

Pensioner Matters

March 2021



lgps Local Government Pension Scheme

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Pension payment information

Pay dates

You can see the dates that your pension will be paid into your bank account up until March 2022 below:

Payment date
30 April 2021
28 May 2021
30 June 2021
30 July 2021
31 August 2021
30 September 2021
29 October 2021
30 November 2021
31 December 2021
31 January 2022
28 February 2022
31 March 2022

For more information about pay dates, please call payroll and pension enquiries (option 3) **on 0300 126 6661**



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
- you've told us about a change of address
- your tax code has changed.

Pensions increase 2021

Each year your pension from us is usually increased in line with the cost of living, based on the Consumer Price Index assessed over the previous year to 30 September. The next increase of **0.5%** is due on **12 April 2021** and will be applied on a pro rata basis if your pension hasn't been paid for the full year.

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, please call the tax authorities on **0300 200 3300** or write to Pay As You Earn and Self Assessment, HM Revenue and Customs, BX91AS. You'll need to quote reference CCC Pensioners 475/ZB50342 and your National Insurance number. You'll get your **P60** by **31 May**.



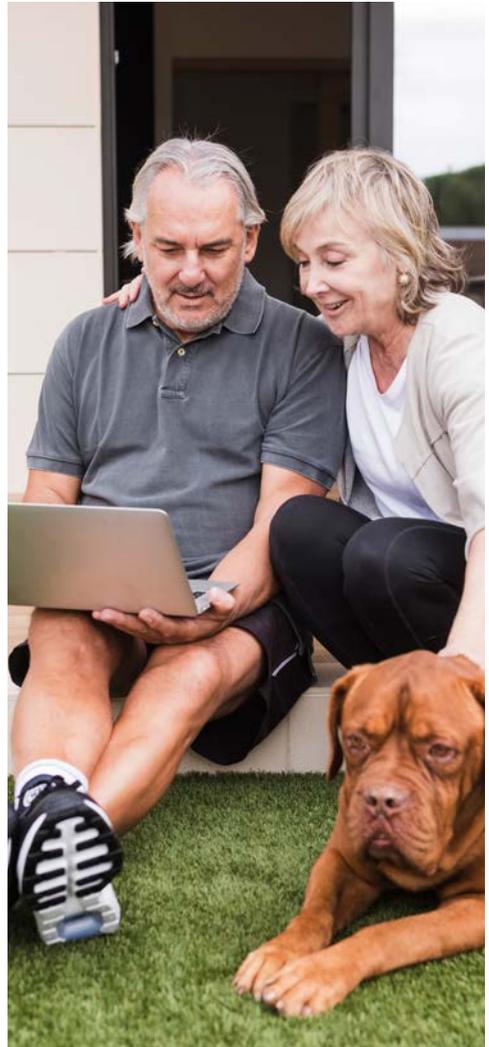
Changes to how we communicate with you

We've written to you a couple of times to let you know we're changing our communications. Instead of sending you lots of paper by post, we'll now send you an email or text when we upload new documents to your pension account. All of your pension information is stored securely on your online pension account so you can see it anytime you want. Saving trees and storage space. You'll also be able to see your monthly payslips.

If you don't have access to a computer or mobile phone, please let us know and we'll arrange for communications to be sent by post in these exceptional circumstances.

How do I register?

1. Go to **pensions.cambridgeshire.gov.uk** and select 'members'
2. Click on 'login/register' from the top of the website
3. Click 'register' at the bottom of the page and then 'register here'
4. Fill in your details (you'll need your national insurance number)



We've uploaded a copy of this newsletter to your online pension account, so you'll always know where to find it. **Next year we won't send a paper copy** but we'll email you to let you know when we've saved a copy to your pension account.

You can also scan the QR code below to register to see your pension online.



With your online pension account, you can also:

- Check and change your death grant nomination (people you want to benefit from your pension when you die)
- Update your personal details like your address or bank details. If you don't keep these up to date, we **may have to stop your pension payments** whilst we try to contact you.

Changes to how you communicate with us

Northamptonshire County Council (NCC) currently administer your LGPS pension on behalf of the Cambridgeshire Pension Fund. The eight existing councils in Northamptonshire, including NCC are to be replaced by two new unitary authorities, West Northamptonshire Council (WNC) and North Northamptonshire Council (NNC) from 1 April 2021.

After the reorganisation, WNC will administer your pension on behalf of the Cambridgeshire Pension Fund.

From 1 April 2021, you'll start to notice the new WNC branding on our communications and that our email address will change to: **pensions@westnorthants.gov.uk**

Despite these minor changes, you can be assured that the administration of your pension will continue uninterrupted as the same team will be managing your pension at WNC.



West
Northamptonshire
Council

Cambridgeshire
County Council

Administered in partnership

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



McCloud court case

When the LGPS changed from a final salary to a career average pension scheme in 2014, protections for older scheme members were introduced. Similar protections were given in other public sector pension schemes. The Court of Appeal ruled that younger members of the Judges' and Firefighters' pension schemes had been discriminated against because the protections don't apply to them.

The Government has said that there'll be changes to all public sector schemes, including the LGPS to remove this discrimination. They're still thinking about what changes need to be made and the timescales, but don't worry if you left after 31 March 2014 and qualify for protection, it will apply automatically – **you don't need to make a claim**. For more information, see the LGPS website: lgpsmember.org/news/story/mccloud_qanda.php



Information for your next of kin

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

If you're dealing with an estate of a relative who had a pension from us, you should tell us as soon as possible if they die. This makes sure any dependants' benefits are paid promptly, and also 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 back of this newsletter.

Contact details



Please remember to quote your National Insurance number with any enquiries.

Email:

pensions@northamptonshire.gov.uk

Website

pensions.cambridgeshire.gov.uk

Phone

01604 366537

Pensioner representative

Whilst we're able to answer any questions about your LGPS pension, we also have a pensioner representative, John Walker who's able to help with queries.

You can contact him at **jwalker189@btinternet.com**



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