

# Deferred Member News

For more information, visit: [www.lgpsmember.org](http://www.lgpsmember.org) | Winter 2023

## ► **McCloud:** If your membership of Worcestershire Pension Fund started after 31 March 2012, were you an employee member of any other public sector pension scheme or another LGPS fund before then that we are not aware of?

Now that *legislation* for the McCloud remedy has been published, we will be reviewing all 'in scope' benefits to see if they qualify for a remedy.

Basically, to be 'in scope' you not only had to be an employee member of the LGPS prior to 01 April 2012 but also during the period between 01 April 2014 and 31 March 2022, with no disqualifying break in membership of a public service pension scheme of five or more years.

Therefore, if your membership of Worcestershire Pension Fund started after 31 March 2012, and if before 1 April 2012 you were either an employee member of a different public service pension scheme or an employee member of the LGPS in a different LGPS fund and had not transferred those benefits into Worcestershire Pension Fund, please contact us with those details, as we will not be aware of them and cannot bring you 'in scope'.

In previous newsletters for our deferred members, we made our deferred members aware that the McCloud remedy might enable them to aggregate their deferred benefits with a current membership, even if that newer LGPS membership was started some years ago. The McCloud remedy legislation is not making this option available.

Being 'in scope' means that we will compare the benefits you have with those that you would have, had you not been older than 65 when you earned those benefits and had the career average LGPS not been in force from 1 April 2014 to 31 March 2022, to see if your total benefits should be increased. Please be aware that it is very unlikely that this comparison will mean that your benefits will be increased: it will generally only be the case if you received a significant increase in your pay after 1 April 2014.

We will not contact you separately if your benefits are due an increase after our review, as we will show any 'guarantee amount' resulting



from our review on your annual benefit statements from 2025.

Although it will take us time to review everyone 'in scope', you do not need to do anything unless we are unaware of your other public sector pension scheme membership. The Government has confirmed that members who qualify for a remedy do not need to make a claim for the changes to apply to them.

If you are 'in scope' and you contact us about accessing your deferred benefits, the calculations we supply you with will show if you have a 'guarantee amount' as result of the McCloud remedy.

You can find out more about the McCloud remedy at <https://www.lgpsmember.org/mccloud-remedy/> and <https://www.lgpsregs.org/resources/guidesetc.php>, and we will update our website's *News area* with our progress on delivering the remedy.

## ➤ Coming soon: a member portal

We are developing a portal for all our members that will allow our deferred members to:

- Use a retirement planner to select a retirement age of their choice and see what benefits they might receive at that age and how much income they will need for their chosen retirement lifestyle at that age.
- Change their own contact details, for example to notify us of changes in their address.
- View documents we make available and upload documents.

Once we have made the portal live, *the home page of our website* will provide details of how to access it.

## ➤ Contacting us: Please tell us if you move address

When contacting us, please quote your National Insurance number on all correspondence.

For your protection we cannot take address changes over the phone. Please advise us in writing or scan and email us our *Notify Change of Personal Circumstance Form*.

### Email:

[pensions@worcestershire.gov.uk](mailto:pensions@worcestershire.gov.uk)

**Phone:** Find out who to contact from our website

**Post:** Worcestershire Pension Fund, County Hall, Spetchley Road, Worcester, WR5 2NP.

Worcestershire Pension Fund is not regulated by the Financial Conduct Authority (FCA) which means our staff are unable to give advice about investments or how you can manage your pension benefits. We can provide you with information about how your pension benefits have been calculated and direct you to current Government information.

