



# Active Member News



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Active survey,  
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and Website, Pension  
Awareness week, and  
much more!

# Active Survey



We're hosting a survey for Active Members this summer, in which we'd like to capture your thoughts, feelings and insights on what we do well, what we can do more of and anything else you feel is appropriate. The more we can learn from you, the more we can ensure our services are tailored to support you on your journey to retirement.

**This will be our first major survey for all Active members and we want to use intelligence and fact based findings to help shape our services. We will analyse the findings internally, before looking at recommendations and publishing on our website being as transparent as possible.**

This survey will act as a baseline to obtain members views. We will

then aim to carry out 'pulse surveys' every two years to ensure that we're capturing your views so that we can make informed and educated decisions on your behalf, as our services develop.

Please take the time to share your views on the Cheshire Pension Fund and how we can help you. The survey can take up to 15 minutes depending

on your answers. There is a £50 Marks and Spencer's gift card as an added incentive to complete the survey, which one lucky member will win.

You can enter the survey [here](#).

You will also receive a message on the My Cheshire Pension, inviting you to take part in the survey.

## Rebranding and Website



**You'll note that we have new branding, our logo and corporate colours have changed.**

We have taken the decision that after many years, a new logo and brand identity was needed to ensure we remain relevant in the eyes of our members, employers and stakeholders. Not only that, but we also wanted to ensure that The Cheshire Pension Fund (the Fund) is representative of the people who work within the county

that the Fund represents. The Oak Tree and Wheat Sheaf are synonymous with Cheshire. Both can be found in abundance in the Cheshire countryside. The Oak Tree represents growth, stability and dependency, whilst the Wheat Sheaf represents the benefits that are reaped through hard work and dedication. We think that they represent our fund in a strong and trustworthy manner and that members can relate to them.

This change reflects our journey as a fund and aligns with our vision, that members 'understand, value, and engage with their Local Government Pension Scheme (LGPS) pension, whilst planning their journey to retirement'.

We've also been working hard on a new website, which is designed to provide an easier and more tailored user experience. The website is under development and coming soon...

# McCloud

**When the LGPS changed from a final salary scheme to a career average scheme in 2014, and other public sector schemes in 2015, older members were protected from the changes.**

In 2018, the Courts found that younger members had been discriminated against because the protection did not apply to them.

Changes made to the LGPS from 1 October 2023 removes the discrimination found in the court case. These changes are called the McCloud remedy. Not all LGPS members are affected by the changes.

You can find more information on the national LGPS website, including a short video. Please visit [www.lgpsmember.org/mccloud-remedy](http://www.lgpsmember.org/mccloud-remedy)

Your pension may be protected by the underpin, under the McCloud remedy. Due to delays with administration system developments, it was not possible for us to reflect your protection in this year's statement. **The McCloud underpin position will be included in your 2026 statement.**

If you are protected, we will check the protected part of your pension when you retire. If you would have built up a bigger pension in the final salary scheme during the remedy period 01 April 2014 to 31 March 2022, your pension will be increased. The increase is known as your final guarantee amount.

As a member of the LGPS, you do not need to take any action to claim your protection under the McCloud remedy. If you qualify, the pension fund will automatically apply the protection when you take your LGPS pension

If you are affected, you do not need to write into the pension fund or make any decisions. If you are contacted by a third-party organisation selling a service to help you claim additional pension, you should not engage with them.

# National Fraud Initiative

**The Cheshire Pension Fund (the Fund) will once again be participating in the National Fraud Initiative (NFI) in 2025/26. The NFI is an exercise that matches electronic data within and between public and private sector bodies to prevent and detect fraud.**

In this current economic climate, detected cases of fraud and corruption are on the increase and cost the taxpayer hundreds of millions of pounds each year. Our involvement in the NFI and internal data matching is a vital tool in this fight against fraud and corruption.

The Fund is under a legal duty to protect the public funds that it administers, and to this end may use the information you have provided to us for prevention and detection of fraud. We may share this information internally across Council services and also with other bodies responsible for auditing and administering public funds.

For further information about NFI and the Code of Practice please visit:

[www.gov.uk/government/collections/national-fraud-initiative](http://www.gov.uk/government/collections/national-fraud-initiative)

To read the NFI Privacy Notice please visit:

[National Fraud Initiative privacy notice – GOV.UK](#)

For more information about the purposes for which the Pension Fund uses your information please see the data controller registration on the Information Commissioner's Office website at [www.ico.org.uk](http://www.ico.org.uk) or visit [www.cheshirepensionfund.org](http://www.cheshirepensionfund.org)

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# Pensions Dashboards Programme

**Last year we told you about the Pensions Dashboard Programme (PDP) which is a government led initiative that aims to give you access to all your pension benefits, including your state pension, securely and in one place. It will provide clear and simple information about your multiple pension savings.**

The goal is to help you plan for retirement by finding and reconnecting any lost pension pots and understanding the value of your pensions in terms of estimated retirement income.

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 as soon as possible.

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](http://pensionsdashboardsprogramme.org.uk)

# What's on in Cheshire this Autumn

1

## Sail away

Cheshire is home to a wealth of canals, which in turn are home to many flora and fauna. Did you know the Canal and Waterways museum is located in Ellesmere Port. They're having a free open day on 13 September between 10am and 4pm. You can find more details [here](#)



2

## Apples a plenty at Quarry Bank

Quarry bank has a lot to offer, but one of the amazing things it does offer is Apples in September (fingers crossed for a bountiful crop). Pop down to Quarry bank and try their freshly pressed apple juice, apple themed fun and for a small donation you can take a bag of apples home with you! More details [here](#)



4

## Starry eyed surprise

Did you know that right here in Cheshire we have a UNESCO world heritage site? Jodrell Bank observatory near Macclesfield is almost 80 years old and a place of scientific marvel. This Autumn they'll be hosting a Gemini and Mercury photo exhibition from 6 September until 4 January 2026. You can find out more [here](#)



3

## Fabulous Fireworks

Gulliver's world in Warrington will host a family friendly fireworks show on 1 November only. They'll also stay open later with extra time on the rides. You can find out more detail and book tickets [here](#)



5

## Home is where the heritage is

Knutsford hosts the largest open day in England, and this year they return with a theme of Architecture, which is fitting for such a beautiful town. With plenty of things to see and do, this is a great family day out. 18-21 September, you can find more details [here](#)



# My Cheshire Pension, Portal

As you'll know, we launched My Cheshire Pension, in 2023. Since then we have developed more functionality and welcomed 22k members onboard. Not only is this brilliant that so many of you want to be closer to such a big benefit of your employment, but also that so many of you have embraced the easiest way to get information about your pension, whenever and wherever you choose.

The portal is where you can find your Annual Benefit Statement (ABS), your personal details such as your address, telephone numbers and your marriage status, and you can use our retirement modeller to look at various different scenarios for retirement.

You can also use the portal to update or change your Death Grant Nomination, change your personal details and also to view correspondence with the Fund.

If you haven't registered, you can get on there today or anytime by visiting this link [www.mycheshirepension.org](http://www.mycheshirepension.org)

You'll need your national insurance number (NI or NINO), an email address (preferably a personal one), a mobile number and a few personal details including your date of birth.

You can also view one of two videos which talks you through the process of registering, and another which will help guide you through the first things you may want to do once you are registered.

## Keeping personal details up to date

Have your contact details, such as your postal address or email address changed recently?

If you've moved house, it's vital you tell us so we can keep in touch with you about your pension benefits.

The best way to keep your data up to date is to inform your employer as they send us monthly information about you which allows us to keep our records up to date.

You can also update your personal details via the My Cheshire Pension portal [www.mycheshirepension.org](http://www.mycheshirepension.org)

If you haven't registered for the portal you can also use the 'change your personal details' form on our website. It's important to keep your details up to date if we ever need to contact you.

You can find the forms on our website here [www.cheshirepensionfund.org](http://www.cheshirepensionfund.org)



## Responsible Investment (RI)

**The money that you, and your employer, contribute towards your pension is invested in a wide range of portfolios, which will ultimately pay for your pension.**

We manage circa £7bn in assets, on your behalf, in a wide range of organisations, including a strong commitment to Responsible Investment.

We have a strategy on Responsible Investments, including our commitment to investing with organisations whose products will not damage the environment.

You can read more about Responsible Investment on our website, including details about some of the organisations we're investing in and how well we're achieving against our commitments.

[Responsible Investment Strategy](#)

# What lifestyle do you want in retirement?

Have you considered what lifestyle you would like to have in retirement and what that lifestyle will cost? It is helpful to think about this and then assess whether you are on track to save enough into your pension.

**Pensions UK launched their Retirement Living Standards (RLS) to help members answer those questions.**

RLS show the cost for three different types of lifestyles and then explain the average amount of money it costs for each lifestyle. The standards show how much is required for one and two person households.

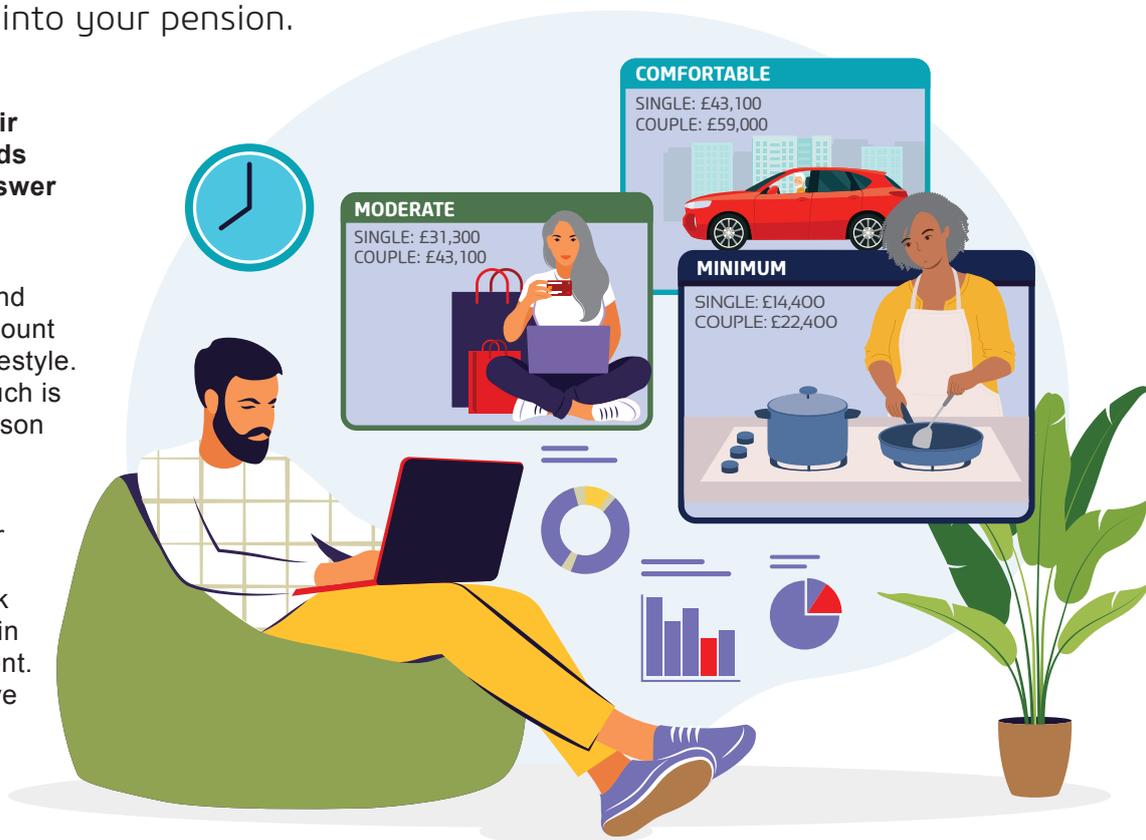
You can then compare the amount of money needed for the lifestyle you want to the pension that you are on track to receive which is included in your Annual Benefit Statement. If you are not on track to save enough for the lifestyle you want now you can explore options to save more by visiting the Fund's website [www.cheshirepensionfund.org](http://www.cheshirepensionfund.org)

You can find out more about RLS on their website [www.retirementlivingstandards.org.uk](http://www.retirementlivingstandards.org.uk)

For many people, your personal and state pensions combined could go a long way towards these costs. The full State Pension for 2025/26 is £230.25 a week, £11,973 per year. Remember, you may need to add other costs depending on your circumstances, such as rent, mortgage and social care costs as the Standards assume you will be mortgage and rent free by retirement.

The RLS apply to all pensions in the UK, not just the LGPS, and so use standard terminology but you will be able to apply the messages to your own circumstances.

The three lifestyles are shown above:



The standards are derived using a 'basket of goods' approach, which means they can be described in terms of the goods and services members will typically spend their money on when they retire.

## So, what else do you need to consider?

- Pension estimates assume that you will work to your normal retirement age which for most people is between age 66-68 depending on your birth year.
- However, many members retire earlier than 66-68 and so their pension will be reduced.
- The state pension will supplement your income but you will not receive it until you reach state pension age, typically between age 66-68 depending on your birth year..
- If you are a part time worker your pension will be lower as the RLS are based on salaries from full time workers.

## What should you do next?

- Think about the lifestyle you want in retirement.
- Compare that to the pension you are on track to receive as quoted in your ABS.
- Consider whether you can save more into your pension and visit the Fund's website to view the options.

# Pension Awareness Week – Time to get onboard

# PENSION



As you can see from the stark statistics on the right, it is a national concern that people are not prepared for retirement and are not taking the steps to plan and engage with pension providers.

In 2014 a group who called themselves 'Pension Geeks' set up something called pensions awareness week. This is a time where, for one week, the Pensions Industry comes together to provide free events, webinars and pension clinics to help members understand pensions and how to achieve the retirement they want. The aim is to boost people's engagement with their pensions.

Pensions awareness week for this year returns on the 15 -19 September 2025. Keep an eye out on their website [www.pensionawarenessday.com](http://www.pensionawarenessday.com) where they will be providing a host of support from webinars to toolkits.

You may be able to help a colleague, a family member, or a friend by encouraging them to engage and reach out to pension providers. If they have lost contact with pension providers, then help is available at [gov.uk/find-pension-contact-details](http://gov.uk/find-pension-contact-details). It may be as simple as checking your state pension.

Researched showed that 77% of savers don't know how much they'll need in retirement.

Source: PLSA

One in six over -55s have no pension savings yet.

Five million people approaching retirement are at risk of not having 'adequate' pension income.

Source: Centre for Ageing Better

## Keep your pension safe

**Pension scams are continuing to rise, making it more important than ever to ensure that you are aware of how to protect your funds and the signs to look out for if dealing with a scam.**

Scam artists often claim to be from reputable providers, who may contact you unexpectedly, through methods such as email phishing, text messaging, social media or illegal cold calling. They may offer you the option of a free review to discuss your finances. Their aim is to persuade you to transfer your pension savings to one of their available schemes, in exchange for access to high-earning, low-risk benefits.

If you want to find out more about how you can protect yourself against scams, visit the Financial Conduct Authority's (FCA) website: [www.fca.org.uk](http://www.fca.org.uk)

Further advice can be found at [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

If you've received a phone call or email which you think may be from us but you're unsure, don't give out your details. Please call or email us to confirm.

# Member webinars and 1:1s

This year we've held a series of member webinars on three key subjects; **Just Joined**, **Midlife MOT**, and **Thinking of Retiring**. These webinars have been hugely popular with most having full capacity, and extremely positive feedback.

We're planning on hosting more this year. Once we have confirmed some new dates, we will share these with your employer to advertise. Please note that space is limited and on a first come first served basis so please keep an eye out for the promotional materials.

Later this year we'll also be hosting some member 1:1 sessions, which will be held in the Runcorn and Warrington areas. These will comprise of individual 15 minute appointments with an expert from the Fund.



## Lights, Camera, Action: Member Videos

We know in this day and age that many members want to get information quickly, at their leisure. As a result, we have started to create a suite of videos which we think will complement the already detailed and helpful information which we have on our website.

The videos will cover three core subjects – 'Just Joined', 'Mid-life MOT', and 'I'm thinking of retiring'. Each will take the viewer on a journey of what we think are relevant and pertinent points about what each subject suggests are actions to take or think about. The videos aim is to provide knowledge and understanding and help members to understand, value, and engage with their LGPS pension, whilst planning their journey to retirement.

Once the videos are online we will share the details with your employer (to share with you), we'll also put a link on our website. We're hoping to have the videos online in early Autumn 2025, so watch this space.

## Death Grant Nomination

Your Death Grant Nomination is a very important benefit of your Local Government Pension Scheme (LGPS). You are able to nominate any number of people, charities, or organisations who may receive a payout, should you pass away whilst in service.

It's important that you choose a nominee, or nominees, as we will need to contact them in the event of your death

## Please tell us what you think

We'd like to take your feedback onboard to help shape the services we provide for you. Visit [www.slido.com](http://www.slido.com) and enter this code 'CPFA' to fill out our short survey.

## CONTACT US

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