



West
Northamptonshire
Council



Cambridgeshire
County Council

Administered in partnership

Cambridgeshire
Pension Fund

Pensioner Matters

March 2025



lgps

Local Government
Pension Scheme

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Pension payment information

Pensions increase 2025

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

The CPI increase for the year up to September 2024 was 1.7%. This means we expect your pension to increase by **1.7%** on **7 April 2025**.

If your pension hasn't been paid for the full year, it will be applied on a pro rata basis.

Payslips

You can see your payslips every month on your [online pension account](#). You'll get a paper 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.

Pay dates

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

Pay dates
30 April 2025
30 May 2025
30 June 2025
31 July 2025
29 August 2025
30 September 2025
31 October 2025
28 November 2025
31 December 2025
30 January 2026
27 February 2026
31 March 2026

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

Change of bank account details

If we receive a change of bank account details from you, we'll do checks to make sure that the new details belong to you and the bank account is registered to the home address you've given us. For your protection we can't pay your pension into someone else's bank account.

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 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 2025**. You can see your P60 on your online pension account.



Pensions review

You may have heard about the Government's plans to review private and public pension schemes. Their [review](#) is still in the early stages but conversations with the Local Government Pensions Committee (LGPC) have centred around how Funds manage their investments.

We can reassure you that this won't affect the payment of the pension you get.

Welcome to our new website!

We've listened to your feedback. We've made our website easier to use and find things. We hope you like it!

We've introduced a '[Popular topics](#)' area on our home page. This gives you quick links to our most frequent requests. And the menus at the top of the page open to make it easy to jump straight to the information you're looking for. Or why not try our improved search functionality.

On our home page, we've created a space for [key pension messages](#). This helps us to draw your attention to the most important pension news. Further down the page, we've a '[Latest news](#)' section to tell you about other pension updates. You can click on these to get the full story.

Type pensions.cambridgeshire.gov.uk in your browser to take a look.

Check your details online

Did you know?

You can use your [online pension account](#) to update your personal information, like your address.

It's vital that we've your most up to date information on our records. We protect your pension from fraud by sending a proof of existence certificate. If we have the wrong address and don't hear from you, we may have to stop your pension. With your online pension account, you can also:

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

- See your monthly payslips.
- See your P60.

How do I register?

You can scan the QR code or:



1. Go to: pensions.cambridgeshire.gov.uk
2. Click on 'sign up' button at the top of the website
3. Fill in your details (you'll need your national insurance number)

If you need help, please email:

MyPension@westnorthants.gov.uk

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?

If you've been sent a letter or email asking for information on any previous public service pensions you may have, please return the form to us. This may bring you into scope for the remedy. We'll get in touch after we've finished our assessments to let you know if your pension has increased.

If you haven't been sent a letter, we've all the information we need. We'll write to you if your pension has increased. There's no need to contact us.

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.

Where can I find more information?

For more information on the McCloud remedy, please visit 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

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



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 **address 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

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

Website

pensions.cambridgeshire.gov.uk

Phone

01604 526471

Postal address

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