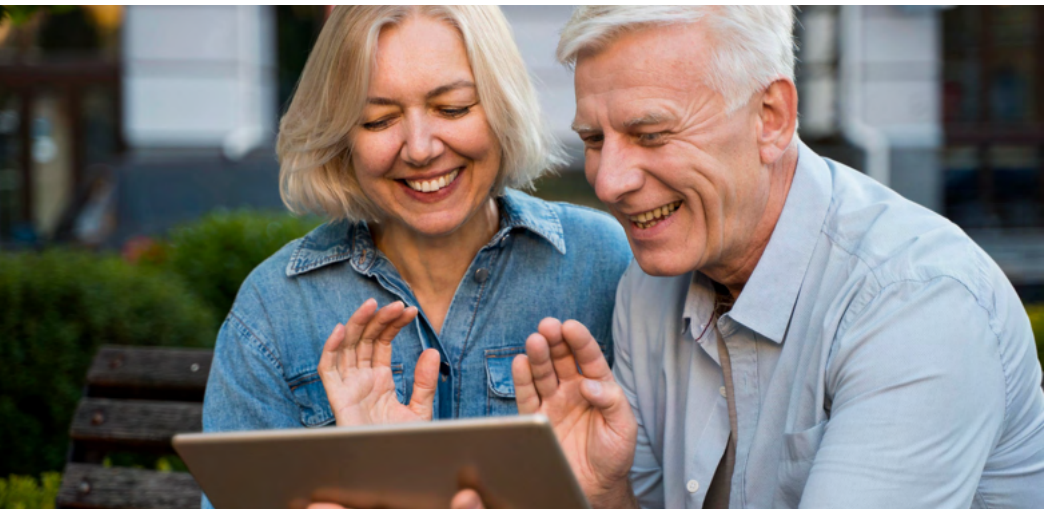


# Pensioner Matters

March 2022



Local Government  
Pension Scheme

## In this issue:

- Pension payment information
- Check your details online
- Extra protection if you were in the LGPS on 31 March 2012
- National fraud initiative
- Avoiding scams
- Information for your next of kin
- Contact details

# Pension payment information

## Pay dates

You can see the dates that your pension will be paid into your bank account up until March 2023 below:

Payment dates
29 April 2022
31 May 2022
30 June 2022
29 July 2022
31 August 2022
30 September 2022
31 October 2022
30 November 2022
30 December 2022
31 January 2023
28 February 2023
31 March 2023

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 2022

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 **3.1%** is due on **11 April 2022** 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**.



# Check your details online

## Did you know?

You can use your [online pension account](#) to update your personal information, like your address details. By logging in to your account today, you can do just that and more.

If you don't keep these up to date, we may have to **stop your pension payments** whilst we try to contact you.

All of your pension information is stored securely online so you can see it anytime you want- saving trees and storage space. 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)
- See your monthly payslips.



## 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)** 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)

If you need help please email [MyPension@westnorthants.gov.uk](mailto:MyPension@westnorthants.gov.uk)

# Extra protection

**if you were in the LGPS on 31 March 2012 and left after 31 March 2014.**

Following the McCloud court case about age discrimination in pension schemes, the Government proposed extending the final pay 'underpin' to everyone who was an active member of the LGPS on 31 March 2012. The underpin was a protection introduced to look after members who were close to retirement when the scheme changed on 1 April 2014 from a final salary scheme to a CARE scheme. It's a calculation to check whether your pension benefits would be higher if they were calculated under the old scheme rules or when calculated under the new scheme rules.

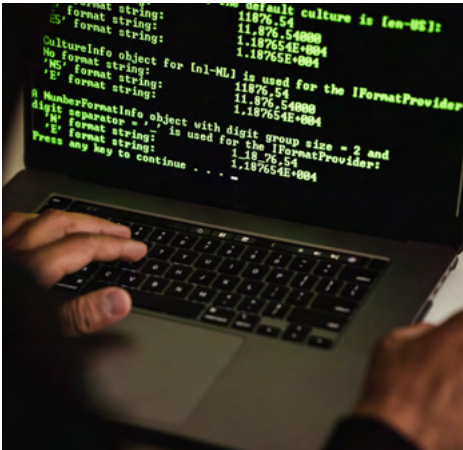
The changes to the LGPS rules which need to be made because of the McCloud court case aren't expected to be in place before April 2023. If you left after 31 March 2014 and qualify for protection, it will apply automatically - **you don't need to make a claim.**





# 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: [gov.uk/government/collections/national-fraud-initiative](https://gov.uk/government/collections/national-fraud-initiative)



## Avoiding scams

The Citizens Advice found that more than two thirds of adults were targeted by a scammer in the first five months of last year, with over 55s most likely to be targeted. As a retired member who's already taking your LGPS pension, you can't transfer to another scheme so your LGPS pension is safe. However, if you've another pension which you haven't taken yet and are worried about pension scams, you can find some useful advice on [fca.org.uk/scamsmart](https://fca.org.uk/scamsmart). Or you can call for free on 0800 111 6768.

Age UK offers the following five steps to reduce the risk of being scammed:

- Stop** Never do anything you don't want to or make any decisions on the spot
- Check** Always check their credentials
- Ask** Always ask someone you trust for a second opinion
- Mine** Do not give away personal information
- Share** Share your experience with others to lower their risk of being scammed

You can find some help on how to avoid scams on [ageuk.org.uk/scams](https://ageuk.org.uk/scams) or you can call for free on 0800 678 1602.



## 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 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 of death
- 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

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

For online pension account queries: [MyPension@westnorthants.gov.uk](mailto:MyPension@westnorthants.gov.uk)

## Website

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

## Phone

01604 366537

## Address

Pensions Service  
West Northamptonshire Council  
One Angel Square  
Angel Street  
Northampton  
NN1 1ED

## 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](mailto:jwalker189@btinternet.com)