

# LPP

Local Pensions Partnership  
Administration

## Local Government Pension Scheme

### Deferred Member Newsletter 2021



#### What you'll find inside...

|   |    |
|---|----|
| Lump sum death grant                                      | 4  |
| Pensions Increase 2021                                    | 5  |
| Transferring your Pension out of the LGPS                 | 6  |
| Age Discrimination – Court of Appeal Ruling               | 7  |
| 7 Tips to Avoid Being the Victim of a Pensions Scam       | 8  |
| What to do if you suspect a pension scam                  | 10 |
| Helping to keep pensions in safe hands                    | 11 |
| The Launch of our New Website                             | 12 |
| Top Tips to Manage your Mental Health & Wellbeing at Home | 14 |
| Ensuring your Details are up to Date                      | 16 |
| Contact Us  | 18 |

“ We have worked hard to make sure we continue to provide you with the best service at a time when you might need it most. ”



## Welcome to the 2021 Deferred Members Newsletter

It's been 12 months since my last newsletter update, and who could have foreseen what an unprecedented year it would be? The pandemic and regular lockdowns across the UK have brought great challenges for us all. At Local Pensions Partnership Administration (LPPA), we have worked hard to make sure we continue to provide you with the best service at a time when you might need it most. While working remotely from homes across the country, the team have continued to operate to the best of their abilities - from ensuring pension payments are made on time, to making sure our Helpdesk has remained open to answer your queries and concerns - while ensuring that we maintain the highest levels of service.

Despite the unexpected challenges that the past year has brought us, we have also continued to develop and evolve our services to Members. Our new website, [lppapensions.co.uk](http://lppapensions.co.uk) successfully went live last December. While offering a fresh and modern new look, the site has been designed to make it easier for you to find and understand the information you need to get the most from your pension.

We continue to run our satisfaction surveys to help keep on improving our services and provide you with the best Member experience. Your opinion matters to us, so please take some time to participate and give your feedback at the end of a call if you phone us, or if we email you a survey to complete after you have used one of our services.

Looking ahead over 2021, there are a number of exciting projects in flight across LPPA, which we hope will benefit you. We have great plans for our website to provide you with a range of engaging and informative pension content. We have also just appointed a new provider for our core pensions administration system. The new system, which will be operational from 2022 will help you to understand and manage your pension more effectively online.

This 2021 Newsletter is filled with a range of content which we hope will benefit you, from recent news and developments across the scheme, to new services at LPPA that are helping our UK and overseas Members. You can also read articles to help manage your mental health and wellbeing, which is especially important during this challenging time.

It's pleasing to see that we are now starting to see some light at the end of the lockdown tunnel. With that in mind, I hope you continue to stay safe and make the best of the year ahead.

Enjoy the newsletter.

Best wishes,

**Jo Darbyshire**  
Managing Director, LPPA



## Lump sum death grant

As well as survivor pensions, we will pay a death grant if you die before you start drawing your deferred benefits. How we calculate the death grant will depend on when you left the scheme. Generally, if you left before 1 April 2008, the death grant will be equal to the deferred retirement grant; if you left on or after 1 April 2008, the death grant will be equal to five times your deferred annual pension.

Please note, if you return to active membership in LGPS (England or Wales), keep your deferred benefits separate from your new active record, and later die in service, multiple death grants will not be paid. Only the highest death grant available would be payable.

The fund has complete discretion over who they pay the death grant to, although the fund will give full consideration to your 'Death Grant Nomination'.



## Pensions Increase 2021

The annual inflationary adjustment applied to deferred pension benefits in April 2021 has been set at 0.5 percent. This is based on the consumer price index (CPI) over the 12 months to September 2020. In the majority of cases, members whose last day of membership is after 23 April 2020 are not entitled to the full 0.5% increase on the part of their deferred benefits for membership built up before 1 April 2014.

If you draw your deferred benefits before age 55 on ill health grounds, we will commence paying the inflationary increase element from your 55th birthday unless you satisfy certain further ill health conditions.

## Transferring your Pension out of the LGPS

**If you're thinking of transferring your pension benefits out of the Local Government Pension Scheme (LGPS), there are important factors to know about that can affect your decision.**

These include:

- You must be transferring your pension benefits to an HMRC registered pension scheme
- You must not be paying into the LGPS with another employer. If you have more than one LGPS pension, you will need to transfer these other pensions to your new scheme too
- You must not be receiving payments for your LGPS pension. This does not include a survivor's pension, following the death of a spouse or partner, or Pension Credit following a divorce or the dissolution of a civil partnership
- Also, aside from transferring Additional Voluntary Contributions (AVCs) the payment needs to be paid out 12 months before your Normal Pension Age. This is linked to your State Pension Age the minimum age being 65.



It's important for you to know that if you do decide to make a full transfer of your pension, you will no longer be entitled to further pension benefits from the LGPS. This includes your spouse, civil partner, eligible cohabiting partner, or eligible children.

When considering moving to another pension scheme, it's also important to be wary of pension scams. You can read about the signs to spot a scam in our article, 7 Tips to Avoid Being the Victim of a Pensions Scam, which is on pages 8-9.

For further information about transferring out your pension, please visit the LGPS member website: [www.lgpsmember.org](http://www.lgpsmember.org)



## Age Discrimination – Court of Appeal Ruling

In 2018, the Court of Appeal ruled that the 'transitional protection' offered to some Members - where if you were within 10 years of your normal retirement age (in most cases age 65) - gave rise to unlawful discrimination. This ruling followed the introduction of the Career Average Revalued Earnings (CARE) pension for firefighters and the judiciary. The ruling centred on the decision that only those closest to their scheme's Normal Pension Age (NPA) would receive full transitional protection. The Local Government Pension Scheme (LGPS) had a different style of protection, known as the underpin.

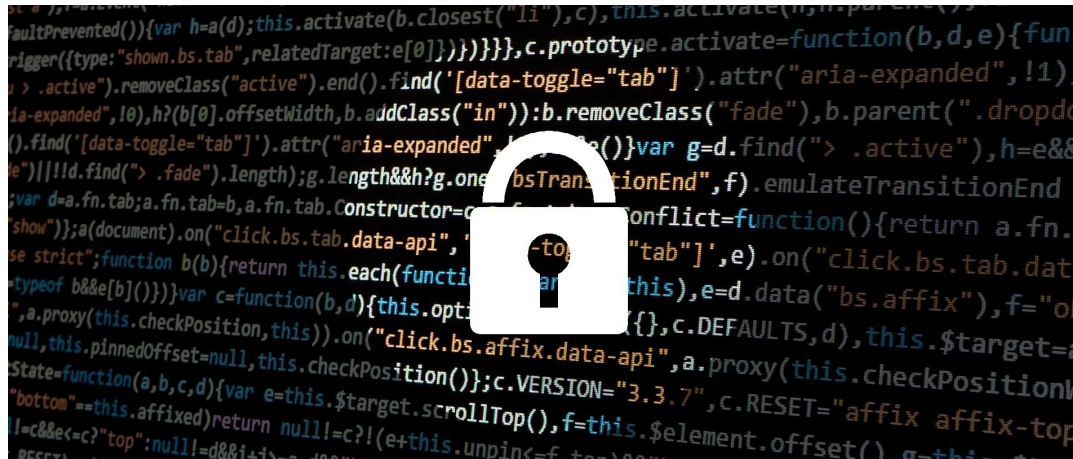
As a result of the ruling, we expect amendment regulations to be introduced in the next 18 months, which may involve a change to a number of Members' pensions who have left the scheme since 2014. This should see an improvement on the level of pension they receive but is unlikely to affect many Members. There is no need to contact LPPA about this. We will be contacting those affected once the amended regulations have been released.


# 7 Tips to Avoid Being the Victim of a Pensions Scam

The number of pension scams has never been higher in the UK, with thousands of people becoming a victim of them over the last few years. The Financial Conduct Authority (FCA) and the Pensions Regulator reported in August 2020 that over £30 million had been lost to pension scammers since 2017.


Following Local Pensions Partnership Administration (LPPA) recently [joining the Pension Scams Industry Forum](#), we now want to ensure more than ever that you can spot the signs of a scam and know the techniques scammers use to draw you in.

Whether you're a pension scheme Member that wants to stay protected, or an Employer that wants to better inform your Members, these seven tips aim to help you avoid becoming the victim of a pension scam.




**1**  **Don't talk to cold callers**


Pension scammers are known for cold-calling – a tactic that can catch you off guard and quickly draw you into a scam. However, cold-calling in relation to pensions became illegal in January 2019. Hefty fines of as much as £500,000 are now given out to a company that plagues people with cold-calls. So, if you're cold-called about your pension, remember that caller is breaking the law. End the conversation and hang up.

**2**  **Reject unexpected offers**


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**3**  **Check who you're dealing with**


If you come across a pensions company where everything seems legitimate, it's wise to do your research and check who you're dealing with. Scammers are experts in creating impressive websites and brochures that look above board. So you should check the [Financial Services Register](#) for their details to make sure they're a FCA-regulated company. It's also worth reading up on their history and checking their customer reviews.

**4**  **Be aware of false claims**

Pension scammers often attempt to draw you in by making hard-to-beat claims. They'll use enticing wording like "pension liberation" and "one-off investment", with claims that you'll "gain high guaranteed returns" or "get access to your pension before you're 55." But such claims are false and not possible for a pension company to achieve. Like many things in life, if it seems too good to be true, it probably is.

**5**  **Never give out your bank details**

You should never give out your bank details if you're contacted by a company, whether over the phone, online, or in person. This includes details such as your bank account number, card PIN number and online banking password. It's important to know that an official pensions company will never ask you to provide these details. If a company gets in touch with you and does, beware! It's most likely a scam, so learn to spot the sign and stay clear.

**6**  **Don't feel rushed or pressured**

You should take your time when deciding to set up a pension. While a pension provider will respect that, a scammer will pressure you to act quickly and push you into signing up straight away. So if you come across a pension scheme that you'd like to know more about, don't feel rushed or pressurised into making a decision. Read all the available information carefully before you commit to anything.

**7**  **Get impartial advice**

If a pension scheme grabs your interest and everything seems above board, it's always worth getting impartial advice to stay on the safe side of a potential scam. You can access free, impartial advice from The Pensions Advisory Service. Or, if you want to get full financial advice, then speaking to an independent financial adviser can help you get the information you need to make the right decision. The adviser should also be regulated by the FCA and not linked to the pension company offering the scheme you're interested in.



## What to do if you suspect a pension scam

If you suspect that you've been contacted by a scammer, or you're worried that you might have become the victim of a pension scam, you must report it right away. There are different ways to do this. You can:

### Report it to the Financial Conduct Authority (FCA)

Contact their consumer helpline on 0800 111 6768, or by using the reporting form at [www.fca.org.uk](http://www.fca.org.uk)

### Report it to Action Fraud

Contact 0300 123 2040 or visit [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

### Contact your pensions provider immediately - if you're in the middle of a transfer

Get in touch with The Pensions Advisory Service – visit [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

## Helping to keep pensions in safe hands

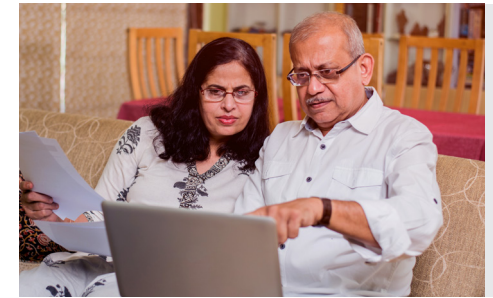
**LPPA recently signed a pledge to help combat pension scams and continue to improve how we protect our Members.**

The pledge has been set up by The Pensions Regulator, which is a non-departmental public body that regulates work-based pension schemes in the UK. It aims to encourage trustees, providers and administrators to do what they can to protect pension scheme Members from scams.

Signing the pledge is the latest action we have taken to help tackle the problem of pension scams in the UK. It follows us joining the Pension Scams Industry Forum (PSIF) back in November 2020.

By signing the pledge, we aim to raise awareness of scams and educate and protect pension savers. We will also follow a Code of Good Practice set by the Pension Scams Industry Group, who created the PSIF last year. This includes the following:

- Regularly communicate the risk of scams.
- Encourage Members looking to access drawdown (a way of taking money out of a pension) to contact the Pensions Advisory Service for impartial guidance.
- Get to know the warning signs of a scam and good practice for transfers.



- Take appropriate due diligence measures for transfers and document all procedures.
- Clearly communicate concerns to Members if high-risk transfers must be paid.
- Report any concerns about a scam to the authorities and inform the Member.



Our pledge to combat pension scams

Janet Morville-Smith, Head of Risk & Compliance at LPPA, said:

“Preventing pension scams is a key priority for us and we want to do all we can to protect our Members from them. Signing this pledge, what it represents, and following the Pension Scams Industry Group's Code of Good Practice, is the next step in our goal to achieve that.

We will be incorporating a pension scams pledge logo across our business (displayed above), so look out for it on our website and in our emails.



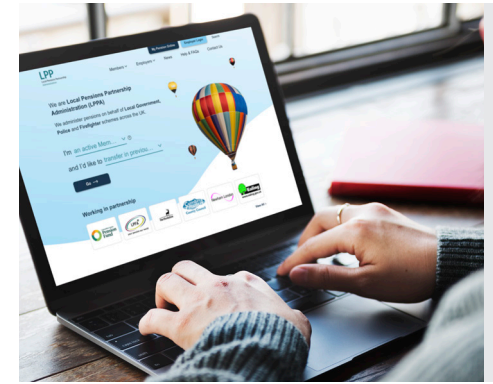
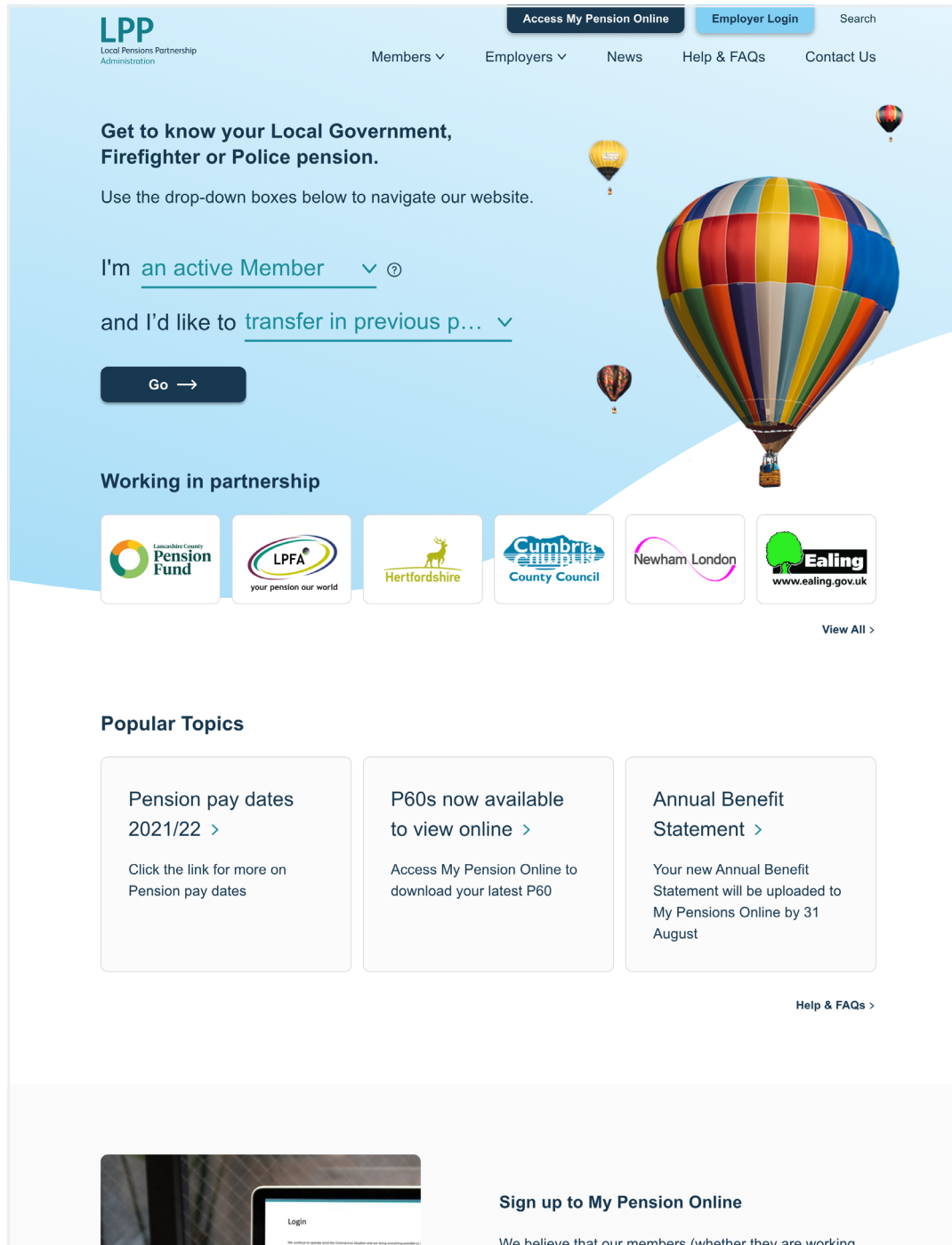
# The Launch of our New Website

We are delighted to tell our Members about our brand-new pension website [lpppensions.co.uk](http://lpppensions.co.uk). The new site replaces the previous Your Pension and Your Pension Service websites – marking the start of an exciting new chapter for us. The site aims to become the go-to place for you to get the information you want when it comes to pensions – whether you want to build knowledge, get some help and guidance, or solve a query.

## Taking the complication out of pensions

At LPPA, we want to make it easier for you to find, access and understand the information you need. Aiming to take the complication out of pensions, the new website is a valuable knowledge hub that improves how we communicate with you, while developing opportunities for you to self-serve.

Offering a contemporary look and feel, the site has also been designed to be more user-friendly and informative. This aims to help you get answers to pension queries quickly, while providing you with the best possible online experience. If you're a Member, the new website also gives you direct access to our essential service, My Pension Online (not currently available for Newham Pension Fund).



## What else to expect from the new website

It gives you important information in a jargon-free and easily understandable way to help you better understand what you need to know about your pension. It offers a modern look and feel and has been designed to be more user-friendly, so it's easier to find what you're looking for.

You can browse and enjoy the site whether you're using a laptop, tablet or smartphone.

We hope you like the website and that it becomes your go-to place when it comes to your pension. Now, browse, experience and enjoy!



# Top Tips to Manage your Mental Health & Wellbeing at Home



**Managing your mental health and wellbeing is so important, especially during today's challenging times. But when advice is given to stay at home, achieving this can feel quite difficult. Thankfully, there are things you can do in your home that can help, as this article explains.**

## Carry out light activities

Regularly doing light activities, such as dusting, vacuuming and other chores around the house, can help keep your body moving and give your mind focus. Even making the bed, or just going up and down stairs throughout the day, can help. You can find more information about this on the [NHS website](#).



## Make time for mindfulness

Mindfulness is about focusing the mind and living in the present moment. Good mindfulness techniques encourage you to close off your thoughts and pay close attention to your senses instead, such as sight, sound, touch and taste. This could involve closely observing the wildlife in your garden, carefully colouring in a drawing, or just slowly sipping a hot cup of coffee. You can learn more about mindfulness on the [website for charity Mind](#).

## Learn something new

Learning about a new subject is a good way to help keep your brain active and give you some fulfilment, while allowing you to build new skills and discover interests you never knew you had. There are many free short courses you can do online, such as on e-learning sites like FutureLearn: [www.futurelearn.com](http://www.futurelearn.com). They can open you up to a whole range of interesting subjects, from creative arts and literature to nature and the environment, science and medicine to IT and language, all in the comfort of your own home.

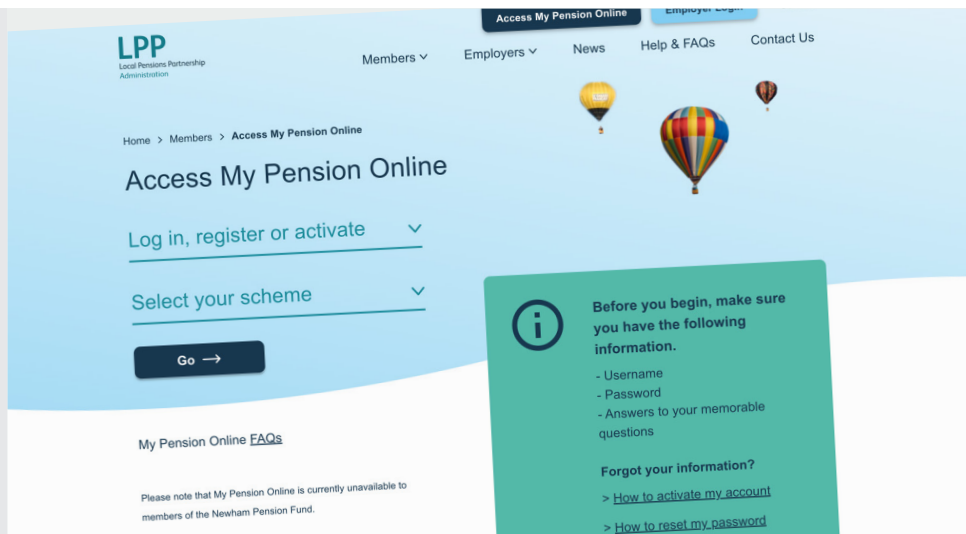


# Other ways to manage your mental health during a lockdown

- **Limit your intake of news**  
Constantly watching the daily news can increase worry and anxiety, as it is out of our control. Instead, schedule a short period of time during the day to catch up on it.
- **Follow a daily routine**  
Structuring your day can give each day a sense of order and help you feel in control.
- **Diarise your activities**  
Making a note of the things you do each day can help you recognise your achievements and reinforce positive thoughts.

You can learn more about these tips and others on the [Mind website](#).





## Ensuring your Details are up to Date

At LPPA, we always aim to provide you with the best possible service when it comes to managing your pension. One way you can help us achieve this is by ensuring the personal details you provide us with are up to date, as this article explains.

### Providing the best Member service

By making sure your details up to date, such as your email address and phone number, we can provide you with the best service as a pension Member. This includes:

**Keeping you informed** – We can speak to you directly about important information you need to know about your pension. We can also contact you to explain things clearly and answer any queries you might have.

### Update your details with My Pension Online

The quickest and easiest way to keep your details up to date is by using our Member service, My Pension Online. Once logged in, you can check and update your personal details on the My Details section.

To log in or register for My Pension Online, please visit the web page:  
[www.lppapensions.co.uk/members/members-log-in](http://www.lppapensions.co.uk/members/members-log-in)

*Note: My pension Online is not currently available for Newham Pension Fund Members.*



# Contact Us



To contact us, please visit:

[www.lppapensions.co.uk/contact/contact-lppa](http://www.lppapensions.co.uk/contact/contact-lppa)

Phone: **0300 323 0260**

*Please note: if you send us any correspondence by tracked mail you may receive a notice from Royal Mail saying they were unable to deliver the item. This is only because our mail is being sorted off site due to Covid-19. Rest assured we will still receive your mail so there is no need to call us we will action your mail in the usual manner.*

## Useful links & contacts

### Pensions Service (State Pension Enquiries)

Tel: 0345 60 60 625

[www.gov.uk/contact-pension-service](http://www.gov.uk/contact-pension-service)

### LGPS FAQs:

[www.lgpsmember.org/news/story/covid\\_19\\_member\\_qanda.php](http://www.lgpsmember.org/news/story/covid_19_member_qanda.php)

## COVID-19 information:

NHS: [www.nhs.uk/conditions/coronavirus-covid-19](http://www.nhs.uk/conditions/coronavirus-covid-19)

GOV.UK: [www.gov.uk/coronavirus](http://www.gov.uk/coronavirus)

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