

Local Government Pension Scheme

The McCloud Remedy

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Pensions made simple. The McCloud Remedy.

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In 2014,

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the LGPS changed from a final salary to a career average scheme

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To protect older members when they retire

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the career average pension they built up before age 65 is

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compared with a pension they would've built up.

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if the final salary scheme had continued,

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the higher amount is paid,

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and this protection is called the underpin.

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The courts have ruled that providing underpin protection to only older members

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is age discrimination.

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The LGPS rules changed on the 1st of October, 2023

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to remove this discrimination.

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This is called the McCloud Remedy.

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Qualifying younger members are now also protected.

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The LGPS pension you built up between the

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1st of April, 2014 and the 31st of March, 2022

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may be protected by the underpin.

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If you paid into the LGPS or another public service pension scheme

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before the 1st of April, 2012.

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You don't need to take any action,

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your pension fund will work out whether you are protected.

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When you take your pension, you will automatically be paid the higher amount.

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Visit our website to find out if you are protected and what this means for you.

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LGPS, for you for now, for the future.