



**Staffordshire
Pension Fund**
Local Government Pension Scheme

For active members of the Local Government Pension Scheme (LGPS)

Welcome to the 2025 newsletter for contributing members of the Local Government Pension Scheme (LGPS).

We have produced this newsletter jointly with other LGPS funds. For more information about your pension benefits, please contact Staffordshire Pension Fund.

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1. My Pension Portal (MPP) - view your Annual Benefit Statement (ABS)

My Pension Portal (MPP) enables you to go online to view your Annual Benefit Statement, it will tell you how much your benefits are and when they are payable from.

The online portal is also the quickest way for you to run your own estimates if you are considering claiming your pension from the age of 55. **Please note** that if you contact Pension Services to request an estimate of your benefit entitlement, we will direct you to use the online pensions calculator in the first instance. Pension Services will calculate a final estimate of benefits when notified by your employer of your retirement. The link below will take you to a page on our website that will help you navigate the portal and run your benefit calculations:

<https://www.staffspf.org.uk/Calculator/Instructions/A-quick-guide-to-navigating-around-my-pension-portal.aspx>

You can use the benefit projector to work out the value of your pension in the following situations:

- Deferred benefits
- Voluntary retirement
- Death in service

By logging on to MPP you can also:

- Calculate how much tax-free cash lump sum you could get.
- Easily update your contact details.
- View/amend your Death Grant nomination details.
- Securely upload documents to your Pension record.
- Submit enquiries via the portal.

If you have not already registered, you can apply for an activation code on the Staffordshire Pension Fund's website: www.staffspf.org.uk/Calculator/Self-Service-Calculator.aspx

Staffordshire Pension Fund has developed a video guide to help our Scheme members register for My Pension Portal as well as run benefit calculations online. These can be accessed from our website: <https://www.staffspf.org.uk/Videos-Pensions-Made-Simple.aspx>

2. What if I have forgotten my logon or password to MPP?

It should be noted that you can only login to My Pension Portal by using the Username that you set up for yourself as part of the initial registration and **not** your email address.

If you are unable to remember your username or password, you should access the following weblink for assistance: <https://www.staffspf.org.uk/Calculator/Self-Service-Calculator.aspx>

To reset your password, click the “forgotten my password” link: you can enter either your Username or the registered email address on your record and a link will be sent to you: please note this is time-limited. However, when you log onto the system you can only use the Username and not your email address.

If you cannot remember your Username, click the “forgotten my username” link and complete the information requested and a reminder will be sent to the registered email address.

3. Future Developments for MPP - Heywood Engage

My Pension Portal (MPP) will be upgraded to a new platform - Heywood Engage - on 3 November 2025. The enhanced portal will include all the features currently in MPP but feature a more modern, user friendly design and improved compatibility for mobile phones/tablets.

If you are currently registered for MPP, we will email you with instructions on how to access the new service, once it goes live.

4. Additional Voluntary Contributions (AVC's)

If your AVC plan is with Standard Life or Utmost, your annual statement, as of 31 March 2025, will be available on My Pensions Portal (MPP) by the end of August. This can be found within the MPP “My Documents” section.

For Scottish Widows AVC plan holders, your annual statement will be posted to your home address.

5. The McCloud remedy

What is the McCloud remedy?

When public service pensions changed from final-salary to career-average schemes, members who were within 10 years of their normal pension age were protected. In 2018, the Court of Appeal ruled this was unfair to younger members. The McCloud remedy, which was introduced from 1 October 2023, gives similar protection to eligible younger members.

Who is protected by the McCloud remedy?

Not all LGPS members are protected. Whether you are depends on your membership history in the LGPS and other public service pension schemes.

What should I do?

If you've been a member of another public service pension scheme or LGPS fund

Before we pay your benefits, we will ask you to confirm whether you have any public sector membership held with another scheme. Your information helps us work out whether you're protected by the McCloud remedy. We may need to ask for more information from your previous pension provider to help us make sure your pension calculations are accurate.

If you haven't been a member of another public service pension scheme

You don't need to do anything. We'll work out whether you're protected by the McCloud remedy. If you qualify for protection, we'll work out any 'final guarantee amount' when you take your pension. **However, this increase applies to very few members.**

Annual Benefit Statements

From 2025, Staffordshire Pension Fund is required to reflect a member's underpin protection in Annual Benefit Statements. Your 2025 pension statement will show how the changes affect you.

If your pension is protected by the McCloud remedy, details will be shown on your personal LGPS Benefit Statement under the section "McCloud Values".

This section will show the amount of pension built up in the career average pension scheme (CARE) for the McCloud remedy period (Estimated Final

Assumed Benefits) and the notional final salary benefits that you would have built up had you remained in the final salary scheme (Estimated Final Underpin Amount). If the estimated final underpin amount is more than the estimated final assumed benefits, the increase will be added to your pension (Estimated Final Guarantee Amount). If your pension qualifies for underpin protection, this may also apply to any survivor pension that may be payable on your death (Estimated Survivors Guarantee Amount). **Please note that very few of our members will see an increase.**

Accompanying your 2025 Annual Benefit Statement are a set of McCloud notes which set out how the McCloud protections affect different groups of members, and which group we have identified you belong.

How do I get more information?

For further information on the McCloud judgment, please see the dedicated page on our website: www.staffspf.org.uk/Members/Active-Members/McCloud-Case.aspx

6. About the LGPS

Since 1 April 2014, the LGPS has been a career average revalued earnings (CARE) pension scheme, which is a type of occupational pension scheme where the benefits you receive are based on your average earnings over your career. Each year, a portion of your pensionable pay is added to your pension account. Your pension account is adjusted each year in line with the cost of living, and the revalued amount is added to your total pension pot.

If you joined the Scheme before 1 April 2014, you have built up benefits in the final salary scheme. Your final salary benefits are worked out differently.

For membership built up between 1 April 2008 and 31 March 2014 you receive a pension of 1/60th of your final pay as a pension.

For membership before 1 April 2008, you receive a pension of 1/80th of your final pay plus an automatic lump sum of three times your pension.

Your final pay is usually your pensionable pay in the year you leave the Scheme. Pay from one of the previous two years can be used if it is higher.

7. Cost-of-living adjustments

Every April, a cost-of-living adjustment is applied to your pension benefits. For April 2024, this adjustment was an increase of 6.7%, which you will see reflected in your annual benefit statement. This adjustment is in line with the Consumer Price Index (CPI).

8. Important reminder

Please check that all the information in your benefit statement is correct. Pay extra attention to the 2024/2025 CARE pensionable pay figures, as these affect how your pension builds up. If your pay was reduced because of sick leave, relevant child-related leave or reserve forces leave, a notional pay figure is used to work out your pension to make sure you do not lose out. You would continue to build up a pension in the LGPS as if you were working normally and receiving normal pay. This notional pay is called your Assumed Pensionable Pay. Your employer gives us information about your pay, so please contact them if any of the details are wrong.

For further information on how your pension may be affected if you are away from work, please see the absences section on our website:

<https://www.staffspf.org.uk/Members/Active-Members/Absences.aspx>

9. Looking ahead

The cost-of-living adjustment for April 2025 has been confirmed as an increase of 1.7%. This will be included in your 2026 annual benefit statement, as this benefit statement is for the period 1 April 2024 to 31 March 2025.

10. Help with the cost of living

The cost of everyday essentials has been rising for the last few years. From supermarket basics to monthly bills, your money may not be going as far as it used to.

Whether you're worried about day-to-day expenses such as the cost of groceries, the bills you have to pay, rent increases, higher energy costs or tackling debt, the Government and MoneyHelper have brought together a range of useful tools,

guides and calculators to help you keep on top of your spending. These include a budget calculator which helps you keep track of your money and suggests ways to improve your finances.

Explore 'Help with the cost of living' at MoneyHelper.org.uk.

<https://www.moneyhelper.org.uk/en/money-troubles/cost-of-living#Cost-of-living-tools-and-calculators>

In England, the Government also provides online support to help with bills and the cost of living. This includes support with utility bills (gas, water and electricity), financial support from your local council and Council Tax Reduction.

Explore 'Cost of living support' on the Gov.uk website.

<https://www.gov.uk/cost-of-living/bills-housing-health>

11. The benefits of staying in the LGPS

Did you know that your pension provides you with the following?

- A secure pension, paid for life, that increases in line with the cost of living.
- The option to give up part of your annual pension for a tax-free lump sum when you retire.
- A flexible retirement date between the ages of 55 and 75 (your pension benefits may reduce or increase depending on when you retire).
- Serious ill-health cover that makes benefits available immediately, based on an enhanced period of scheme membership, if you have to retire due to a serious illness. Enhanced membership means that pensions are not reduced if they are paid early. Your pension may be enhanced to make up for your early retirement.
- Redundancy cover, which allows you to take your pension benefits early if you're made redundant or retire aged 55 or over in order to improve the efficiency of the business.
- Life cover that provides a lump sum of three times your final pay if you die before you retire.
- Death benefits for your family, including a survivor's pension for your husband, wife, civil partner or eligible live-in partner, as well as children's pensions.

Opting out and 50/50

You have the right to opt out of the LGPS if you decide you do not want to be a member. However, the LGPS is one of the best occupational pension schemes in

England and Wales so you should think carefully before making this decision. You may also want to get advice from an independent financial adviser.

50/50 section

Instead of opting out, or at times when money is tight, you can choose to stay in the scheme but pay a reduced contribution. This is known as the '50/50 option'. If you choose to do this, you will pay half your normal contribution rate and build up half your normal pension, but still keep your full life and ill-health cover.

You can choose to join the 50/50 section at any time. After you have joined the 50/50 section, you can move back to the main section of the LGPS whenever you want to.

You will also automatically move back to the main section of the scheme roughly every three years.

12. Early Retirement

Your retirement benefits are payable in full, from your Normal Pension Age (NPA). In the LGPS, the NPA is linked to your State Pension age, with a minimum of age 65.

However, you can choose to retire voluntarily from the age of 55 – you do not need your Employer's consent.

Please note that the Government has announced that the earliest age you can take your pension will increase from 55 to 57 from 6 April 2028. For more information, see the [Pension age changes](#) section.

If you decide to take your deferred benefits before your NPA, they will normally be reduced, as your pension will be paid for longer. How much they are reduced by will depend on how early you take them. The current early retirement reduction factors are shown on the early retirement page of the Fund's website:

www.staffspf.org.uk/Members/Active-Members/Leaving-the-Scheme/Retirement/Early-Retirement/Early-Retirement.aspx

Our benefit calculators in the online portal can help you work out how much your pension might be with these reductions. If you have not already registered, you can apply for an activation code on the Staffordshire Pension Fund's website:

www.staffspf.org.uk/Calculator/Self-Service-Calculator.aspx

13. Retirement Process

If you have decided to take your pension, you should first agree your retirement date with your employer. Your employer/employer's payroll provider will then provide pension services with information about your pensionable pay, leaving date and reason for leaving. **Please note** that it is likely that the employee payroll data will not be made available to Pension Services until after your last payroll run has been finalised, which may be after your date of leaving.

As soon as this information is made available to the Fund, we will be able to calculate the final estimate of your benefits. We aim to complete this process within 15 working days of receipt of all relevant information.

Age 60 and over

If you are over age 60, we will automatically arrange for a retirement pack to be sent to you. This will contain the final estimate of your pension benefits together with several forms which must be completed before your benefit entitlement can be finalised and paid.

Age between 55 and 60

If you are between age 55 and 60 and want to receive early payment of your benefits, you must notify Staffordshire Pension Fund. Please email pensions.enquires@staffordshire.gov.uk.

If you have not told us that you wish to take immediate payment of retirement benefits, we will award you with a deferred benefit as the default option. If you later request payment of your deferred benefits, you will be required to give the Fund three months' notice before the benefits can be paid.

If you are registered for our online service, My Pension Portal (MPP), the quotation letter will be published in the 'My Documents' area of your MPP record and an email will be sent to you to inform you that your retirement documentation is available to view. You can then return your completed retirement forms and relevant certificates via the 'Document Upload' area of MPP. If we hold a personal email address but you are not registered for MPP we will send the information to you via a Secure File Transfer (SFT) email. If we don't hold an email address, we will post the information your home address.

On receipt of your completed documentation, we aim to make payment of any retirement grant on, or shortly after, your "due date". Your retirement pension will be paid monthly in arrears, normally on the last day of each calendar month.

However, if the last day of the month falls on a Saturday or Sunday, payment will be made on the Friday before.

Each instalment of pension will be for that calendar month and will be one-twelfth of the annual amount. Please note: the first pension will be adjusted pro rata depending on the number of days it has been in payment for that month. After your first pay advice (i.e. the statement that sets out details of monthly pay and deductions, etc.) a further pay advice will be issued only if your net pay changes up or down by £1 or more.

14. Affinity Connect Pre-retirement online courses

Staffordshire Pension Fund is working with Affinity Connect to offer pre-retirement online courses for our Scheme members.

Affinity Connect are one of the UK's largest providers of retirement and redundancy services to the public sector.

Keeping your retirement plans on track can be a challenging task and it is now more important than ever to make sure you are in control of your retirement plans.

To guide you through the options available, Affinity Connect will be running a dedicated 2½ hour pre-retirement online course. These are free to attend and open to employees of all our Scheme employers.

The course is aimed for those of you who are:

- thinking about retiring or taking your pension benefits within the next ten years; and
- wanting to understand some of the key financial considerations about retirement.

The Presentation will address some of the key questions and considerations when approaching retirement and will cover essential topics such as:

- Changes to lifestyles
- Income needs in retirement
- The State Pension
- Inflation in retirement
- Employer specific workplace pension
- Savings and investments
- Taxation
- Estate Planning

Further information, including the booking link to register for the sessions, can be found on our website: <https://www.staffspf.org.uk/Members/Active-Members/Leaving-the-Scheme/Retirement/Pre-Retirement-Course.aspx>

15. The normal minimum pension age (NMPA) is changing

The normal minimum pension age (NMPA) is the earliest age that you can take your pension. The NMPA is currently 55, but it will rise to 57 from 6 April 2028. This change does not apply if you have to take your pension early due to ill health.

What does this mean for me?

If you were born after 5 April 1973	The earliest age you can take your pension at will be increased by two years, to age 57.
If you were born after 6 April 1971 but before 6 April 1973	You can take your pension between your 55th birthday and 5 April 2028 (the day before the NMPA increases to 57). If you choose not to take your pension during this period, you'll need to wait until your 57th birthday at the earliest.
If you were born on or before 6 April 1971	You'll already have reached age 57 by 6 April 2028 so the change won't affect you.

Will there be any protection from the change in the NMPA?

You could be protected from the increase in the NMPA if you joined the LGPS in England and Wales before 4 November 2021. You could also be protected if you transferred a previous pension into the LGPS, as long as you meet certain conditions. We are waiting for a decision from the Government as to whether any protection will be introduced into LGPS rules to allow members who qualify for protection to continue with their right to take their LGPS pension from age 55. We will tell you when the Government makes a decision on this, and you can keep up to date with developments at www.gov.uk.

16. Simplifying pensions videos

If you want a better understanding of your LGPS pension and your options as a Scheme member but you're pressed for time, the Pensions Made Simple videos are perfect for you! These brief videos provide quick overviews on topics such as

'How your pension works', 'Protection for you and your family', 'Life after work' and 'The McCloud remedy'.

To watch the videos, visit www.lgpsmember.org/help-and-support/videos/.

17. Are your nominated beneficiaries up to date?

If you die while you are paying into the LGPS, a death grant of three times your annual pay can be paid as a lump sum to someone you have nominated (a 'beneficiary'). It does not matter how long you have been a member of the LGPS – you are protected from the day you join the scheme.

If you also have a deferred benefit or are receiving a pension (or both) from a previous period of membership of the LGPS, the death grant lump sum paid will be:

- the total of any death grants due from the deferred benefit or pension; or
- three times your annual pay on the date you die;

whichever is higher.

The annual pay used to work out the death grant is based on your assumed pensionable pay. This is an estimated pay figure used to make sure that your pension is not affected if your pensionable pay reduces when you are away from work, for example due to sickness.

You can make an 'expression of wish' to tell us who you would like to receive any death grant that might become due. However, this is not legally binding, and we will decide who to pay any death grant to. If you are nominating a child under the age of 18, you should consider getting legal advice about setting up a trust fund.

To make or update your expression of wish, log in to our online My Pension Portal (MPP) or fill in an expression of wish form, which you can download from our website: <https://www.staffspf.org.uk/Members/Forms/Nominate-Beneficiary.aspx>.

Please note, if you have previously completed a paper version of the Nomination of a Beneficiary for Death Grant form, this will be held on your pension record, but it will not show on MPP. You can check your Annual Benefit Statement, which should show the date you last completed a paper form.

18. How do I update my personal details?

The quickest way to amend your personal details is via My Pension Portal (MPP) - the online Member Self Service website. You can use this to update personal information such as your address, phone number or email address. To access MPP, please use the following weblink: www.staffspf.org.uk/Calculator/Self-Service-Calculator.aspx.

If your marital or partnership status has changed, we need to see your marriage certificate, civil partnership certificate or decree absolute, as appropriate, so we can update your record.

19. Do you want to pay more towards your pension?

If you would like to have that little bit extra during your retirement you might want to think about paying extra contributions to increase your pension benefits.

The LGPS offers the following two tax-efficient ways for you to pay more:

i) Buy extra pension in the LGPS by paying Additional Pension Contributions (APCs)

If you are in the main section of the LGPS you can pay additional pension contributions to buy extra pension. You can pay a one-off lump sum or spread the cost by paying the contributions over a number of years. There is a calculator for working out the cost of buying extra pension on the national LGPS member website. www.lgpsmember.org/help-and-support/tools-and-calculators/

ii) Build up an extra pot of money by paying Additional Voluntary Contributions (AVCs)

You can pay additional voluntary contributions to the Fund's AVC provider, Standard Life, to build up a pot of money which you can use to provide extra benefits when you retire. You have your own AVC account and can decide how the money in your pot is invested. When you retire you can choose how to use your AVC pot, for example, you can take it as tax-free cash or can buy an annuity.

When APCs or AVCs are deducted through your pay, they are deducted before your tax is worked out, so you receive tax relief automatically through the payroll.

There is more information and guides to both APCs and AVCs on our website: www.staffspf.org.uk/Members/Forms/Improving-your-benefits/Improving-Your-Benefits.aspx

20. Update on pensions dashboards

Last year we gave you an update about LGPS funds taking part in a new initiative called pensions dashboards.

Pensions dashboards let you safely view all your unpaid pension benefits, including your State Pension, in one place. This should help you find any pension accounts you may have lost and help you plan for your retirement.

All pension providers must connect to the dashboards by 31 October 2026. LGPS funds are prioritising working with specialist companies to connect to the dashboards by 31 October 2025.

The dashboards will become available to the public when the Secretary of State for Work and Pensions is satisfied that they are ready to support widespread use by the public.

When the dashboards become available to the public, you will need to use the Government's GOV.UK One Login to securely prove your identity as part of the registration process. Make sure your personal information is up to date by logging in to your online pension account.

For more information on pensions dashboards, please visit pensionsdashboardsprogramme.org.uk.

21. Retirement Living Standards

First published in 2019, Pensions UK's (formerly known as the Pensions and Lifetime Savings Association) Retirement Living Standards help us to picture what kind of lifestyle we could have in retirement.

Based on Loughborough University's research, the standards define three living standards and provide estimated costs for essential things such as bills, food, transport, leisure and clothing.

These standards are regularly updated to take account of changes in the cost of goods and services and in people's expectations for their retirement. The most recent study suggests that a single person will need £13,400 each year as a

minimum income, £31,700 for a moderate standard of living and £43,900 to be comfortable. For couples, the equivalent numbers are £21,600, £43,900 and £60,600 each year.

You can find more information on the Retirement Living Standards on the Pensions UK website at www.retirementlivingstandards.org.uk.

The standards provide a general guide based on common costs for many people in retirement. However, it is important to remember that everyone's financial circumstances are different.

Once you have considered what you'll need or want to spend your money on and have developed your own personal target, the next step is to work out how much your retirement income is likely to be and understand how much you already have (for example, in savings).

The full State Pension for 2025 to 2026 is £11,973.00 a year. This will go a long way towards reaching the minimum Retirement Living Standard for single pensioners. And couples, where both pensioners are on the full State Pension, would achieve the minimum Retirement Living Standard.

You can check your pension forecast at www.gov.uk/check-state-pension.

Other retirement income will include your LGPS benefits plus any other workplace pensions, personal pensions and any savings and investments you may have. If you've lost track of your pension pots, you can use the Pension Tracing Service to start tracking them down: <https://www.gov.uk/find-pension-contact-details>

Your annual benefit statement shows your LGPS benefits as of 31 March 2025 and estimates how much your future benefits might be if you keep contributing until your normal pension age (NPA). For benefits built up from April 2014, your NPA is linked to your State Pension age, but is at least 65.

The LGPS is a valuable part of the pay and rewards package of employees who are entitled to join the scheme. Despite rising costs, it's important to continue saving by paying into your pension and preparing for the future whenever you can.

22. Pension Scams

**Don't let a scammer
enjoy your retirement**



The number of pension scams continues to rise. It's more important than ever to understand how to protect your money and the signs to look out for if you think you might be dealing with a scam. Scammers often claim to be from genuine pension providers. They may contact you unexpectedly, through methods such as email, text message, social media or illegal cold-calling. They may offer you a free review of your finances or the opportunity to free up your pension before you are 55.

Their aim is to persuade you to transfer your pension savings to them, by promising access to high-earning, low-risk benefits.

To reduce the likelihood of being scammed:

- reject unexpected offers or cold calls;
- check who you're dealing with by looking at the Financial Services Register at <https://register.fca.org.uk>;
- read The Pension Regulator's leaflet on scams at www.fca.org.uk/publication/documents/pension-scams-leaflet.pdf;
- don't be rushed or pressured into making decisions; and
- get impartial information and advice from www.moneyhelper.org.uk/en.

If you receive a phone call or email which you think may be from us but you're not sure, don't give your details. Contact us to find out if the call or email is genuine.

23. Staffordshire Pension Fund - pledge to combat Pension Scams



The Pensions Regulator is asking Pension Funds, trustees, providers, and administrators to pledge to do more to protect members and follow the principles of the Pensions Scams Industry Group (PSIG) Code of Good Practice. In accordance with industry best practice we have made the pledge to combat pension scams.

Staffordshire Pension Fund already has well established due diligence processes in place to warn and prevent members from being victims of pensions scams.

By doing so we commit to:

- regularly warn Scheme members about pension scams.
- get to know the warning signs of a scam and best practice for transfers by completing the scams module in the Pensions Regulator's Trustee Toolkit and encourage all relevant staff to do so; and,
- Study and use the resources on the Financial Conduct Authority (FCA) scam smart website.

To further assist you to avoid pension scams please see our information page on pensions scams on our website: www.staffspf.org.uk/Members/Pension-Scams.aspx

24. Get ready for Pension Awareness Week!

Pension Awareness Week is back from 15 September 2025. This is the perfect time to get clued up about your retirement plans. The week is packed with free webinars and pension clinics, all designed to help you understand your pension and how to make the most of it.

The goal is simple - to get everyone more interested in their pensions. Whether you're just starting out or planning to retire soon, there's something for everyone. You can find a range of support on the official website at www.pensionawarenessday.com.

Staffordshire Pension Fund is supporting this important initiative and will be providing a live webinar to Scheme members on Monday 15 September 2025. This event will be held on Microsoft Teams between 10am-12noon. To register for the event, please use the booking form below:

- [Scheme member webinar registration link \(September 2025\)](#)

Staffordshire Pension Fund - Scheme Member Webinar 2025



The aim of the session is to help improve your understanding of the importance of pensions provision. Topics will include a brief overview of the Scheme including the benefits of LGPS membership, ways of increasing benefits and options on retirement. **Please note** for those that attended the webinar last year, the content of the session will be similar.

Why not spread the word? Encourage your colleagues, family and friends to check in with their pension providers. They can find help at www.gov.uk/find-pension-contact-details.

And don't forget to check your own State Pension at www.gov.uk/check-state-pension and regularly log in to your LGPS pension online www.staffspf.org.uk/Calculator/Self-Service-Calculator.aspx

So, make a note on your calendar and take advantage of Pension Awareness Week to make sure you can have the retirement you deserve!

25. All the latest information

The following weblink takes you to the 'currently paying in' home page, where you will find scheme guides, forms, and further information about your LGPS benefits: www.staffspf.org.uk/Members/Active-Members/ActiveMembers.aspx

26. Contacting the Pensions Team

Phone: [01785 278222](tel:01785278222)

Email: pensions.enquiries@staffordshire.gov.uk

Website: www.staffspf.org.uk

Postal address: Staffordshire Pension Fund, 1 Staffordshire Place, Tipping Street, Stafford, ST16 2LP