.

Hull at 50

In April 1967, BP bought the distillery at Saltend. Over the past 50 years, BP Hull has become home to some of BP’s most innovative operations. The company still owns and operates a chemical manufacturing facility at Saltend which is the largest producer of acetic acid and acetic anhydride in Europe. Both chemicals are key building blocks for a wide range of applications including paints, coatings and washing detergents, as well as the preservation of food.

Hull remains one of BP’s principal global centres for petrochemicals research and technology and also hosts part of BP’s Centre of Expertise in Applied Chemistry and Physics (AC&P).

Prudhoe Bay oil field at 40

BP Alaska’s Prudhoe Bay is celebrating 40 years of production this year. Since the giant oil field on Alaska’s North Slope began production, it has produced more than 12.5 billion barrels of oil - far exceeding initial projections - making it the most prolific oilfield in US history.

Oil production started on 20 June 1977, and began flowing 800 miles down what was then the newly-constructed Trans Alaska Pipeline System (TAPS) to Valdez, where it was loaded onto tankers to supply markets on the US West Coast.
PensionLine is the website for anything to do with your BP pension – you can find it at pensionline.bp.com. If you’ve not yet registered on the site, you need to complete the registration process for a username and password – see ‘Get started – register today’ below. For those of you who aren’t online, you can, of course, still write to the pensions and benefits team or call us. However, if you’re online, you can get the information you want, 24 hours a day, 7 days a week on your laptop, tablet or mobile phone.

PensionLine is accessible by anyone with a BP pension and that includes BP pensioners, like yourself, employees and deferred pensioners. Inevitably, there are some areas that are not relevant to particular groups. For example, the link to ‘your benefits, your way’ is for employees only. Please use the site but don’t expect to have access to everything – each group has its own particular areas.

### What you can do on PensionLine

Using PensionLine, it’s now quicker and easier to help make sure the details we hold about you are correct. For example, you can:

- Tell us if you change your bank account
- Tell us if you move house, change your phone number or email address.

Just go to the ‘My details’ page and click ‘Edit’ against the information that needs updating.

For information about your pension, click on an indented line under ‘My details’ in the left-hand menu. For example, the line may say ‘BP Pension Scheme – Retired’. Clicking on this line takes you to your ‘Membership details’. Here you can:

- Update your expression of wishes
- View your monthly pension payslip
- See previous payments, including year to date values.

If you click on the ‘Pensioner’ tab on the top menu, you will find information about the pensioner liaison service plus a range of support services, including the BP Benevolent Fund and the BP Society.

As we said at the start of this article, not all areas of PensionLine are relevant to pensioners. For example, when you visit the site, you will see a series of links at the bottom of the page. You may find the links under ‘Help and support’ and ‘Other websites’ useful, particularly the ‘FAQs’ (frequently asked questions). However, the links under ‘Popular actions’ and ‘Popular content’ are more appropriate for active employees.

### Get started – register today

To access PensionLine, you need to log in with a username and password. To get these you must register by following four simple steps, starting on the welcome page of the site:

1. Agree to the terms and conditions
2. Provide your membership number, surname, date of birth and national insurance number
3. Confirm your address details
4. Pick a security question and provide your email address.

Make sure you follow the registration process through to completion. You’ll receive two emails with the subject heading – ‘User activation details’. These will contain your username and a temporary password. You will need both to access the site for the first time. Keep an eye out for them and then you’ll be ready to look at the site.

Once you’re on PensionLine, add the site to your favourites so it’s quick and easy to come back again.

### Change to our contact number – now 0345 instead of 0845

The contact telephone number for the BP UK pensions and benefits team in Sunbury has changed to 0345 602 1063. Previously, the number began with 0845.

Numbers beginning 084 are known as premium-rate numbers because they have an additional service charge but calls to 03 numbers are inclusive from landlines and from mobiles. If you don’t have any inclusive minutes, or they have run out, these calls are charged at a per-minute rate.

Many organisations are swapping their 0845 lines over to matching 0345 numbers to help save their customers money and we are no exception.

Please remember to update your records with our new phone number in case you need to call us.

If you call the 0845 number by accident, for example, you may have saved it in your phone’s contact list, don’t worry - you won’t be charged. You will hear a recorded message asking you to re-dial the same number but replacing the leading 08 with an 03.
Highlights – news from your BP Pension Fund trustee

A message from the trustee chairman

Welcome to Highlights, keeping you in touch with what has happened in your BP Pension Fund (the Fund).

Highlights is a summary of the trustee’s formal report and accounts for the year to 31 December 2016. This shorter, simpler report covers the Fund’s financial health, together with a summary of the Fund’s income and outgoings over the year. We also look at where the Fund’s assets were invested and how its membership profile changed over the year.

For those of you who want more detail, the full report and accounts is available on our PensionLine website, pensionline.bp.com. The site contains a wealth of information about the Fund, including the trust deed, the schemes’ rules, and our statements of funding and investment principles. A ‘who’s who’ in the Fund lists the trustee directors and the executive team supporting the trustee, plus the heads of the internal investment and administration teams. The Fund documents, together with the latest actuarial report and the schedule of contributions, are also available on request from the pensions and benefits team. The contact details are on the back page.

PensionLine has recently undergone a number of improvements and we encourage you to use it as your first port of call for all pension-related issues. For example, things for which you previously have had to phone or write to the team, such as changing your bank details or home address, can now be done online at a time to suit you.

The Fund is an umbrella arrangement for over 40 different pension schemes. Most of these are defined benefit (DB) schemes but there are two defined contribution (DC) schemes: the BP Retailing Pension & Life Assurance Scheme and the BPPM Pension Scheme.

Summary funding statement

Ongoing funding position

There are many ways to measure the financial health of the DB element of the Fund. Each of these makes different assumptions about the future. The relevant measure for determining company contributions is the ‘ongoing funding’ basis. This assumes that employee members continue to build up benefits under the Fund which are linked to future salary increases. It also assumes that the company will continue to make regular contributions to the Fund.

In the DB schemes, contributions are paid into a common investment fund and members do not hold individual accounts. In the DC schemes, however, members have individual accounts and have a choice about how contributions are invested. By law, a statement is now included in the full report and accounts about the steps we have taken to meet certain DC governance standards. This includes the investment options available, the costs of buying and selling investments and how the schemes are administered. Our assessment is that both DC schemes represent good value for members.

Unfortunately, pension scams continue to be an issue. Please remain vigilant and keep your personal data and retirement income safe. Scam calls are a perennial problem. Never give out financial information over the phone, do not be rushed into making a decision, and if you feel harassed or intimidated, simply hang up. The Pensions Regulator provides some valuable advice at thepensionsregulator.gov.uk/individuals/dangers-of-pension-scams.aspx.

Finally, on behalf of the board, I would like to thank Ronnie Murray for her valued contribution and support of the board as manager of our in-house pensions and benefits team since 2003. Ronnie left BP in October and we wish her well with her next adventure.

If you have a question or comment on any aspect of Highlights, or feedback on your experience of PensionLine, then please contact the pensions and benefits team.

Sir Ian Prosser,
Chairman, BP Pension Trustees Limited

Ongoing funding position

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The DB funding level is simply a snapshot at a point in time and the value of both the DB assets and DB liabilities of the Fund will fluctuate with market movements. The funding position deteriorated over 2016 due to a rise in the expected cost of providing benefits, caused by a fall in interest rates and increased expectations of future price inflation. The rise in the expected cost of providing benefits was partially offset by strong investment returns and the additional contributions received from the company.

<table>
<thead>
<tr>
<th></th>
<th>31 December 2016</th>
<th>31 December 2015</th>
<th>31 December 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>DB assets (1)</td>
<td>£24,572m</td>
<td>£20,956m</td>
<td>£20,283m</td>
</tr>
<tr>
<td>DB liabilities (2)</td>
<td>£25,474m</td>
<td>£20,898m</td>
<td>£21,235m</td>
</tr>
<tr>
<td>DB surplus/ (shortfall) (3)</td>
<td>(£902m)</td>
<td>£58m</td>
<td>(£952m)</td>
</tr>
<tr>
<td>DB funding level (4)</td>
<td>96%</td>
<td>100%</td>
<td>96%</td>
</tr>
</tbody>
</table>

Assets relating to the DC schemes and additional voluntary contributions (AVCs) are excluded from the figures.

(1) ‘DB assets’ is the market value of the Fund’s investments from which defined benefits are paid.

(2) ‘DB liabilities’ represent the expected cost of providing the benefits that all members have been promised at the date of the snapshot. This requires the trustee, based on advice from the Fund Actuary, to make a number of assumptions about economic and demographic factors as these affect the Fund’s finances.

(3) If the Fund has more assets than liabilities, there is a ‘surplus’. If the liabilities are more than the assets, there is a ‘shortfall’. With a surplus, the funding level will be over 100%. With a shortfall, the funding level will be less than 100%.

(4) ‘DB funding level’ is the Fund’s DB assets as a percentage of its DB liabilities.

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Chairman, BP Pension Trustees Limited

Murray for her valued contribution and support of the board as manager of our in-house pensions and benefits team since 2003. Ronnie left BP in October and we wish her well with her next adventure.

If you have a question or comment on any aspect of Highlights, or feedback on your experience of PensionLine, then please contact the pensions and benefits team.

Sir Ian Prosser,
Chairman, BP Pension Trustees Limited
Company contributions to the Fund

The company and the trustee have agreed to review the Fund’s finances at least annually by comparing the market value of its assets to its liabilities. This annual assessment is usually carried out in October and if it shows that the Fund’s assets are not sufficient to cover its liabilities, the company would be required to pay additional contributions. As a minimum, these contributions will be at the level required to restore the Fund so that its assets cover its liabilities by the end of an agreed recovery period.

Following the annual assessment in October 2016, the company is required to continue making additional contributions towards correcting the shortfall. Under this assessment, the contributions due, or already paid, between 2017 and 2023 total £2,064.1 million. £315.9 million of this is payable for 2017. The result of the October 2017 annual review will determine if additional contributions continue to be required from 2018 onwards.

Payments back to the company

By law, we have to tell you whether there were any payments of surplus monies made to the company in 2016 or to date in 2017. There have been no such payments. In addition, the Pensions Regulator did not make any modifications to the Fund or impose any funding directions on the trustee during that period.

Buy-out valuation of the Fund

Another measure of the funding position is to assume that the company is no longer able to support the Fund and that the Fund would be wound up at the valuation date. This means that all its commitments would be secured by purchasing policies from an insurance company to pay benefits. Showing the ‘buy-out’ position does not mean that the company and the trustee are intending to terminate and wind up the Fund. This is just another piece of information that we have to tell you.

Insurers have to take a cautious view of the future. Regulations require them to hold reserves to safeguard against financial problems. As a result, the estimated cost of meeting the Fund’s liabilities through an insurer is far greater than if they are met directly by the Fund, as shown in the table below.

Safety net

Where pension schemes have a shortfall and the employer is unable to pay any further money into the scheme, for example, the employer is insolvent, a level of security may be provided through the Pension Protection Fund (PPF). The PPF can provide a type of insurance to pension funds so long as certain conditions are satisfied.

If such circumstances were ever to occur with the Fund, the pension you would receive from the PPF might be less than the full benefit you had earned in the Fund, depending on your age, when your benefits were earned, and the size of the benefits. For information on the PPF, visit pensionprotectionfund.org.uk.

Financials

Here we summarise the key information from the Fund’s audited accounts for the year ended 31 December 2016.

Income and expenditure (£ million)

### Value of the Fund at the start of the year

- **£21,013.2**
  - Comprising DB assets of plus DC and AVC assets of
    - £20,955.9
    - £57.3

- **Company and employee contributions**
  - 397.6

- **Change in market value of investments**
  - 3,595.4

- **Investment income**
  - 586.5

**Total**

- 4,579.5

- **Benefits paid or payable**
  - 744.1

- **Leavers**
  - 128.1

- **Administration and investment costs, and tax**
  - 86.8

**Total**

- 959.0

**Value of the Fund at the end of the year**

- 24,663.7

- Comprising DB assets of plus DC and AVC assets of
  - 24,572.4
  - 61.3

The Fund’s DB assets

At 31 December 2016, the Fund’s DB assets (which exclude DC and AVC assets) were invested broadly as shown in the chart below.

<table>
<thead>
<tr>
<th>Asset</th>
<th>Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK equities</td>
<td>15%</td>
</tr>
<tr>
<td>Overseas equities</td>
<td>32%</td>
</tr>
<tr>
<td>Private equity</td>
<td>9%</td>
</tr>
<tr>
<td>UK property</td>
<td>7%</td>
</tr>
<tr>
<td>Corporate bonds and UK gilts</td>
<td>35%</td>
</tr>
<tr>
<td>Cash</td>
<td>2%</td>
</tr>
</tbody>
</table>

The Fund’s overall return for the year 2016 was 20.0%, which was below the benchmark of 23.2%. For the five years to 31 December 2016, the Fund’s average return was 11.7% a year, compared with a benchmark of 12.0% a year.

Fund membership

At 31 December 2016, the Fund had a total membership of 72,321. There were 70,754 members in DB schemes and 1,567 in the DC schemes.

<table>
<thead>
<tr>
<th>31 December 2016</th>
<th>DB</th>
<th>DC</th>
<th>Total</th>
<th>31 December 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>5,318</td>
<td>537</td>
<td>5,855</td>
<td>7,438</td>
</tr>
<tr>
<td>Pensioners and dependants</td>
<td>45,009</td>
<td>7</td>
<td>45,016</td>
<td>44,548</td>
</tr>
<tr>
<td>Deferred members</td>
<td>20,427</td>
<td>1,023</td>
<td>21,450</td>
<td>21,468</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>70,754</td>
<td>1,567</td>
<td>72,321</td>
<td>73,454</td>
</tr>
</tbody>
</table>

* Fund members who have left the Fund but not yet drawn their pension.
This is a summary of the main State benefits, tax rates and allowances that are most relevant to BP pensioners for the current tax year, 6 April 2017 to 5 April 2018. Some measures that were announced in the March 2017 Budget were subsequently dropped as a result of the General Election in June.

The Government website (gov.uk) should be your first port of call for any questions about State benefits, allowances or tax rates. If you have yet to reach your State pension age (SPA), you can check your SPA by visiting gov.uk/calculate-state-pension.

Only use the following amounts as a guide. Your own circumstances may affect the actual amount you can receive. The information in this update is believed to be correct at the time of printing.

### Personal Allowances and tax rates

#### Personal Allowances for Income Tax

Personal Allowances reduce your taxable income and are reflected in your tax code. It is important to check that your tax code is correct.

| Maximum Personal Allowance | £11,500 a year |

Anyone with pre-tax income of at least £100,000 a year loses £1 of their Personal Allowance for every £2 of income above £100,000. This means that in 2017/18 at £123,000 there is no Personal Allowance at all. The marginal rate of tax on income between £100,000 and £123,000 is 60%.

#### Marriage Allowance

This allowance lets you transfer up to £1,150 (10% of your own Personal Allowance) in 2017-18 to your spouse or civil partner, so long as for this tax year:

- your taxable income is less than the Personal Allowance
- your spouse’s or civil partner’s taxable income is between £11,501 and £45,000 (or £43,000 if in Scotland).

The relief for this allowance is 20%. You can backdate your claim to include any tax year since 5 April 2015 that you were eligible for this allowance.

#### Married Couple’s Allowance

This allowance applies if one spouse or civil partner was born before 6 April 1935 and the couple still live together. For marriages before 5 December 2005, the husband’s income is used to work it out. For marriages and civil partnerships after that date, the income of the higher earner is used.

Tax relief is limited to 10% on this allowance, so the saving could range from £326 to £844.50 a year.

#### Income Tax rates and allowances

The main Income Tax rates will be 20%, 40% and 45% for most people. Taxable income includes your State pension.

| Income taxed at 20% (basic rate) | First £33,500 of taxable income (£31,500 in Scotland) over your Personal Allowance and any Marriage Allowance |
| Income taxed at 40% (higher rate) | Balance of taxable income between £33,501 and £150,000 |
| Income taxed at 45% (additional rate) | Balance of taxable income over £150,000 |

In 2017/18, once gross taxable earnings exceed £45,000 (£43,000 in Scotland), Income Tax becomes payable on the excess at 40% and then at 45% above £150,000. However, don’t forget that once income exceeds £100,000, the Personal Allowance starts to erode until it is lost at £123,000.

#### Tax on savings

Anyone with total income below their Personal Allowance plus £5,000 can register for tax-free savings with their bank or building society. You may also qualify for the Personal Savings Allowance (PSA) meaning that some savings income can be tax free:

<table>
<thead>
<tr>
<th>Tax rate</th>
<th>Income band (adjusted net income*)</th>
<th>Personal Savings Allowance (tax-free amount)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic rate 20%</td>
<td>Up to £45,000</td>
<td>£1,000</td>
</tr>
<tr>
<td>Higher rate 40%</td>
<td>£45,001 to £150,000</td>
<td>£500</td>
</tr>
<tr>
<td>Additional rate 45%</td>
<td>Over £150,000</td>
<td>None</td>
</tr>
</tbody>
</table>

*Total taxable income before any Personal Allowances and less certain tax reliefs.

#### Dividend Allowance

The first £5,000 of dividend income each year is tax free. If you are a UK resident, you will only pay tax on any dividends received that are in excess of the £5,000 allowance. The tax rates on dividends above the allowance are 7.5%, 32.5% and 38.1% (basic, higher and additional bands). Dividends received on shares held in an Individual Savings Account (ISA) continue to be tax free.

#### Rent a Room Scheme

The Rent a Room Scheme allows you to earn up to a threshold of £7500 a year tax free from letting out furnished accommodation in your home. This is halved if you share the income with your partner or someone else. For more details, visit gov.uk/rent-room-in-your-home.

#### Capital Gains Tax (CGT)

CGT is levied on realised profits in excess of £11,300 per person (known as the Annual Exempt Amount - AEA). Registered tax losses in previous years can be used to reduce any CGT arising in later years. A married couple could, between them, shelter £22,600 (2017/18) of capital gains in the tax year, by both using their own AEA.

For details, visit gov.uk/capital-gains-tax/rates.

#### Individual Savings Accounts (ISAs)

The annual investment limit per person for ISAs (whether placed on deposit, invested in stocks or shares, or a mix of those) is £20,000 for 2017/18.

#### Inheritance Tax (IHT)

The Nil Rate Band Allowance (NRBA) for IHT purposes remains at £325,000 until the end of 2020/21. If a spouse of civil partner passes their NRBA in full to their partner on death, a combined estate of £650,000 is exempt from IHT. If not, any unused part of the NRBA on the first death will be added to the survivor’s NRBA.

In other words, individual circumstances affect IHT liability. Above the relevant NRBA, estates are taxed at 40%, or 36% for those leaving at least 10% of their net estate to charity.

An additional NRBA was introduced from April 2017 when a residence is inherited in whole or part by direct descendants on death on or after 6 April 2017. The additional NRBA is £100,000 for 2017/18 and it increases by £25,000 each tax year up to 2020/21. For more detail and some worked case studies, visit gov.uk/guidance/inheritance-tax-residence-nil-rate-band.
**Allowances and benefits**

**Personal Independence Payment (PIP) and Attendance Allowance (AA)**

PIP helps with some of the added costs caused by long-term ill health or a disability, if you are aged 16 to 64. The benefit can be between £22.00 and £141.10 a week tax free. The amount depends on how your condition affects you, not the condition itself. You will need to attend a first assessment and ongoing reviews. For more details, visit [gov.uk/pip](http://gov.uk/pip).

You can phone [0800 917 2222](0800%20917%202222) from Monday to Friday, 8am to 6pm, and ask for the PIP claim form.

If you receive Disability Living Allowance (DLA) it is ending if you were born after 8 April 1948. You will continue to receive DLA until the Department for Work and Pensions (DWP) writes to tell you when it will end and invite you to apply for PIP.

If you are aged at least 65, the AA is designed to help with personal care because you are physically or mentally disabled. Like the PIP and DLA, the AA is not taxable or means tested.

The benefit is payable at two rates depending on the care you receive.

<table>
<thead>
<tr>
<th>Day or night care required</th>
<th>£55.65 a week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day and night care required</td>
<td>£83.10 a week</td>
</tr>
</tbody>
</table>

For more detail visit [gov.uk/attendance-allowance](http://gov.uk/attendance-allowance), or if you would like to claim AA, call [0345 605 6055](0345%20605%206055) from Monday to Friday, 8am to 6pm, or send in form AA1.

**Bereavement benefits**

Bereavement benefits were reformed and for new claims from 6 April 2017 a Bereavement Support Payment is payable to widows, widowers or surviving civil partners.

The Bereavement Support Payment consists of a lump sum followed by up to 18 monthly payments. The amount depends on your circumstances.

<table>
<thead>
<tr>
<th>Circumstance</th>
<th>Lump sum payment</th>
<th>Monthly payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>You have children under 20 in full-time education</td>
<td>£3,500</td>
<td>£350</td>
</tr>
<tr>
<td>You don’t have children under 20 in full-time education</td>
<td>£2,500</td>
<td>£100</td>
</tr>
</tbody>
</table>

If your husband, wife or civil partner died before 6 April 2017, you may qualify to receive one or more of the following: a bereavement payment, a bereavement allowance, a widowed parent’s allowance.

For more details, visit [gov.uk/bereavement-support-payment](http://gov.uk/bereavement-support-payment).

**State pension**

**New rules State pension**

The new single tier State pension came into force from April 2016. It is a taxable benefit paid to entitled people who claim it having reached State pension age (SPA). You qualify for the new State pension if you are an eligible man born on or after 6 April 1951 or woman born on or after 6 April 1953. To claim it at all, you need at least 10 qualifying years. You need 35 qualifying years for the maximum amount, which is £159.65 a week. For more details, visit [gov.uk/new-state-pension](http://gov.uk/new-state-pension).

If you live in the UK and are more than 30 days away from your SPA, you can get a State pension forecast online from [gov.uk/check-state-pension](http://gov.uk/check-state-pension) or by phoning [0345 3000 168](0345%203000%20168).

Your National Insurance record before 6 April 2016 is used to work out your ‘starting amount’. This is part of your new State pension. Your ‘starting amount’ will be the higher of either:

- the full amount under the old State pension rules
- the amount worked out as if the new State pension had been in place when your working life started.

Your ‘starting amount’ will reduce if you were contracted out of the additional State pension as a member of a BP UK final pay pension scheme or similar. For more details, visit [gov.uk/new-state-pension/how-its-calculated](http://gov.uk/new-state-pension/how-its-calculated).

If you reached SPA before 6 April 2016, you qualify for the State pension under the old rules instead – see below.

**Old rules State pension**

<table>
<thead>
<tr>
<th>Individual Basic State Pension</th>
<th>Up to £122.30 a week (100% rate)</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Pension based on spouse or civil partner’s NI contributions</td>
<td>£73.30 a week (60% of the individual pension)</td>
</tr>
</tbody>
</table>

Graduated pension each week 13.43p per unit

Graduated pension entitlement built up between April 1961 and April 1975 and anyone entitled to this element earned a number of units that determine how much pension they qualify to receive.

<table>
<thead>
<tr>
<th>Over 80 pension</th>
<th>Top up to full basic State pension amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>You cannot qualify for the Over 80 pension if you reached State pension age on or after 6 April 2016. The Age Addition pension at 80 for those who qualify to receive it remains at 25p a week.</td>
<td></td>
</tr>
</tbody>
</table>

**Pension Credit**

Pension Credit is an income-related benefit potentially made up of two parts – ‘Guarantee Credit’ and ‘Savings Credit’.

The qualifying age for Pension Credit is gradually going up to 66 for men and women. No tax is payable on Pension Credit.

The ‘Guarantee Credit’ guarantees a minimum income if you are on a low income. You may be entitled to it if:

- You are single and your income is below £159.35 a week
- You have a partner and your joint income is below £243.25 a week

An additional ‘Savings Credit’ of 60p per £1 received may be payable if you are aged 65 or over with other income, or an assumed savings income, above a threshold. The ‘Savings Credit’ will reduce by 40p for each £1 of income above the ‘Guarantee Credit’. The maximum amount of ‘Savings Credit’ is:

- For a single person £13.20 a week
- For a couple £14.90 a week

continued over the page
annual State benefits and tax update

Pension Credit continued...

With the State Pension changes in April 2016 the “Savings Credit” element will no longer apply to all future claimants. Most people who reach SPA on or after 6 April 2016 will not be eligible. However, you may continue to qualify if:

- you are a couple and one of you reached SPA before 6 April 2016
- you were entitled to Savings Credit up to 6 April 2016.

If you stop being eligible for Savings Credit for any reason from 6 April 2016, you will not be able to receive it again.

To find out more, visit [gov.uk/pension-credit](http://gov.uk/pension-credit). To claim Pension Credit call 0800 99 1234.

State pension increases

All elements – except the basic State pension or single tier pension – increase in line with the consumer prices index (CPI). The basic State pension or single tier pension increases by the greater of:

- 2.5%
- the change in CPI
- the change in national average earnings.

The BP pension increases in line with the retail prices index (RPI), but any guaranteed minimum pension increases in line with CPI.

And don’t forget . . .

You don’t have to claim your State pension as soon as you reach your SPA. You may get more if you delay your State pension. Visit [gov.uk/deferring-state-pension](http://gov.uk/deferring-state-pension).

Other benefits you may receive include the £10 tax-free Christmas bonus for State pensioners and the winter fuel payment. If you were born on or before 5 August 1953, you may be able to get a winter fuel payment between £100 and £300 based on your personal situation. If you receive a State pension or certain other benefits, you will normally get it without the need to claim. Visit [gov.uk/winter-fuel-payment](http://gov.uk/winter-fuel-payment) or call 03459 15 15 15 to check if you qualify and find out how much you could receive.

your pensioner liaison officers (PLOs)

A reminder of the PLO telephone numbers

We told you in our 2016 newsletter that we had given the pensioner liaison officers new phone numbers. However, the PLOs are telling us that the message didn’t get through to everyone so we are listing all the PLOs and the new numbers again. Please take a moment to find your PLO and then update your records with their new phone number. There are 20 PLOs covering 5 regions across the UK and each region has a regional co-ordinator (RC). If you do not know who your PLO is, look for your postcode area under the region where you live.

With the exception of Stephen McKenna, the new PLO phone numbers all begin with 0203 401 and then the last four digits are different.
### South West

<table>
<thead>
<tr>
<th>Postcode areas covered</th>
<th>Name of PLO</th>
</tr>
</thead>
<tbody>
<tr>
<td>BH, EX, PL, SA1, 7, 13, TA, TQ, TR</td>
<td>Glenda Hopkins-Burt (RC) 0203 401 2405 <a href="mailto:glenda.hopkins-burt@uk.bp.com">glenda.hopkins-burt@uk.bp.com</a></td>
</tr>
<tr>
<td>SA2-6, 8, 9, 11, 12, 14-20, 31-35, 37, 38, 40-46, 48, 61-63, 65-73, SP</td>
<td>Terry Branton 0203 401 5232 <a href="mailto:terry.branton@uk.bp.com">terry.branton@uk.bp.com</a></td>
</tr>
<tr>
<td>BA, BS, CF34, 36, 62, SN, SO</td>
<td>Peter Godfrey 0203 401 3584 <a href="mailto:peter.godfrey@uk.bp.com">peter.godfrey@uk.bp.com</a></td>
</tr>
<tr>
<td>CF3, 5, 10, 11, 14, 15, 23, 24, 31-33, 35, 37-45, 47, 48, 61, 63, 64, 71, 72, 81-83, DT, LD, NP, SA10</td>
<td>Mel Harris 0203 401 3689 <a href="mailto:melville.harris@uk.bp.com">melville.harris@uk.bp.com</a></td>
</tr>
</tbody>
</table>

### East Midlains and East Anglia

<table>
<thead>
<tr>
<th>Postcode areas covered</th>
<th>Name of PLO</th>
</tr>
</thead>
<tbody>
<tr>
<td>CO, DE, DN, IG, IP NR, SS</td>
<td>Phil Matthews (RC) 0203 401 2443 <a href="mailto:philip.matthews@uk.bp.com">philip.matthews@uk.bp.com</a></td>
</tr>
<tr>
<td>CV, HP, NN, OX, RG</td>
<td>Carol Cunningham 0203 401 3976 <a href="mailto:carol.cunningham@uk.bp.com">carol.cunningham@uk.bp.com</a></td>
</tr>
<tr>
<td>CM, EN, MK, RM, S, SG</td>
<td>John Hopkins 0203 401 3951 <a href="mailto:john.hopkins@uk.bp.com">john.hopkins@uk.bp.com</a></td>
</tr>
<tr>
<td>AL, CB, E, LE, LN, LU, NG, PE, WD</td>
<td>John London 0203 401 3913 <a href="mailto:john.london@uk.bp.com">john.london@uk.bp.com</a></td>
</tr>
</tbody>
</table>

### West Midlands and North

<table>
<thead>
<tr>
<th>Postcode areas covered</th>
<th>Name of PLO</th>
</tr>
</thead>
<tbody>
<tr>
<td>HU, TS, YO</td>
<td>Derek Sainty (RC) 0203 401 2517 <a href="mailto:derek.sainty@uk.bp.com">derek.sainty@uk.bp.com</a></td>
</tr>
<tr>
<td>BB, BL, CA, DH1-9, DL1-17, FY, L, LA, M, NE, OL, PR, SR, WN</td>
<td>Jeanna Aaron 0203 401 4027 <a href="mailto:jeanna.aaron@uk.bp.com">jeanna.aaron@uk.bp.com</a></td>
</tr>
<tr>
<td>B, DY, GL, HR, LL, ST, SY, TF, WR, WS, WW</td>
<td>Val Allen 0203 401 4160 <a href="mailto:val.allen@uk.bp.com">val.allen@uk.bp.com</a></td>
</tr>
<tr>
<td>BD, CH, CW, HD, HG, HX, LS, SK, WA, WF</td>
<td>John Fairbank 0203 401 4002 <a href="mailto:john.fairbank@uk.bp.com">john.fairbank@uk.bp.com</a></td>
</tr>
</tbody>
</table>

### Scotland and Northern Ireland

<table>
<thead>
<tr>
<th>Postcode areas covered</th>
<th>Name of PLO</th>
</tr>
</thead>
<tbody>
<tr>
<td>AB, FK6-21, IV, KW, ZE</td>
<td>Bernard Vincent (RC) 0203 401 2445 <a href="mailto:bernard.vincent@uk.bp.com">bernard.vincent@uk.bp.com</a></td>
</tr>
<tr>
<td>FK2-5</td>
<td>Andy Carter 0203 401 4223 <a href="mailto:andrew.carter@uk.bp.com">andrew.carter@uk.bp.com</a></td>
</tr>
<tr>
<td>BT1-17, DG, FK1, G, HS, KA, KY, PA, PH, TD</td>
<td>Stephen McKenna 01224 934886 <a href="mailto:stephen.mckenna@uk.bp.com">stephen.mckenna@uk.bp.com</a></td>
</tr>
<tr>
<td>BT18-94, DD, EH, ML</td>
<td>David Richmond 0203 401 4070 <a href="mailto:david.richmond@uk.bp.com">david.richmond@uk.bp.com</a></td>
</tr>
</tbody>
</table>
The BP Benevolent Fund

The BP Benevolent Fund was set up to help former employees, or their dependants, who might be going through severe financial hardship. The trustees can award money to buy items or grant an interest-free loan if the outlay is especially dear. The fund has helped many families in severe need, from altering a home for someone with a disability to giving short-term help with sudden unforeseen money problems.

What can I apply for?

The fund can pay out grants and loans to help with a broad range of issues, including:

- Housing repairs
- Household items and redecoration
- Some debt situations
- Stair-lift installations
- Wheelchairs

The fund is there to solve a specific need in the short term, so it will not pay towards care home fees or medical costs, as these expenses are more long term. The fund may, however, pay for special devices – such as a special chair or bed – for someone who lives in a care home. So, if you have similar urgent needs, the fund may be able to help.

New fund administrator

The fund recently appointed a new administrator, and would like to thank Peter Darnell for his service, as he gives up the administrator role to become a trustee of the fund. Peter said: “I have found it both a pleasure and a privilege to fulfil the role of administrator of the fund for the last 7+ years. I am delighted to continue my association with the fund as a trustee and hope to fully contribute to its excellent work going forward.”

The new administrator, Andy Carter, said: “When I first came across the BP Benevolent Fund, I was impressed by the caring way in which it stepped in and helped pensioners who found themselves in financial difficulties, so I jumped at the chance to become more actively involved. Peter has been pivotal in developing the work of the fund, and it is reassuring to know that his wise advice will continue to be available. I hope that I am able to continue to push forward what he has started.”

We wish both Peter and Andy good luck in their new roles.

How do I apply?

To claim from the BP Benevolent Fund, you should start by contacting your pensioner liaison officer (PLO). The contact details for your PLOs are on pages 12 to 13. If you live outside of the UK and wish to apply for financial assistance, contact the BP Benevolent Fund’s administrator Andy Carter, directly on +44 (0)203 401 4223.

BP Shipping and the South Atlantic medal

Did you serve in the South Atlantic in 1982 as part of BP Shipping? If you did but you didn’t get a medal, you may now be eligible for one.

During the 1982 conflict in the South Atlantic, the following BP tankers became ‘ships taken up from trade’ or ‘STUFT’, essentially civilian ships requisitioned for government use: British Esk, Tamar, Avon, Trent, Dart, Test, Wye and Tay. Employees of BP shipping who sailed on these ‘river’ class vessels between 2 April and 21 October 1982, may be eligible for the South Atlantic medal if they haven’t received it already. The medal was awarded by Her Majesty’s Government to all personnel who took part in the operations in the South Atlantic for the liberation of South Georgia and the Falkland Islands.

The medal was originally only awarded for 30 days built up, or served continuously, between 2 April and 14 June 1982 in the South Atlantic operational zone between 7° and 60° south latitude, including Ascension Island. In 2014, a couple of years after Sir John Holmes completed his independent military medals review, the qualifying period for this medal was extended to 21 October 1982, the date RAF Stanley airfield was finished.

If you believe that you, or a family member, may now qualify for the medal, you can contact the UK Ship Register (The Registry of Shipping and Seamen) in Cardiff to find out how to apply.

Our thanks go to Sean Keown, JP and former BP seaman rating, who kindly wrote to make us aware of the extension to the qualifying period. There is more information available online from the South Atlantic Medal Association (1982) website.
Beware of scam calls

Scam calls can be annoying, frustrating and quite frightening, but there are some simple things that you can do to protect yourself.

Most importantly, you should remain vigilant – the scammers are always looking for new tricks to get your money. In short, never give out financial information over the phone, don’t be rushed and if you feel harassed or intimidated, simply hang up.

A number of our PLOs, including Terry Branton, Carol Cunningham, Mel Harris, Glenda Hopkins-Burt, David Richmond and Bernard Vincent, have contacted us about scam calls. This follows reports from pensioners in their regions of phone scams, unsolicited sales calls and nuisance calls. Sadly, this is a perennial problem. Anyone can be a victim of a scam and you should not feel embarrassed about reporting it. Reporting fraud could help to ensure other people don’t become victims of the same scam.

Cold calls may take the form of automated messages relating to insurance, or involve a caller asking you to complete a household survey. Others may include sales calls or even silent callers who don’t say anything. Increasingly people are also receiving unsolicited text messages to their mobile phones.

One way to protect yourself is to register with the telephone preference service (TPS). The TPS is free and it allows you to opt out of any unsolicited live telesales calls. You can register your landline and your mobile phone. To register your mobile phone text ‘TPS’ and your email address to 78070. For more information, go to tpsonline.org.uk or call 0345 070 0707.

Some of the cold calls reported by the PLOs referred to ‘BP share offers’. If you have received one of these calls, please report it to the Financial Conduct Authority (FCA) on 0800 111 6768. Some calls came from a ‘clone firm’ pretending to be Stanford Wealth, which is a genuine FCA registered company. The FCA says that it already has a warning flag on its register that fraudsters are misusing Stanford Wealth’s name, or similar names, in cold calls and would welcome any further information on these clone firms. You should also contact Capita, the BP share registrar, to make it aware of the problem. Capita tells us that any contact between itself and BP shareholders would always be in writing. Telephone calls would only be in response to a call or query from an existing shareholder.

Finally, if you think you’ve been scammed, contact Action Fraud. Action Fraud is the UK’s national fraud and cybercrime reporting centre. You can report to them on their website - actionfraud.police.uk/report-a-fraud-including-online-crime or call the Action Fraud team on 0300 123 2040.

There is a lot more useful information about scam calls on the ageUK website – ageuk.org.uk, including its ‘Avoiding scams’ information guide.

The cost of car insurance

Car insurance premiums are often in the spotlight due to their perceived unjustified cost. Several things have affected the cost this year.

Insurance Premium Tax has increased twice in the last two years. In January 2011 it was 5% but the government has now raised it to 12%.

As cars become more sophisticated, the repair costs have increased. With the myriad of sensors and technology integrated into a simple plastic bumper, even a small collision can prove costly.

Personal injury payments made up 37% of the total £8 billion paid out by British insurers in 2016*. Then, in February of this year, the Ministry of Justice announced the discount rate applied to personal injury claims (known as the Ogden Rate) would be cut from 2.5% to minus 0.75%, with the result being to increase personal injury costs dramatically.

The end result could only mean one thing - insurers have had to increase their premiums to pay for the higher claim settlements. The Insurance Times reported in June that the over-50s were being hit the hardest with an average increase of 179%.

At the time of writing this article, the Ministry of Justice has said that they are reviewing the Ogden Rate amendment and will settle on an amount between 0% and 1%. However, the premium increases have been put in place by insurers so policyholders are still likely to see dramatically inflated premiums compared to 2016.

What can you do to minimise your premium?

The Association of British Insurers (ABI) has previously given the following advice: shop around, pay an annual premium so as not to incur interest charges, limit the use of your car and secure your vehicle.

Because Sutton Winson only offer insurance policies to selective groups, we have been able to keep average price increases to 8% since the Ogden Rate announcement in February. We also provide interest-free direct debits to help spread the cost at no additional charge. We wouldn’t advise increasing your excess as high as you can go because if you need to make a claim, you don’t want to be out of pocket.

We would very much endorse shopping around, but make sure that you buy the right policy for you. If you chose to include us when you review your insurance arrangements, we promise to offer you great professional service at prices which we believe will beat your renewal premium.

Sutton Winson is BP’s approved insurance broker. Contact us on 0800 116 4322 or email bp@swib.co.uk.

This article was kindly provided by Adam Saunders, Account Manager for BP at Sutton Winson.

Insurance is subject to policy terms and conditions, cover levels and underwriting criteria, full details including insurer information are available on request. Availability of cover and premiums may vary depending on individual circumstances. For your protection, calls are recorded. Sutton Winson Ltd are authorised and regulated by the Financial Conduct Authority and administer the Service. 310883. Registered Office: St James House, Grosvenor Road, Twickenham, Middlesex TW1 4AJ.
keeping in touch

We’re always keen to promote membership of groups and clubs run by and for BP pensioners.

Here we focus on the new BP Society website and we celebrate 30 years of the Meadhurst Club Retired Members’ Section. The contact details for these groups, together with other clubs and societies, are listed on page 18.

Sadly, we must tell you that the Britoiler Club has wound up. The club held its final dinner on 6 May 2016 at the Prestwick St Nicholas Golf Club. Our thanks go to Sandy Lauder who kindly kept us in touch with the club’s activities over the years. In his last email to us, Sandy wrote: “Please say hello to any of my old colleagues and let them know I’m still around and playing golf.”

Get online with the BP Society

The BP Society (BPS) editorial board tells us that the trial of the new BPS website is going well. Over 500 BPS members have now signed up to use the facility and the board is still finding out what members want and find useful, and which sections are proving to be most popular.

The BPS website exists to provide more information than is available in the printed BPS newsletter and to allow members to upload content, provide their own updates and share stories.

Board member Deborah Smart said: “There is still more scope for members to use the site in different and more interactive ways. Why not log-in to track down previous friends, network with former colleagues and peers, or upload and share content that may be of interest to other people? The website also allows you to see information before it appears in the BPS newsletter.”

Also being planned for those who have provided email addresses is the receipt of notifications about issues of interest, such as discounts available to BPS members on holidays, car hire or insurance etc. If you haven’t provided your email details yet, why not do so by contacting Elaine Bush at Elaine.Bush@uk.bp.com.

“The BPS website is a wonderful forum for all BP pensioners” said Deborah Smart. “We would love people to use it more to share memories, stories, or simply to express their views.” Why not visit the website and get connected at bpsociety.co.uk?

Meadhurst Club Retired Members’ Section (RMS): 30 years young

The RMS at the Meadhurst Club celebrated its 30th anniversary on 11 October this year. Here Joy Moore, an RMS committee member, recalls its early days.

“The RMS was set up in 1987 by a small group of enthusiastic and likeminded people at BP, keen to form a retirement group. Happily there was a great deal of support at that time. New retirees wanted to keep in touch, either through a shared sporting interest or just to meet up for a chat, and so the club quickly got off the ground.

“BP supported the idea and kindly provided sponsorship, so long as a committee was formed and accounts produced. Three close co-workers formed this first committee: Francis Spicer was appointed chairman, while John Dorrington became the treasurer and Bill Peebles the club’s first secretary. Up to 80 members attended the RMS inaugural meeting at the end of April 1987. By October that year the RMS was up and running with regular meetings every Wednesday.

“The majority of retirees who became members were from the Sunbury offices – unsurprising perhaps, as most workers at the site were locals who knew one another. The advent of redundancies in the 1990s boosted the club’s popularity. Its membership soared, with an average of 70 members attending club days.

“In those early days there was a wide range of things to keep members busy, including tennis, archery, football, cricket, rugby, hockey, squash, golf, snooker and ballroom dancing. The tap dancing classes were all the rage, not to mention Scrabble tournaments and even weekly dips in the swimming pool at Bishop Wand School, Sunbury.

“Outings – which today still take place at least once a month, and sometimes even twice – were as popular then as they are today. The annual holiday remains a cherished event. Just one of many memorable trips involved two 50-seater coaches, fully laden with retirees, heading out to scenic Torquay.

“These recollections all form part of the full life enjoyed by those early, ever youthful RMS members after their retirement. Perhaps one day the current crop of members will look back with the same fond memories?

“Wednesday is still our club day and we have an exercise class in the morning which is open to all members. We still have regular trips out and there are thriving luncheon, curry and rambling clubs.”

If you are interested in joining the RMS, the club meets every Wednesday from 11.45am to 2.30pm in the Bar Lounge at the Meadhurst in Sunbury. Members bring their own lunch and enjoy a chat and a drink with old and new colleagues. Contact details are given under ‘Groups and clubs’ on page 18.
Old friends revisited

We recently caught up with a couple of old friends of the newsletter who we'd featured in a series called ‘Life begins at 55’. We first introduced you to Doctor Nevin Stewart in the winter 2013 newsletter and we featured Gordon Kirkwood from Belize in the spring 2014 edition.

Doctor Nevin Stewart

Former BP synthetic chemist Nevin, from Guildford in Surrey, featured in the newsletter because of a new approach he had developed for making cider. Supported by neighbours, he came up with a single step process known as Juice and Strain™ – a quicker, cleaner, higher yielding and lower cost method than the traditional pulp and press two-step method. Juice and Strain™ was already attracting media attention in 2013, including the BBC Countryfile magazine, but Nevin wanted wider recognition.

Sadly, a family bereavement and a much reduced personal push put celebrity status on hold for a few years. However, things started to change at the end of 2016. In October 2016 Nevin gave a demonstration at the West Dean Gardens Apple Affair which was very well received. Then, following a chance tweet, Nevin made contact with the editor in chief of the online Cook’s Cook magazine which has a worldwide audience of over a million. This led to an article in their December 2016/January 2017 issue.

Also in January Nevin was featured in ‘the gardener’ magazine in South Africa. Closer to home, he rounded the month off with a front-page article in the Surrey Advertiser! In June, Nevin participated in a Royal Voluntary Society event known as GrandFest – a one-day festival celebrating the skills that older people possess.

In October, Juice and Strain™ was recommended as part of a Google cider workshop thread by Dr Andrew Lea who, Nevin tells us, is the acknowledged UK expert on all things to do with cider making. “It was quite a moment”, said Nevin.

Alongside promoting Juice and Strain™, Nevin is evangelical about highlighting garden apple wastage. In July he made it into the journal of the Chartered Institution of Wastes Management and highlighting garden apple wastage. In July he made it into the

Now available on the market

Finally, we’re pleased to report that a Juice and Strain™ kit is now available on the market. For anyone interested, you can find the kit at vigopresses.co.uk/Catalogue/Juicers/Juice-and-Strain-Kit-91328. Being a Scot, Nevin was particularly pleased when the The Herald (Glasgow) featured the Juice and Strain™ kit in its business section! Vigo Presses is offering a 10% discount on the Juice and Strain™ kit to BP pensioners on orders up to the end of 2017. The discount code is ‘JandS2017’.

Gordon Kirkwood

After working for BP for 30 years and retiring at the end of 2009, Gordon and his wife Gillian have been living in Belize for the past seven years. Gordon’s been busy since we last spoke to him three years ago, so here we catch up with some of his adventures.

Diving

Gordon has been a qualified diving instructor since 2008 but nowadays mainly goes diving for fun. He’s completed more than 1,750 dives and spent a total of over 61 days underwater! Perhaps most impressive, though, is the variety of sea creatures that he’s spotted: reef sharks, manta rays, manatees, dolphins and moray eels to name a few! Gordon’s impressive eel ‘selfie’ is a sight to behold. He said: “I love diving and photography, but the trouble with combining the two is that I end up with lots of photos of animals and other people but not very many of myself! So when I spotted this eel poking its head out of a hole in the rock I got in close and seized the moment.”

Hurricane Earl

In August 2016, while Gordon and Gillian were away from home, Hurricane Earl formed over the Caribbean and struck Belize city just five hours after they returned. Gordon says: “the water in our house was 3 feet deep, and we sustained $40,000 worth of damage to our roof, ceilings, floors and walls. Fortunately, we were insured so after four months of building works our house was back to normal.”

Animal rescue

Up on first arriving in Belize, Gordon and Gillian helped the Belize Humane Society rescue domestic animals, but quickly came to realise that there was a lack of resources for rescuing wild animals in Belize. So, in 2014, they formed Belize Animal Rescue, a voluntary organisation focused on the rescue and transportation of wild animals. Gordon says: “I’m called out by the Wildlife Network, the Forest Department and even the Police when there’s an animal that needs rescuing. Over the years I’ve rescued pelicans, crocodiles, monkeys, raccoons and even anteaters. Snakes are particularly challenging – especially ones like the 9-foot boa constrictor which I retrieved from the fire escape of a furniture store recently!”

Looking to the future, Gordon’s keen to put his marine mammal medic skills into practice by helping to address the growing problem of whales being stranded in Belize in shallow waters or fishing nets. He’s also busy renovating a holiday home near the coast, which may become his permanent residence one day.
### Groups and clubs

Below is a list of groups and clubs open to BP pensioners.

<table>
<thead>
<tr>
<th>Group Name</th>
<th>Eligibility</th>
<th>Contact Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amoco Luncheon Club</td>
<td>Open to all pensioners and former employees of any Amoco company in Britain.</td>
<td>Phone: Gren Annetts on +44 (0)1628 784441 Email: <a href="mailto:grenville.annetts@btinternet.com">grenville.annetts@btinternet.com</a></td>
</tr>
<tr>
<td>BP Retired Drivers’ Club</td>
<td>Open to all Shell-Mex and BP drivers who retired from the Swansea terminal in 1985.</td>
<td>Phone: +44 (0)1792 416347</td>
</tr>
<tr>
<td>BP Society</td>
<td>Open to all BP and Burmah Castrol pensioners.</td>
<td>Phone: +44 (0)1932 762029 Email: <a href="mailto:bpsociety@uk.bp.com">bpsociety@uk.bp.com</a> Web: bpsociety.co.uk</td>
</tr>
<tr>
<td>Britannic Wine Club</td>
<td>All BP employees, past and present, plus their partners, relatives and friends.</td>
<td>Email: <a href="mailto:bwccmemsecprin@btinternet.com">bwccmemsecprin@btinternet.com</a> Phone: Chris Pritchard +44 (0)20 8428 1897</td>
</tr>
<tr>
<td>Castaways Luncheon Club</td>
<td>Open to all BP Shipping pensioners.</td>
<td>Phone: Mike Hind on +44 (0)1449 780190 Email: <a href="mailto:hindles57@btinternet.com">hindles57@btinternet.com</a></td>
</tr>
<tr>
<td>Meadhurst Club Retired Members’ Section</td>
<td>Open to all BP and Burmah Castrol pensioners.</td>
<td>Phone: Sylvia Adams on +44 (0)1932 242100 Email: <a href="mailto:n_adams4@sky.com">n_adams4@sky.com</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Alternatively, click on the RMS link on the BP Society website</td>
</tr>
<tr>
<td>Shell-Mex and BP Ltd (SMBP) 44 Association</td>
<td>Open to any pensioner who was employed by SMBP.</td>
<td>Phone: +44 (0)20 7934 5132 Email: <a href="mailto:44-club@shell.com">44-club@shell.com</a></td>
</tr>
<tr>
<td>The Petroleum Women’s Club</td>
<td>Open to women who have been involved in the petroleum industry.</td>
<td>Phone: +44 (0)1923 711720 Email: <a href="mailto:pwcemembership@btinternet.com">pwcemembership@btinternet.com</a></td>
</tr>
</tbody>
</table>

### Useful contacts

<table>
<thead>
<tr>
<th>Name of organisation</th>
<th>Purpose</th>
<th>Contact details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age UK</td>
<td>Provides a range of services, information and support on various subjects, including State benefits, grants and security.</td>
<td>Phone: 0800 169 6565 Web: ageuk.org.uk</td>
</tr>
<tr>
<td>BEN, the automotive industry charity</td>
<td>Provides information and advice and makes grants to people in severe financial hardship.</td>
<td>Phone: 08081 311 333 Email: <a href="mailto:supportservices@ben.org.uk">supportservices@ben.org.uk</a> Web: ben.org.uk</td>
</tr>
<tr>
<td>BP Archive</td>
<td>Accepts donations of any interesting BP artefacts, photographs or other records.</td>
<td>Phone: +44 (0)24 7652 4522 Email: <a href="mailto:bparchive@bp.com">bparchive@bp.com</a> BP Archive, University of Warwick, Coventry, CV4 7AL</td>
</tr>
<tr>
<td>BP Benevolent Fund</td>
<td>Helps former employees, or their dependants, who might be suffering extreme financial hardship.</td>
<td>Please contact your PLO in the first instance. If you are phoning from outside the UK, please contact the Benevolent Fund administrator on +44 (0)203 401 4223</td>
</tr>
<tr>
<td>BP Ford Car Scheme</td>
<td>A lease scheme providing discounts on the prices of Ford and Volvo cars and an inclusive maintenance package.</td>
<td>Phone: 0870 700 8404 Email: <a href="mailto:info@fordcarscheme.com">info@fordcarscheme.com</a> Web: fordcarscheme.com</td>
</tr>
<tr>
<td>Name of organisation</td>
<td>Purpose</td>
<td>Contact details</td>
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</tr>
<tr>
<td>Bupa</td>
<td>Provides a discount on a number of Bupa’s private medical schemes.</td>
<td>Phone: 0800 600 500 - please quote reference E122, to identify you as calling from BP</td>
</tr>
<tr>
<td>Capita Registrars</td>
<td>BP Share Registrar.</td>
<td>Phone: 0800 701107 or +44 (0)20 3170 3678 if phoning from outside the UK. Email: <a href="mailto:mybpshares@capita.co.uk">mybpshares@capita.co.uk</a> Web: mybpshares.com</td>
</tr>
<tr>
<td>Citizens Advice Bureau (CAB)</td>
<td>Helps resolve legal, money and other problems with free, independent and confidential advice.</td>
<td>Web: citizensadvice.org.uk. You can find your local CAB office listed in the phone book.</td>
</tr>
<tr>
<td>GOV.UK</td>
<td>Provides access to Government services and information.</td>
<td>Web: gov.uk</td>
</tr>
<tr>
<td>Hertz (car hire)</td>
<td>Provides discounts when renting a car or van for leisure for, normally, at least four days.</td>
<td>Phone: 0870 844 4844 Web: hertz.co.uk  You will need to quote CDP number 598054</td>
</tr>
<tr>
<td>HM Revenue &amp; Customs</td>
<td>Provides information on tax and National Insurance contributions.</td>
<td>Taxes helpline: 0300 200 3300 or +44 0135 535 9022 if phoning from outside the UK. Web: hmrc.gov.uk</td>
</tr>
<tr>
<td>IFA Promotion</td>
<td>Helps you to find an independent financial adviser in your area.</td>
<td>Web: unbiased.co.uk</td>
</tr>
<tr>
<td>Institute of Advanced Motorists (IAM)</td>
<td>Provides a programme of defensive driving courses.</td>
<td>Phone IAM Fleet Training Limited on: 0845 310 8311 Email: <a href="mailto:enquiries@iamfleet.com">enquiries@iamfleet.com</a> Web: iamdriveandsurvive.co.uk</td>
</tr>
<tr>
<td>Jobcentre Plus</td>
<td>Provides help and advice on making or maintaining a benefit claim.</td>
<td>Web: gov.uk/contact-jobcentre-plus. You can find your local Jobcentre Plus office listed in the phone book</td>
</tr>
<tr>
<td>Money Advice Service</td>
<td>Provides free, clear and unbiased advice to help you make the most of your money.</td>
<td>Phone: 0800 138 7777 Web: moneyadviseservice.org.uk</td>
</tr>
<tr>
<td>Sutton Winson</td>
<td>Provides a wide range of insurance services, including home, holiday home, vehicle, breakdown, travel and marine.</td>
<td>Phone: 0800 116 4322 Email: <a href="mailto:bp@swib.co.uk">bp@swib.co.uk</a> Web: suttonwinson.com/bp (password is bpgreen)</td>
</tr>
<tr>
<td>The Pensions Advisory Service</td>
<td>Gives information and guidance to members of the public on State, company and personal pensions.</td>
<td>Phone: 0300 123 1047 Email: <a href="mailto:enquiries@pensionsadvisoryservice.org.uk">enquiries@pensionsadvisoryservice.org.uk</a> Web: pensionsadvisoryservice.org.uk</td>
</tr>
<tr>
<td>The Pension Tracing Service</td>
<td>Helps you to find any pension schemes you have lost touch with.</td>
<td>Phone: 0345 600 2537 Web: gov.uk/lost-pension</td>
</tr>
<tr>
<td>The Unclaimed Assets Register</td>
<td>Helps you to find any lost assets you might have and establish contact with financial institutions.</td>
<td>Phone: 0844 481 8180 Email: <a href="mailto:uarenquiries@uk.experian.com">uarenquiries@uk.experian.com</a> Web: uar.co.uk</td>
</tr>
<tr>
<td>TOP – Tax Help for Older People</td>
<td>An independent, free tax advice service for older people on low incomes.</td>
<td>Phone: 0845 601 3321 or +44 (0)1308 488066 Email: <a href="mailto:taxvol@taxvol.org.uk">taxvol@taxvol.org.uk</a> Web: taxvol.org.uk</td>
</tr>
</tbody>
</table>
choose from a wide range of amazing prizes!

BP's preferred insurance provider, Sutton Winson, is kindly offering a choice of exciting experiences in our competition prize draw.

The lucky winner will have the opportunity to select one of the following incredible prizes.

- 1/2 day track experience for 2 with Palmer Sport at Bedford Autodrome.
- 4 tickets to a 2018 6 Nations rugby match at Twickenham Stadium.
- 4 night break at Center Parcs UK for a family of 2 adults and 2 children.
- 5* London hotel break for 2, with theatre tickets.
- Luxury spa break for 2 and overnight stay.

To enter our prize draw, view the competition's terms and conditions and be in with the chance of winning, visit suttonwinson.com/bp. The password is ‘bpgreen’.

The closing date for entries is 31 December 2017. The draw will take place within 7 days of the closing date.

our 2016 winner

The winner of our 2016 prize draw, Tea for Two at The Ritz, with an overnight stay in London, was Mrs Mary Croll from Truro in Cornwall. Mary shared the prize with her daughter, Anne, and daughter-in-law, Rachel. Sutton Winson arranged for Mary to stay overnight at the Cavendish Hotel. In a letter of thanks to the team at Sutton Winson, Mary writes that she made the most of her weekend away - seeing the hit show Mamma Mia, visiting Covent Garden and touring the Palace of Westminster – as well as enjoying tea at the Ritz!

books

Here we feature two incredible stories from two BP pensioners who are certainly ‘no ordinary Joes’ – Joe Westland and Joe Wright.

A Captain’s Ransom

by Captain Alex ‘Joe’ Westland

Joe Westland worked for BP from 1984 to 1996 as a deck operator on the Forties Bravo. It was part of a career at sea that started at the age of 15 as a deep sea trawler man and saw him qualify as Master in the Merchant Navy in 1979. In A Captain’s Ransom Joe tells his own terrifying story of modern day piracy.

On 14 May 2013, Joe was in charge of a crane barge in the Niger Delta when it was attacked by a half dozen well-armed bandits. As the only westerner on board, Joe was robbed, taken hostage and held captive in the jungle for 5 days. He was ransomed for £1 million but the pirates ended up with considerably less than they wanted. The trauma remains indelibly branded on Joe’s memory and the book is his attempt to bring something positive out of the nightmare. A Captain’s Ransom is published by the British Book Guild and is available online and from bookshops.

The Other BP

by W. E. ‘Joe’ Wright

Joe Wright joined the Anglo Iranian Oil Company (later BP) in 1947 and retired in 1978. However, it is Joe’s experience of an altogether different BP that gives the book its title. In 1943, at the age of 18, Joe was enlisted into the Royal Corps of Signals where his intensive training in keying and intercepting messages in Morse code led to his appointment as a Special Communications Unit operator at Bletchley Park (the ‘other BP’).

In September 1944, Joe followed the Supreme Headquarters of the Allied Expeditionary Force to France and was based at Versailles and then Rheims. At the end of the war, he travelled to Berlin, crossing the River Elbe and driving up through the Russian-controlled part of Germany. The book was published in 2016 by Fryup Press as a limited run. If you can find a copy, it’s a fascinating story and a great read.

contact us

If you want to raise a general pension issue, please contact your pensioner liaison officer. There is a contact list on pages 12 and 13.

Alternatively, if you have a specific question about your own pension or a query about our PensionLine website, please contact:

BP UK Pensions & Benefits, Chertsey Road, Sunbury-on-Thames, Middlesex, TW16 7LN, United Kingdom

Phone: 0345 602 1063
Email: pensions@bp.com

If you are phoning from outside the UK, the number is:

+44 (0)1932 767730

The telephone numbers listed operate during UK office hours. These are 9am to 5pm, Monday to Friday.

If you have a contribution for the newsletter, please contact the editor, Peter Lay, at the same address as the pensions and benefits team.

Phone: 0203 683 0577
Email: peter.lay@uk.bp.com

If you would like an audio version of this newsletter, please phone the pensions and benefits team.