

E-mail: pensions@wypf.org.uk

Member number:

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Dear

This is the latest edition of the pension newsletter for **LBB Cllr deferred members**. You are receiving this letter from WYPF Shared Administration Services because you have chosen not to use our online service. We'll cover relatively briefly some of the topics you might have missed in our online newsletters.

You can sign up for our online service at any time if you change your mind and get this information by email instead.

Our new online pension account service is on the way

We're getting ready to launch our new online pension account over the next few months. It's been built in-house, designed around our members, and is a big step up from the service it's replacing (*My Pension*).

You'll notice a cleaner layout, smoother navigation and much better reliability and security from day one. It's a fresh start and a foundation we'll keep building on.

To keep things simple at launch, the core features you're used to will be there straight away, and with more features and services being added over time, it's only going to get better.

Keep an eye out on our website and for your invitation to register over the next few months, we'd love you to give it a try when it arrives. And, your feedback will help us shape what comes next.

Pension increase 2025 - 1.7%

The 2025 increase on deferred benefits was applied from 7 April 2025. The 1.7% increase is based on the value of the Consumer Prices Index on 30 September in the previous year.

Pensions dashboards – progressing well, but not launching for a while yet

Work is ongoing at a national and local level to build and connect to a national Pensions Dashboard that will be free for all UK citizens to use to view a summary of all their pension information online and in one place. We now don't expect DWP to launch the service until late 2026 at the earliest. Find out more at

www.wypf.org.uk/pension-dashboards

New regulations in consultation

In October the Government launched a consultation on changes to the LGPS the '*Local Government Pension Scheme in England and Wales – Scheme Improvements (Access and Protections)*' consultation, which lasts for ten weeks ending on 22 December 2025. The consultation represents the next phase in its efforts to improve access to and fairness in the scheme. The consultation sets out proposals across four key policy areas:

- bringing pension fund access to mayors and councillors in England in line with Scotland, Wales and Northern Ireland.
- amending the normal minimum pension age to reflect legislative changes
- simplifying the process for applications from academies to change the fund they are in
- applying new Fair Deal protections to outsourced workers, and

To learn more and for information about how to respond to this consultation search for 'scheme improvements (access and protections)' at www.gov.uk

Don't let scammers steal your retirement

Savers and those reaching retirement age are being warned to protect their pensions and look out for criminals trying to catch people out of their life savings, with Action Fraud revealing a total annual loss of £17,567,249. This equates to roughly £48,129 lost to this type of fraud per day in 2024. It pays to be aware and be on your guard against the scammers. Take a look at www.actionfraud.police.uk/news/pensionfraud and www.fca.org.uk/scamsmart and find out how to protect yourself.

Other topics

For general information about the scheme go to www.wypf.org.uk/councillor where you can download a scheme guide and find more information about the scheme, including

- Transferring your pension and time limits
- Pensions increase information
- Claiming your pension

Remember to keep your details up to date, and if you move house make sure you tell us so we can update your record with us.

For information about how we protect and use your data you can read our privacy policy on www.wypf.org.uk/privacy-policy

Regards,

Stuart Duncombe
West Yorkshire Pension Fund
Chief Executive's Department