

# Pensioner Matters

March 2024



lgps | Local Government  
Pension Scheme

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# Pension payment information

## Pensions increase 2024

Each year your pension from us is usually increased in line with the cost of living, based on the Consumer Prices Index assessed over the previous year to 30 September. The next increase of **6.7%** is due on **8 April 2024** and will be applied on a pro rata basis if your pension hasn't been paid for the full year.



## Payslips

You'll get a payslip every March, April, and May. Otherwise, you'll only get one when:

- your net pay has changed by £5 or more from the month before
- your tax code has changed.

## Income tax

After the yearly increase in state pensions, HMRC usually **change the tax code** in April or May for pensioners who get a state pension. This may lead to a change in the amount of tax you need to pay from your pension.

If you've any queries about your tax code, you can go to [www.gov.uk/tax-codes](https://www.gov.uk/tax-codes) or call **0300 200 3300**. You'll need to quote reference Cambridgeshire Pension Fund **475/ZB50342** and your National Insurance number. You'll get your **P60** by **31 May 2024**.



## Pay dates



You can see the dates that your pension will be paid into your bank account below:

Pay dates
30 April 2024
31 May 2024
28 June 2024
31 July 2024
30 August 2024
30 September 2024
31 October 2024
29 November 2024
31 December 2024
31 January 2025
28 February 2025
31 March 2025

For more information about pay dates, please call payroll and pension enquiries (option 1) on **0300 126 7333**

# Check your details online

## Did you know?

You can use your **online pension account** to update your personal information, like your address.

To make sure the correct pension is paid to you and not somebody else, it's vital that we've your most up to date information on our records.

All your pension information is stored securely online - saving trees and storage space. With your online pension account, you can also:

- Check and change your nominations for any death grant that might be paid.
- See your monthly pay.

## How do I register?

You can scan the QR code or follow the steps below:

1. Go to:  
[pensions.cambridgeshire.gov.uk](https://pensions.cambridgeshire.gov.uk)
2. Select 'members'
3. Click on 'login/register' at the top of the website
4. Click the '[register](#)' button
5. Fill in your details (you'll need your national insurance number)

If you need help, please email

[MyPension@westnorthants.gov.uk](mailto:MyPension@westnorthants.gov.uk)

# Help with the rising cost of living

## Pension credit

Pension credit gives people over State Pension Age on lower incomes more money. It can be worth over £3,500 a year. Check the **online calculator** at [www.gov.uk/pension-credit](https://www.gov.uk/pension-credit) or call **0800 99 1234**.

## Managing your money

The MoneyHelper website gives advice if you're struggling with bills and payments. Go to [www.moneyhelper.org.uk](https://www.moneyhelper.org.uk) or call **0800 138 7777**.

## Local help

[www.cambridgeshire.gov.uk](https://www.cambridgeshire.gov.uk) and [www.peterborough.gov.uk](https://www.peterborough.gov.uk) offer help for residents who need support with the rise in the cost of living.

# LGPS rule change - the McCloud remedy

## What's the McCloud remedy?

The McCloud remedy is designed to give younger members the same protections given to older members several years ago. When public service pensions changed from a final salary to a career average scheme, members within 10 years of their normal pension age were protected. In 2018, the Courts found that younger members had been discriminated against because the protections didn't apply to them.

The LGPS rules changed from 1 October 2023. These changes are known as the McCloud remedy. They remove the age discrimination found in the McCloud court case. [Not all LGPS members are affected by the changes.](#)

## What do I need to do?

You don't need to do anything. We'll work out if your pension will increase. We're expecting the Government to advise on how this should be done in early 2024. Once we've had their guidance, we'll start to process any changes to pensions. However, because of the number of pensioners we have, it will take us some time.

**Not many members will get an increase.** This is because, for most members, the pension they had in the career average scheme is higher than they would have had in the final salary scheme.

## You don't need to contact us

We'll contact anyone whose pension will increase or if we need more information to make an assessment because of the McCloud remedy. We'll only write to you if the new rules mean that your pension will increase.

## Where can I find more information?

For more information on the McCloud remedy, please visit [lgpsmember.org/mccloud-remedy](https://lgpsmember.org/mccloud-remedy).



# National Fraud Initiative

We're part of the National Fraud Initiative (NFI) which is run by the Cabinet Office. They match data like pensions and payroll details to find and stop fraud. By law we must share your information with the Cabinet Office, making sure we keep to the Data Protection regulations.



You can find out more about the National Fraud Initiative at:  
[www.gov.uk/government/collections/national-fraud-initiative](http://www.gov.uk/government/collections/national-fraud-initiative)

## Avoiding scams

Age UK offer the following top tips:

- Don't open emails or attachments from **someone you don't know**.
- Your bank will **never** call you and **ask for your PIN** or for you to give your card to a courier.
- With doorstep callers remember: **Stop, Lock, Chain, Check**.
- Don't believe letters claiming you have won a fortune. **If you haven't entered** a lottery or prize draw, **you can't have won it**.
- **Don't be embarrassed** to hang up, say no, or ask someone to leave.

You can find more information at [www.ageuk.org.uk](http://www.ageuk.org.uk)

## Who to contact

- **Your bank** - if you're concerned about your bank details, contact them first as they may be able to **stop a payment going out**. Their number will be on the back of your bank card, or you can call the centralised number **159**.
- **Action Fraud** - to report a scam call **0300 123 2040**.
- **Victim support** – if you've been scammed, you're not alone. Anyone affected by a crime can get free support by calling **08 08 16 89 111**.





## Information for your next of kin

The following information is for your next of kin or the executors of your estate. Please keep this newsletter with your will or other information to be used in the event of your death.

If you're dealing with the estate of a relative who had a pension from us, you should tell us as soon as possible. This makes sure any dependants' benefits are paid promptly and keeps pension overpayments to a minimum. We'll need the following details of the pensioner:

- Name, address, and date they died
- National Insurance number
- Name and address of next of kin
- Name and address of the person dealing with the estate, if not the next of kin
- Details of any dependent children

Our contact details are on the last page of this newsletter. Our **phone number has changed**, so please update your records.

# Contact details

Please remember to give us your full name, date of birth, National Insurance reference and email address with any enquiries.

## Email

For general queries: [pensions@westnorthants.gov.uk](mailto:pensions@westnorthants.gov.uk)

For help logging in /registering: [MyPension@westnorthants.gov.uk](mailto:MyPension@westnorthants.gov.uk)

## Website

[pensions.cambridgeshire.gov.uk](http://pensions.cambridgeshire.gov.uk)

## Phone

01604 526471

## Postal address

Pensions Service  
West Northamptonshire Council  
The Guildhall  
St Giles Square  
Northampton  
NN1 1DE