

Annual Newsletter 2026

Online Access to your Pension Portal

'My Croydon Pension' is a secure online member self-service website that allows you to take control of your Local Government Pension. The website makes keeping up to date and looking after your pension simple:

- Securely view, download, and print monthly payslips and your annual P60 – keeping you up to date with the pension benefits you have received.
- Manage or view who you wish to receive any death grant lump sum (if payable) when you pass away.
- Calculate the benefits payable upon your death.
- Update your contact details and bank details online.

To access the portal please click: <https://croydon.mypensiondetails.co.uk/welcome>

To find out more and see the guide to the portal see:

<https://www.croydonpensionscheme.org/resources/my-croydon-pension-portal-user-guide/>

How much will my pension increase by?

Your pension is increased each year in line with the Consumer Price Index (CPI) to reflect the rises in cost of living. This year the pension increase is **3.8%** and is payable from the **06 April 2026**. You will usually receive the full increase unless you started receiving your pension on or after the 22 April 2025 or part of your pension is made up of a GMP.

If you started your pension on or after 22 April 2025

If your pension started on or after the 22 April 2025, you will receive a proportion of the full pension increase and your pension will increase as detailed in the table below.

Pensions Beginning	Percentage Increase
On or before 21 April 2025	3.80%
22 April 2025 to 21 May 2025	3.48%
22 May 2025 to 21 June 2025	3.17%
22 June 2025 to 21 July 2025	2.85%
22 July 2025 to 21 August 2025	2.53%
22 August 2025 to 21 September 2025	2.22%
22 September 2025 to 21 October 2025	1.90%
22 October 2025 to 21 November 2025	1.58%
22 November 2025 to 21 December 2025	1.27%
22 December 2025 to 21 January 2026	0.95%
22 January 2026 to 21 February 2026	0.63%
22 February 2026 to 21 March 2026	0.32%

Pension Increase and Guaranteed Minimum Pension (GMP)

If you were a member of the LGPS between 6 April 1978 and 5 April 1997, you paid reduced National Insurance and did not contribute to the State Earnings Related Pension Scheme (SERPS). Because of this, we must make sure your pension is at least as much as you would have received from SERPS. This minimum level is called your Guaranteed Minimum Pension (GMP).

How GMP increases work

When you retire, your GMP is included within your LGPS pension. However, the way increases are applied depends on when you reached State Pension age (SPA):

If you reached State Pension age on or after 6 April 2016 - We (LGPS) pay the full pension increase on all of your GMP, regardless of when it was earned.

If you reached State Pension age before 6 April 2016 - GMP increases are shared between your LGPS pension and your State Pension:

- GMP earned before 6 April 1988:
 - Any increases are paid through your State Pension.
- GMP earned from 6 April 1988 to 5 April 1997:
 - We (LGPS) pay increases up to 3%.
 - If inflation is above 3%, the additional amount is paid with your State Pension.

Pay dates

Your pension is paid on the 24 of the month. If the 24 is a weekend or bank holiday, it will be paid on the last working day beforehand. Payment dates are listed below:

24 April 2026	23 October 2026
22 May 2026	24 November 2026
24 June 2026	24 December 2024 (or earlier)
24 July 2026	22 January 2027
24 August 2026	24 February 2027
24 September 2026	24 March 2027

Payslips/P60s and tax code

Payslips are sent in the post every March, April and May unless your net pay changes by more or less than £20.00 in which case a payslip will be generated.

Your P60 will be sent to you towards the end of May. If you need the figures before the end of May, you can use the figures from your March payslip as they will be the same. You should retain your P60, as you will need it should you be asked to complete a self-assessment tax return.

When you receive a new tax code from the Inland Revenue please check that we have applied the same code. Please allow at least 6 weeks for the change to be made as normally you will receive your code a few weeks before we do. Please note our Tax Office reference: 120/AB69395

Change in Circumstances

When you contact us, please make sure you provide your full name, NI number, date of birth and address. This allows us to identify your record so we can update your details.

Address change - If you move home, please update us as soon as possible. Failure to inform us may result in your pension being temporarily suspended if we are unable to trace you. You can do this on the My Croydon Pension Portal.

Bank account change - We cannot accept any bank account changes over the phone or via email. All notification of changes to bank accounts must be made in writing and physically signed by yourself, quoting your national insurance number, we can accept a photograph of your signed letter by email to pensions@croydon.gov.uk alternatively, you can change your bank details via the pension portal. Please do not rely on the bank that holds your account to notify us.

What is the McCloud remedy?

When public service pension schemes, including the LGPS, changed from final salary schemes to career average schemes in 2014 and 2015, older members were protected from the changes. The court case known as the McCloud judgment found that younger members had been discriminated against.

The Government changed the LGPS rules from 1 October 2023 to remove the discrimination. These changes are known as the McCloud remedy.

You do not need to do anything. We have reviewed all scheme members to check if they qualify and paid all extra payments that are due because of McCloud. However, if you have Public Sector pension scheme service from before your record with us began, and it has not been transferred to Croydon, you may be protected - but we may not be aware.

To tell us about any previous public sector pension scheme membership that could make you eligible for McCloud protection, please complete the Previous Public Service Pension Scheme form, which can be downloaded from:

<https://www.croydonpensionscheme.org/resources/mccloud-previous-service-form/>

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

Improving access and fairness in the LGPS

The Government has introduced changes to the LGPS to make the Scheme fairer for all members. Most changes take effect from 1 April 2026, and some improvements apply retrospectively. There are more changes than set out in this document. More information can be found at: <https://www.lgpsmember.org/> and our website <https://www.croydonpensionscheme.org/> will be updated in due course.

Fairer survivor benefits

From 1 April 2026, survivor pensions will be calculated more consistently to ensure equal treatment regardless of the sex of the member or their survivor. Some survivor pensions will be increased as more of the member's service before April 2014 will now count. Some survivor pensions will become payable for the first time - this is most likely to affect male survivors of female members who left the LGPS before April 1988.

The changes apply to deaths dating back to:

- **5 December 2005** for opposite sex marriages and same sex civil partnerships
- **13 March 2014** for same sex marriages
- **31 December 2019** for opposite sex civil partnerships

Some cohabiting partners' pensions may also increase if the member died between 1 April 2008 and 31 March 2014.

Where necessary, we will recalculate survivor pensions and pay arrears with interest. **If you are receiving a partner's pension**, we will be reviewing these to see if your pension is affected and will write to you if it is, in due course.

Changes to death grants

Removal of the age limit

The age limit for paying a lump sum death grant has been removed. A death grant can now be paid even if a member dies after age 75. This change is backdated to cover deaths from 1 April 2014.

A death grant is only paid in limited circumstances when an LGPS member dies after age 75. We are working to identify any new death grants in respect of members who died after age 75 since April 2014. Where necessary, we will contact beneficiaries and / or personal representatives to arrange payment of the death grant. Interest for late payment will be added. For information about when a death grant is payable visit the FAQs page of the LGPS member website.

Helping hand

We have a number of pensioners who need a bit of help from relatives or friends with their financial affairs. This is not a problem, but to enable us to take instructions regarding change of address or bank details from a person other than the pensioner, we do require either an original copy of a power of attorney or a court of protection order.

Your Pensioner Representatives

Your pensioner representative are Gilli Driver and Peter Howard.

They attend the Pensions Committee meetings on your behalf. They can be contacted through the pensions team. Minutes from these meetings can be viewed online at www.croydon.gov.uk/democracy/dande/minutes

National Fraud Initiative

We participate in the Cabinet Office's anti-fraud initiative, known as the National Fraud Initiative, on a monthly basis. For this initiative, we provide details of pensioners so that they can be compared to information provided by other public bodies. This will ensure, for example, that no pensions are being paid to persons who are deceased or no longer entitled, and that occupational pension income is being declared when housing benefit is applied for.

You do not need to take any action. You may be contacted again in the future if the exercise suggests you are not receiving the correct amount of pension.

Further information is available on our website <https://www.croydon.gov.uk/council-and-elections/policies-plans-and-strategies/finance-and-resources-policies-plans-and-strategies/fair-processing-notice>. However, if you do have any questions, you should contact corporateanti-fraudteam@croydon.gov.uk , who can also provide hard copies of information available on our website.

Should you require any further information please do not hesitate to contact us at the above address or email us at pensions@croydon.gov.uk