

# Pensioner News





For more information visit [www.lgpslambeth.org](http://www.lgpslambeth.org) | Spring 2025

Welcome to your 2025 newsletter for pensioner members of the Local Government Pension Scheme (LGPS) administered by the Lambeth Pension Fund. This newsletter contains valuable information you need to be aware of as a pensioner member.

## Inside this Issue

1	Pension Pay Dates
2	Member Self Service
3	Payslips
4	Pensions Increase 2025
5	P60s
6	Change of Address or Bank Details
7	Tax Codes & HMRC Contact Details
8	Claiming Pension Credit
9	Death Benefits
10	Re-employment
11	Overseas Payments
12	Fraud Prevention
13	Lifetime Unison Membership
14	Fund Investment Performance
15	The McCloud Judgement
16	Preventing Scams
17	Privacy Notice
18	Other Useful Contacts

## Contacting the Pensions Team

-  0207 926 3333 (option 2)
-  [pensions@lambeth.gov.uk](mailto:pensions@lambeth.gov.uk)
-  [www.lgpslambeth.org](http://www.lgpslambeth.org)
-  Lambeth Pensions, PO Box 80771,  
London, SW2 9QQ

## 1. Pension Pay Dates

Your pension is paid on the last working day of each month. The table below shows dates on which the monthly payments will be made in the 2025/26 financial year:-

### 2025

Wednesday 30<sup>th</sup> April

Friday 30<sup>th</sup> May

Monday 30<sup>th</sup> June

Thursday 31<sup>st</sup> July

Friday 29<sup>th</sup> August

Tuesday 30<sup>th</sup> September

Friday 31<sup>st</sup> October

Friday 28<sup>th</sup> November

Wednesday 31<sup>st</sup> December

### 2026

Friday 30<sup>th</sup> January

Friday 27<sup>th</sup> February

Tuesday 31<sup>st</sup> March

Please get in touch if you would like printed versions of any of the information available online or need this newsletter in an alternative format such as braille or large print.

## 2. Member Self Service

The Member Self Service (MSS) portal has a new look and added functionality. It's available to all our pensioner members and you can use it to view your payslips, P60s and other pensions information, as well as update your address, bank details and nomination on-line.

To use MSS visit:  
[pensions.lambeth.gov.uk](https://pensions.lambeth.gov.uk)

If you were already signed up for MSS, you will need to transfer your existing account to the upgraded portal.

## 3. Payslips

Monthly payslips are available to view online on Member Self Service (see item above).

Unless you make a specific request, we will normally only issue a paper payslip to you in April & May each year, to show you the annual increase to your pension as a result of the pensions increase award. We will also issue a paper payslip where your net pay varies by £10 or more in any month or if you are a new pensioner.

## 4. Pensions Increase 2025

Public Service pensions in payment for a whole year will be increased by 1.7% on the 7th of April 2025, in line with the CPI for September 2024. Pensions in payment for less than a year will be increased proportionately depending on the number of months it has been in payment. If you were a member of the scheme before 6<sup>th</sup> April 1997 you may receive a

portion of the increase via your State Pension. You may find that this increase takes you over your Personal Tax Allowance causing tax to be deducted on the excess amount.

## 5. P60s

A P60 detailing your total pension for 2024/25 will be sent out by the end of May 2025 at the latest. If you have not received one by the end of June, please write to us requesting a certified copy. This will allow us to check whether your address matches our records. **Please ensure you keep your P60 in a safe place as there will be a charge of £5 for any copy P60s we are asked to provide.**

## 6. Change of Address or Bank Details

It is important to keep us informed of any changes to your address or bank details, because if any written correspondence is returned to us, or if monies are returned to us by the bank, your pension payments will be suspended. We would encourage you to update your details via Member Self Service where possible (see item 2).

Alternatively, please complete and return the enclosed form, by post or email, to notify us of any changes. We cannot accept any change of details by telephone. Please ensure you

quote either your National Insurance Number or Pension Payroll Number on all correspondence.

Please note, if you are changing your bank details, your pension can only be paid into a bank account held in your name. The payroll closes on the 13th of each month. Any amendments received after that date may not be input until the following month.

## 7. Tax Codes & HMRC Contact Details

His Majesty's Revenue and Customs (HMRC) will notify both you and us of any changes to your tax code. You can check the tax code on your payslip using Member Self Service (see item 2).

Any adjustments for deduction of tax will be automatically actioned, unless HMRC instruct otherwise. Any queries regarding the calculation of your tax code must be raised with HMRC directly using the following details:

Pay As You Earn and Self-Assessment

HM Revenue and Customs (HMRC), BX9 1AS

Tax Reference: 846/LLB9AP

Telephone: 0300 200 3300

Textphone: 0300 200 3319

Outside UK: +44 135 535 9022

## 8. Claiming Pension Credit

If you are over State Pension Age (SPA) and on a low income, you may be entitled to extra money to help with your living costs. This is known as pension credit and is separate from your State Pension. You can apply for pension credit up to four months before you reach your SPA. You can apply after you reach SPA, but your application can only be backdated three months. Find out about pension credit and how to apply on the GOV.UK website or call the pension credit claim line on 0800 99 1234. If you need help completing benefit claim forms, make an appointment at your local Citizen's Advice Bureau who have advisors that will help you.

## 9. Death Benefits

**Does your family or the person handling your estate know that you receive a pension from Lambeth?** If not, we strongly encourage you to inform them. It is crucial that the person managing your estate is aware they need to contact us promptly in the event of your death. This will allow us to pay any benefits quickly and ensure that no overpayment of pension occurs, avoiding the need for recovery during an already difficult time for those involved.

We participate in the 'Tell Us Once' service that is offered when a bereavement is registered. You can find out more about this service at:

[www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once](https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once).

Under the Local Government Pension Scheme Regulations there are provisions for the payment of a pension to the legally married Spouse or Civil Partner of the deceased and in some circumstances pensions to co-habiting partners and eligible children. A lump sum death grant may also be payable. You can make an "expression of wish" to name who you would like to receive any death grant that might become payable, however, as this is an expression of wish it is not legally binding, the Fund has absolute discretion. **We would encourage you to update your expression via Member Self Service where possible (see item 2).**

Alternatively, a form can be obtained from our website. <https://www.lgpslambeth.org/>.

## 10. Re-employment

Lambeth Pension Funds policy on re-employment is that there will be no reduction to your pension in payment if you are re-employed, regardless of how much you earn and whether or not this is in Local Government employment.

## 11. Overseas Payments

The payment provision for our pensioner members abroad is via Convera (previously known as Western Union) who offer a reliable overseas payment service. We credit the pension

monies to a holding account on the last working day of each month. Convera then convert the monies into your preferred currency and credit your designated overseas account approximately 3 to 5 working days later. Due to exchange rate fluctuations, the amount of pension you receive may vary slightly each month. There is currently no charge for this service. To commence payments to an overseas account, please contact us and we will send you a Mandate Form to complete.

If you live in Jamaica, or are about to move there, Victoria Mutual Building Society and JN Bank offer transfers via Citibank. Please contact your local branch for further information.

## 12. Fraud Prevention

Ensuring that the public sector is free of fraud and corruption is an important element in ensuring confidence in the sector and the effective delivery of important services. Lambeth Council's Counter Fraud Team provides that function for this local authority. As part of their work to ensure this organisation is fraud and corruption free the team collect data for fraud prevention/detection, as well as to support investigations into any potential criminal, civil and disciplinary offences. As part of that process data may be shared with fraud prevention agencies, such as the NFI. The safeguards

around that information sharing have been published on the council's website.

To read them visit <https://www.lambeth.gov.uk/about-council/privacy-data-protection/privacy-notice>.

If you have any concerns about potential fraud offences please email the team at [investigations@lambeth.gov.uk](mailto:investigations@lambeth.gov.uk), call 0207 926 1111 or go online to <https://www.lambeth.gov.uk/about-council/contact-us/report-potential-fraud>.

### 13. Lifetime Unison Membership

If you have been a member of Unison whilst being employed with Lambeth, then upon retirement you can continue to enjoy lifetime retired membership for a one-off fee of £15. Further information can be obtained on the Unison website [www.unison.org.uk](http://www.unison.org.uk) or by calling free from a landline on 0800 0 857 857.

### 14. Fund Investment Performance

You will find our Annual Report, which contains the latest investment performance update, and our Stewardship Report, which contains more information on the work undertaken by the Fund to secure members' pensions, on our website [www.lgpslambeth.org/resources](http://www.lgpslambeth.org/resources).

### 15. The McCloud Judgement

Following on from our last article about the McCloud Judgement, all Lambeth Pensioner members currently in receipt of a pension have now been assessed for McCloud protections based on the service held on their records and the very few members eligible for an additional amount have been notified accordingly.

Over the coming year we'll be writing to Pensioners who joined the Lambeth Pension fund after 31<sup>st</sup> March 2012, and were still paying into the scheme after 31<sup>st</sup> March 2014 who we think may qualify for McCloud protections if they have other Public Service Pension Scheme membership before 1<sup>st</sup> April 2012 that they did not transfer in to their Lambeth Pension.

You can find out more about the judgment by reading the McCloud pages of the national LGPS member website [www.lgpsmember.org/mccloud-remedy/](http://www.lgpsmember.org/mccloud-remedy/).

### 16. Preventing Scams

No one thinks they'll be caught out by a scam, but it happens more often than you think

The Money Helper website, [www.moneyhelper.org.uk/en/money-troubles/scams/a-](http://www.moneyhelper.org.uk/en/money-troubles/scams/a-)

[beginners-guide-to-scams](#), which is sponsored by the Department for Work and Pensions provides information on various types of scams and what to do if you think you have been scammed.

### 17. Privacy Notice

Lambeth Pension Fund is a Data Controller under the General Data Protection Regulations (GDPR), as we hold certain information about you ("personal data") which we use to administer the Fund and to pay benefits from it.

For more information about how we hold your data, who we share it with and what rights you have, you can view our General Data Protection Regulation Privacy Notice by visiting [www.lgpslambeth.org/resources](http://www.lgpslambeth.org/resources).

### 18. Other Useful Contacts

**The Pensions Service** regarding your State Pension.

Telephone 0800 731 0469.

Pensioners living abroad, should contact +44 (0)191 218 7777.

**GOV.UK** offers all public services in one place <https://www.gov.uk/>.

**Age UK** offers information and services for those in later life and can be contacted on 0800 678 1602 or visit their website [www.ageuk.org.uk](http://www.ageuk.org.uk).