



Dear Member,

Welcome to Issue 6 of Pensions Extra, the Clwyd Pension Fund newsletter which is used to inform our members of important updates to the Local Government Pension Scheme.

*This issue includes information on an impending regulation change (the McCloud Judgement). If you have any queries regarding the information included in this newsletter, please find our contact details in the 'Contacting Us' section below.*

Kind regards, *Karen Williams, Pensions Administration Manager*

## Changes to LGPS Regulations - 'The McCloud Judgment'

When the Local Government Pension Scheme (LGPS) changed from a final salary to a career average pension scheme in 2014, protections (known as the "underpin") for those nearing retirement were included. Similar protections were provided in other public sector pension schemes. The Court of Appeal has ruled that in the Judge's and Firefighter's Pension Schemes, these protections were discriminatory in that they did not apply to younger members. The Government has confirmed that there will be changes to all main public sector schemes, including the LGPS, to remove this age discrimination. This ruling is often called the 'McCloud judgment'.

The Government is still considering exactly what changes need to be made in order to remove the discrimination from the LGPS. We will keep you informed of this development in future newsletters and on the Clwyd Pension Fund website. Clwyd Pension Fund will ensure that if any increase in pension is due to you, it will be applied automatically so you will not be required to make a claim. For more information, please see the frequently asked questions (FAQs) on the national LGPS website.

[https://lgpsmember.org/news/story/mccloud\\_qanda.php](https://lgpsmember.org/news/story/mccloud_qanda.php)

**The FAQs include information such as:**

**Will my pension increase?** For most members, it is unlikely they will see an increase in pension. If there is an increase, it is likely to be small. This is because most members will build up a higher pension in the post April 2014 Career Average Pension Scheme (CARE), than in the pre April 2014 Final Salary Pension Scheme. Even though you have already left the scheme, we will retrospectively check if the new protection increases the amount of your pension benefits and make sure the higher of the two values are paid to you as your pension.

**I have taken payment of my LGPS pension, will the changes apply to me?** As mentioned above, the Clwyd Pension Fund will look to see if you qualify for protection and have membership in

the LGPS after 31 March 2014. If you do, we will apply any changes for you, even if you are receiving your pension from the LGPS. We will continue to pay your current pension amount whilst we re-visit your pension record, and will notify you in writing of any increase that may be due when everything is finalised.

**Will the changes apply to me?** The Government's intention is for the changes to apply to members of the LGPS who were in service on 31 March 2012 AND also have service after 31 March 2014 (without a break of more than five years).

**When will changes come into effect?** The changes are not expected to be introduced before April 2022.

### Contacting Clwyd Pension Fund

**(MSS account queries) Email:** [MSS@flintshire.gov.uk](mailto:MSS@flintshire.gov.uk)

**(Pension queries) Email:** [pensions@flintshire.gov.uk](mailto:pensions@flintshire.gov.uk)

**Post:** Clwyd Pension Fund, County Hall, Mold  
Flintshire, CH7 6NA

**Tel:** 01352 702872 / 01352 702785 / 01352 702963  
(Monday to Friday: 9am to 5pm)

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