

Pensioner Matters

March 2026



Local Government
Pension Scheme

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Pension payment information

Pensions increase 2026

Each year, your pension is usually increased in line with the cost of living. The increase is based on the September-to-September change in the Consumer Prices Index (CPI).

- The CPI increase for the year up to September 2025 was **3.8%**.
- As a result, we expect your pension to rise by **3.8%** from **6 April 2026**.
- If your pension hasn't been paid for the full year, the increase will be applied on a **pro-rata basis**.

Payslips

You can view your payslips each month on your [online pension account](#). Paper payslips will be sent in **March, April, and May**. At other times, you'll only get a paper payslip if:

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

Pay dates

Your pension will be paid into your bank account on the following dates:

Pay dates
30 April 2026
29 May 2026
30 June 2026
31 July 2026
28 August 2026
30 September 2026
30 October 2026
30 November 2026
31 December 2026
29 January 2027
26 February 2027
31 March 2027

For more information about pay dates, please call payroll and pension enquiries on **0300 126 7333** (option 2)

Income tax

Each year, after the state pension increases, HMRC usually update tax codes for pensioners who get a state pension. This typically happens in **April or May** and may change the amount of tax taken from your pension.

If you've any questions about your tax code:

- Visit www.gov.uk/tax-codes or
- Call HMRC on **0300 200 3300**.

If contacting HMRC, please quote:

- **Cambridgeshire Pension Fund 475/ZB50342**
- Your **National Insurance number**

You'll receive your **P60 by 31 May 2026**, and you can also view it in your [online pension account](#).

Change of bank account

If you tell us you've changed your bank account, we'll run checks to make sure the new account is yours and is registered to the home address we have on record.

For your security, we can only pay your pension into a bank account in your name.

New ID checking partner

We've chosen [Validity](#), part of [The Tracing Group](#) as our new partner to carry out identity checks on **pensioners living abroad**. We do this to help prevent fraud. They'll be asked to:

- take a **selfie**
- upload a **photo** of their **ID**.

Or if they can't complete the check online, they can contact us to confirm their identity another way.

If you receive a communication from Validity on our behalf, please respond quickly. If we don't hear from you, your pension payments could be affected.

Pensions Dashboards

Pensions dashboards will let you see all your unclaimed pensions in one safe place, making them easier to manage. They're not available to the public yet, but they're expected to launch in late 2026. For the latest updates, please visit the ['Am I saving enough?'](#) section of our website

pensions.cambridgeshire.gov.uk

Members portal upgrade

In December, our pension portal was upgraded to give you **better security** and an **updated login process**.

What's new

- You'll need to use **your own email address** to log in.
- If you have pensions in both the **Cambridgeshire** and **Northamptonshire Pension Funds**, you'll need a **different email address for each Fund**.

What you can do

With your online pension account, you can:

- view your payslips and P60s to keep track of your finances
- update your name and address
- change your bank details
- review and update who you've chosen to receive any death grant.

Creating your account

If you registered **before 3 December 2025**, or you're joining for the first time, you'll need your national insurance number to hand. You can [set up a new account here](#) or you can:

1. go to **pensions.cambridgeshire.gov.uk**
2. select **'Sign up'** in the top-right corner
3. enter your details when prompted.

Setting up your login

- If we already have your email, we'll send you a link to set up a new password.
- If we don't have your email, you'll need to confirm your identity by:
 - taking a selfie and uploading a photo of your ID, **or**
 - asking us to post you an activation key to your home address.

Pension Funds joining Border to Coast

Cambridgeshire Pension Fund, together with local government pension funds from Northamptonshire, Essex, Hertfordshire, Kent, East Sussex and West Sussex, have decided to join the [Border to Coast Pensions Partnership \(BCPP\)](#). This is one of the biggest pools in the UK that manages investments for local government pension scheme (LGPS) funds.



The government now requires LGPS funds to use investment pools that are regulated by the **Financial Conduct Authority (FCA)**. Government did not support plans for **ACCESS**, our current asset pool, to become an FCA-regulated investment management company.

We'll finish all the steps needed to join Border to Coast pool by **31 March 2026**. Cambridgeshire County Council has already agreed to become a shareholder in Border to Coast. We can reassure you that this change **won't affect the pension you get paid**.

Councillor Geoffrey Seeff, of Cambridgeshire Pension Fund:



"I'm pleased to confirm that the Cambridgeshire Pension Fund (CPF) will join the Border to Coast Partnership Pool, with the transition from ACCESS beginning in April 2026. Our aligned strategies and governance support strong, ethical financial management and offer long-term opportunities for risk sharing and cost savings. My thanks to the officers who have managed this complex process while keeping CPF's operations running smoothly."

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

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

What's an AI scam?

An AI scam uses artificial intelligence (AI) to create the content of a scam, which could feature, text, video, audio, and images, for example:

Deepfake videos – fraudsters make it seem like a celebrity is promoting their phoney investment scheme with words from their own mouth.

Voice cloning – fraudsters use a voice recording to make them say anything. For example, a relative asking them to transfer some money.

Phishing messages – this can be a text, email or advert asking you to update your account information or follow a link to get a prize.

You can find more information at

www.which.co.uk/consumer-rights/scams/types-of-scams



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 case 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.

Contact details

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

Email

For general queries: pensions@westnorthants.gov.uk

For help logging in /registering: MyPension@westnorthants.gov.uk

Website

pensions.cambridgeshire.gov.uk

Phone

01604 526 471 (Monday – Friday 9am – 5pm)

Postal address

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

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