

Highland Pension Fund

Annual benefit statement newsletter 2024

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

Welcome to your Highland Pension Fund Annual Benefit Statement Newsletter for 2024. This newsletter is for members of the Local Government Pension Scheme (Scotland), administered by Highland Pension Fund.



This newsletter has been designed to keep you up to date on pension scheme matters, recent changes and other pieces of news we feel may be of interest to you, including:

- your 2024 annual benefit statement update and FAQs
- Launch of My Pension self-service portal
- Your 2024 Pension increase
- Pension tax changes
- The McCloud Judgement Summer 2024 update
- How to increase your LGPS pension benefits
- Our Fund performance for 2023/24

The way you will access your annual benefit statement has changed this year. Your 2024 Annual benefit statement update is now available to view and print by logging into your My Pension self-service account.

For instructions on how to access your 2024 annual benefit statement, including our new video benefit statements, please see our [Member guide to Annual Benefit Statements and FAQs](#). This can also be found in the resources section of our website at: www.highlandpensionfund.org/resources.

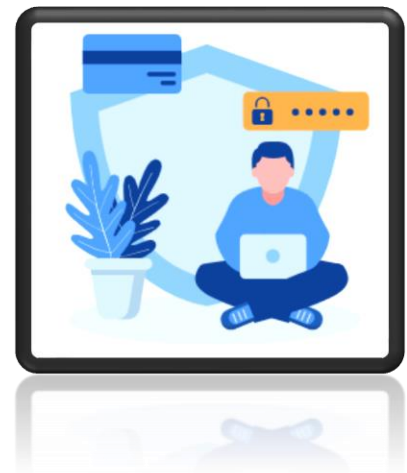
My Pension self-service portal

Earlier this year, we launched our new self-service portal called My Pension. My Pension is an online service for members of the Local Government Pension Scheme (Scotland) administered by The Highland Council Pension Fund.

My Pension provides an easy way for you to access all your pension information at any time of the day or night and is now our default method of communicating with our members.

With a My Pension account you can:

- access our lifestyle planner tools to help plan for your retirement,
- update your personal information and nomination details,
- view your annual benefit statement and personalised video statements,
- perform your own benefit calculations,
- view your pension documents, forms and newsletters all in one place,
- Send us your completed forms and documents quickly and securely.



To log in or register visit: <https://highlandpensionfund.mypensiondetails.co.uk/login>

Watch our tutorial video: <https://highlandpensionfund.mypensiondetails.co.uk/registration-tutorial> - this short video provides a step-by-step guide to help you create your account.

To create your account, you will need the following information:

- Your National Insurance Number
- Your Date of Birth
- Your personal email address

If we hold your work email address on your pension record, you will need to register using that, but we recommend that you update your login email address with your personal email address, using your My Pension account once registered.

My Pension personalised dashboard

Once you have created your account you will be taken your personalised My Pension dashboard.

The dashboard has been designed to be user friendly, with intuitive navigation and easy to use tools. Explore the different functions and check out our top tips below:

Manage your pension



Documents and uploads

An archive for every document you have uploaded or posted to your pension fund.

[Go to my documents](#)



Annual Benefit Statements

View and compare all of your previous Annual Benefit Statements in one location.

[View my statements](#)



Manage beneficiaries

Manage who should receive your pension benefits if you pass away.

[Manage my beneficiaries](#)



Benefit calculators

Our online retirement calculators will help you work out what you're likely to receive when you retire.

[Calculate my benefits](#)



Retirement planner

Use our retirement planner to set or edit calculations based on your expenditure vs income to help ensure your retirement matches your lifestyle.

[Plan my retirement](#)



Latest valuation

View the most recent valuation of your pension and a detailed breakdown of your pension benefits.

[View my latest valuation](#)

Our top tips!

- Check that the personal information we hold for you is correct. Go to the section called **Personal details and settings** to check or update your home address, contact telephone numbers, login email address and passwords.
- Make sure your beneficiary information is up to date. Go to the section called **Manage Beneficiaries** to tell us who you would like to receive a lump sum death grant in the event of your death. You can create, add or edit your nominee(s). It is important that you keep this information up to date with your wishes.

- We will now send your pension documents and forms to your My Pension account. Your files will be available to view as soon as we publish them to your account, and you will receive an email to notify you when you have documents to view. To view your documents, go to the **Documents and uploads** section.
- Send us your completed forms and documents quickly and securely using the **My uploads** facility. Your documents will be uploaded to your pension record and available for us to view as soon as you upload them.
- Perform your own benefit calculations and estimate how much pension and lump sum you could receive when you retire. Go to the section called **Retirement planner**. You can pick a retirement age from 55 and upwards and calculate how much tax-free lump sum you could receive using the lump sum slider.

Your 2024 pension increase

Your LGPS pension is increased in April each year to ensure it keeps its value until it comes into payment. The annual increase is linked to the Consumer Prices Index (CPI) and is based on CPI over the 12-month period to the previous September.



The rate of CPI at September 2023 was 6.7% and applies from 8 April 2024 (the first Monday of the new tax year).

For active members (currently paying into the Scheme), this means that your career average pension has increased by 6.7% this year. As your annual benefit statement shows the value of your pension on 31 March 2024, it shows last year's increase of 10.1%. The 6.7% increase will show on next year's statement. Any pension you have built up in the final salary section (before 1 April 2015) will increase in line with your full-time equivalent salary.

If you are a deferred member (no longer paying into the scheme and not yet receiving your pension), the value of your pension and lump sum has also increased by 6.7% - this has been reflected in your 2024 deferred pension update as deferred benefit statements are based the latest pension increase date of 8 April 2024.

Pension Awareness Week – from 9 September 2024

Pension Awareness week takes place on 9 September 2024:



PENSION AWARENESS

Throughout the week you can join live shows, webinars and free pension clinics to help you understand more about pensions and how to achieve the retirement you want.

It is estimated that 1 in 6 over 55's have no pension savings yet, and research has shown that 77% of savers don't know how much they will need to save for retirement.

A series of live shows on pensions and money as well as live Q&A sessions will take place. To find out more and to join the live shows visit: <https://pensionawarenessday.com/>

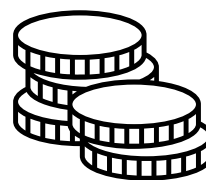
Pension tax changes

Abolition of Lifetime Allowance

From 6 April 2024, the pension lifetime allowance (LTA) has been abolished.

The Lifetime Allowance has been replaced with two new allowances:

- The Lump Sum Allowance (LSA)
- The Lump Sum and Death Benefit Allowance (LSDBA)



The Lump Sum Allowance (LSA)

The LSA limits the total amount of certain tax-free lump sums which can be paid to you from all registered pension schemes during your lifetime.

The LSA limit is £268,275.00 (but may be higher if you applied for former Lifetime Allowance (LTA) protections). Each time you take a tax-free lump sum from your benefits or savings, you'll use up some of your Lump Sum Allowance.

The Lump Sum and Death Benefit Allowance (LSDBA)

The LSDBA limits the amount of tax-free lump sums that can be taken during your lifetime and paid in respect of you following death before age 75.

The standard LSDBA is £1,073,100.00 for those without transitional protection or enhancements.

In the LGPS, you can generally take up to 25% of the value of your benefits as a cash lump sum when your pension is first paid to you. Most members will not be affected because the maximum lump sum they can take is much lower than the new limits. If you have built up a large pension in the LGPS or a different scheme, the new limits may affect you. If you have already been paid a pension or a lump sum from a UK pension scheme, you have already used up some of your lump sum allowance.

If you do exceed the limit, you will have to pay tax at your marginal rate.

Annual allowance

From 6 April 2023 the annual allowance has increased to £60,000. (For the tax years 2016/17 to 2022/23 the annual allowance was £40,000).

Annual allowance (AA) is the amount by which the value of your pension benefits may increase in a year (including Additional Voluntary Contributions) without you having to pay a tax charge. The annual allowance applies to all tax registered pension schemes and not just the LGPS, so if you pay into more than one pension scheme in a year, you will need to find out the total increase in pension savings across all schemes to find out if you have exceeded the annual allowance limit.

We have prepared a fact sheet which explains how the Annual Allowance works. This can be found in the resources section of our website www.highlandpensionfund.org/resources or at <https://www.highlandpensionfund.org/resources/annual-allowance-factsheet/>

If you think you might be getting close to the annual allowance limit, or might have exceeded it, you should consider seeking advice from a regulated financial adviser who specialises in pension tax as soon as possible. They can help you understand how much your annual allowance is, including any unused amounts, whether you've exceeded your annual allowance, if there may be options to reduce any potential charge and look at your options for paying any tax charge that may be due. Highland Pension Fund is unable to assist members with this process.

If we have calculated that your pension savings in the LGPS exceed the annual allowance limit for the 2023/24 tax year, we will send you a pension savings statement by 6 October 2024. If you have a tax charge to pay, the statement will explain the options available to you in relation to the tax charge. If you do not automatically receive a statement, you can request one at any time.

For more information about pensions taxation, the new lump sum limits and transitional protections, please visit the National LGPS Scotland website at: <https://www.scotlgpsmember.org/your-pension/the-essentials/tax/>

More information

You can find more information about pension tax and tax on your pension contributions on the Government's website:

<https://www.gov.uk/tax-on-your-private-pension>

<https://www.gov.uk/tax-on-your-private-pension/annual-allowance>

<https://www.gov.uk/tax-on-your-private-pension/lump-sum-allowance>

The MoneyHelper website contains useful guidance on tax and pensions:

<https://www.moneyhelper.org.uk/en/pensions-and-retirement>

<https://www.moneyhelper.org.uk/en/pensions-and-retirement/tax-and-pensions>

McCloud judgment – Summer 2024 update

When the Government reformed public service pension schemes in 2014 and 2015, the LGPS changed from a final salary to a career average pension scheme and protections were introduced for older scheme members.



In December 2018, the Court of Appeal ruled that younger members of the Judges' and Firefighters' Pension Schemes had been unlawfully discriminated against because the protections did not apply to them. This ruling is called the 'McCloud judgment' and as a result of this ruling, changes have been made to the LGPS to remove the age discrimination - these changes are known as the 'McCloud remedy'.



**1 October
2023**

The McCloud Remedy regulations came into force on 1 October 2023 with retrospective effect from 1 April 2015 (for the LGPS in Scotland).

We have prepared a factsheet which explains the McCloud judgement and the changes to the Local Government Pension Scheme in Scotland:

https://www.highlandpensionfund.org/media/0jbdasai/lgps_mccloud_factsheet_s_5p.pdf

Not all LGPS members are affected by the changes and members who are protected by the McCloud remedy will be affected in different ways.

Detailed information and examples of how different members are affected can be found using the tools below:



The McCloud Remedy

Everything you need to know about the McCloud Remedy.

[Find out more](#)



Am I affected

Use our online tool to find out if you are affected.

[Find out more](#)

We are currently reviewing all our member records to check if the underpin protection applies, and if you qualify, we will work out if your pension will increase.



Although these changes came into force from 1 October 2023, it will take many months for us to review all our member records as the new underpin rules are very complex.

If you are an active member who is in scope for the changes, you do not need to do anything. When you take your pension, we will compare the pension you built up during the remedy period (1 April 2015 to 31 March 2022) with the pension you would have built up in the final salary scheme. If the final salary pension would have been higher, the difference will be added to the pension we pay you – this amount is known as a 'final guarantee amount'.

Initial indications show that less than 0.2% of our members will get a 'final guarantee amount' because, for most members, the pension they built up in the career average scheme is higher than they would have built up in the final salary scheme.

If you leave the LGPS before you retire, or if you reach age 65 as an active member, we will work out 'provisional underpin' figures – this will give you an indication of whether your pension will increase. Your estimated 'provisional underpin' will be included in your benefit statement information for 2025. Your final figures will be worked out when you take payment of your pension.

If you are a deferred member who is in scope for the changes, we will review your pension record and work out if a 'provisional underpin amount' applies to your deferred pension - if it does, we will write to you and tell you. This amount will be included in your deferred benefit statement information for 2025. Your final figures will be worked out when you take payment of your pension.

A 'final guarantee amount' is calculated when you take payment of your pension benefits and will only apply if the pension you could have built up in the final salary scheme is higher than the pension you built up in the career average scheme. Any adjustments for early or late payment are taken into account when we compare your career average and final salary pension amounts.

We may require some information from you to work out if you are in scope for the changes. If we write to you, it is important that you reply – this will enable us to record accurate information about your pension scheme membership and determine whether you qualify for underpin protection.



The Scottish Ministers have set out case prioritisation guidance to all Scottish LGPS funds and our letters will be issued in stages and in order of priority.

Your letter will include a form where you can tell us about any public service pension scheme membership that could mean you qualify for protection. You can also access the form from the resources section of our website at:

<https://www.highlandpensionfund.org/resources/public-service-pension-scheme-membership-form/>.

For more information about the McCloud remedy, including a short video and a list of FAQs, please visit the national LGPS (Scotland) website at:

<https://www.scotlgpsmember.org/mccloud-remedy/>.

Pensions Dashboard

Last year, we provided you with an update about LGPS funds taking part in a new initiative called the Pensions Dashboard.

Pensions dashboards will provide a free, online, secure platform for members to view information about their pension savings in one place. This means that you will be able to view details about your pension savings from all your pension providers, including your state pension, to help you plan for your retirement.



All pension providers must connect to the new dashboard by 31 October 2026.

We are working with our software provider, Heywood Pension Technologies to connect us by the new deadline. We will continue to keep you informed of all the latest developments through our website news page and future newsletters.

To find out more about the Pensions Dashboards initiative, please visit

<https://www.pensionsdashboardsprogramme.org.uk>

Increasing your pension benefits

There are currently **three** ways to increase the pension benefits you receive from the Local Government Pension Scheme (Scotland):

1. Buy extra pension

You can buy extra pension up to a maximum of £8,030 per year ((2024/25 rate) this figure is increased each year in line with cost of living). The extra pension you buy will be paid in the same way as your retirement pension. The cost will depend on how much you wish to buy and how long you wish to pay the extra contributions. To help you work out the cost of buying extra pension you can obtain a quote using our online calculator: <https://www.scotlgpsmember.org/help-and-support/tools-and-calc>.

2. Additional Voluntary Contributions (AVCs)

An AVC is a separate pot of money you build up alongside your LGPS benefits that aims to give you extra retirement benefits. If you pay tax, you will benefit from tax savings as the contributions you make are taken from your salary before tax. The additional contributions are taken from your pay and paid into a separate AVC pot.

AVCs are flexible and you can start, stop, or change the amount you pay at any time. The size of your AVC pot will depend on how much you pay in, how long you pay in for as well as the impact of costs, charges and how well the fund(s) you invest in perform. For more information, or to commence payment of AVCs, contact Prudential directly on 0800 032 6674 or visit their website at: www.pru.co.uk/rz/localgov/avcs.

3. Shared Cost Additional Voluntary Contributions (SCAVCs)

My Money Matters (previously known as AVC Wise), facilitates a salary sacrifice Shared Cost AVC scheme on behalf of our scheme employers. The main advantage of joining a Shared Cost AVC scheme is that you can save money in both Income Tax and National Insurance Contributions. The contributions are deducted from your salary and are paid into a separate pot of money that sits alongside your LGPS pension. This pot of money is held and invested on your behalf by Prudential.

How do Shared Cost AVCs work?

- You choose how much and where your money is invested each month.
- You agree to 'salary sacrifice' the equivalent amount which means you save on Income Tax and National Insurance contributions. A £100 contribution only costs a basic rate tax payer £72.08.
- This money is sent to Prudential who hold and invest this money for you.
- You can amend your contribution amount and change your investment choices at any time.
- There are many ways you can withdraw your money at age 55 onwards, including taking it as a tax-free lump sum (dependent on the combined value of other LGPS benefits).

Contact your employer to find out if they participate in a Shared Cost AVC scheme and for details on how to join. You can also visit www.my-money-matters.co.uk.

Accessing your LGPS pension

The date when you can receive your LGPS pension benefits in full (without a reduction) is known as your Normal Pension Age.

For active members, NPA is usually the same as your State Pension Age. You can check your state pension age using the Governments State Pension Age calculator at: <https://www.gov.uk/state-pension-age>.

For deferred members, the date your deferred benefits are payable without a reduction is displayed on your deferred benefit statement. To view your deferred benefit update for 2024, you will need to log into your My Pension account.

In line with the Pension Freedoms Act 2015, you can choose to take your LGPS pension at any time between age 55 and age 75. Taking your pension benefits before your Normal Pension Age (NPA) means that the pension benefits we pay you will be reduced to take account of them being paid early and for longer.

If you choose to take your benefits early, the amount of the reduction applied to your benefits will depend on how many years and days early we pay you. A table showing the current percentage pension and lump sum reductions can be found at:

<https://www.highlandpensionfund.org/news/review-of-early-retirement-reduction-factors/>.

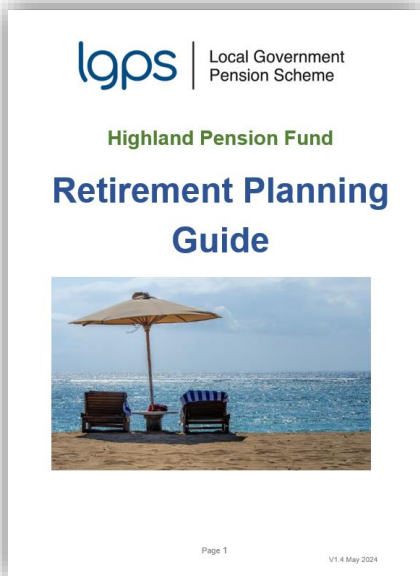
These factors are reviewed periodically by the Government Actuaries Department and can be changed at any time without notice.

If you qualify for Rule of 85 protections, this will only apply to benefits taken from age 60, even if you meet the rule of 85 before age 60. You can find out more about Rule of 85 protections at: <https://www.highlandpensionfund.org/resources/rule-of-85-transitional-protections/>

The UK Government has announced that the earliest age you can take your pension will increase from age 55 to 57 from 6 April 2028. This does not apply if you have to take your pension early due to ill health.

You could be protected from this increase if you joined the LGPS in Scotland before 4 November 2021. You could also be protected if you transferred a previous pension into the LGPS if certain conditions are met. However, you will only be able to use this protection when you take your LGPS pension if the LGPS rules allow you to take your pension before age 57.

The Scottish Government makes the LGPS rules and it has not yet confirmed if it will allow members who qualify for protection to take their LGPS benefits before age 57, from 6 April 2028.



If you are thinking about retirement, or starting to plan for your retirement, we have published a [Retirement Planning Guide](#) to help. The guide can be viewed or downloaded from the resources section of our website at: <https://www.highlandpensionfund.org/resources/>.

This guide covers all aspects of retiring from the Local Government Pension Scheme (Scotland) including:

- The retirement process
- How your LGPS retirement benefits are worked out
- Your options about increasing your tax-free lump sum
- Expected timescales and payment dates
- How to obtain an estimate of your retirement income

You will also find useful links and [short videos](#) to learn about how the LGPS and how it works.

Highland Pension Fund's latest funding position



The UK Government's Public Service Pensions Act requires that a valuation of the Scheme must be undertaken every three years to measure the costs of the benefits being provided. The results are used to establish employer costs and to secure the ongoing viability of the fund.

Following the completion of our valuation at 31 March 2023, we are pleased to announce that our funding position at 31 March 2023 was stronger than it was in 2020 with a funding level of 136%. The full results are published in [Valuation Report](#) at: <https://www.highlandpensionfund.org/resources/actuarial-valuation-report-2023/>.

Pension Fund accounts

The Highland Council Pension Fund accounts are published on the resources section of our website at: <https://www.highlandpensionfund.org/resources/>. You can view a copy here: <https://www.highlandpensionfund.org/resources/unaudited-annual-report-and-accounts-2023-24/>

How we invest

There are regulations which govern how Local Government Pension funds can be invested to make sure these are spread across a range of asset classes.

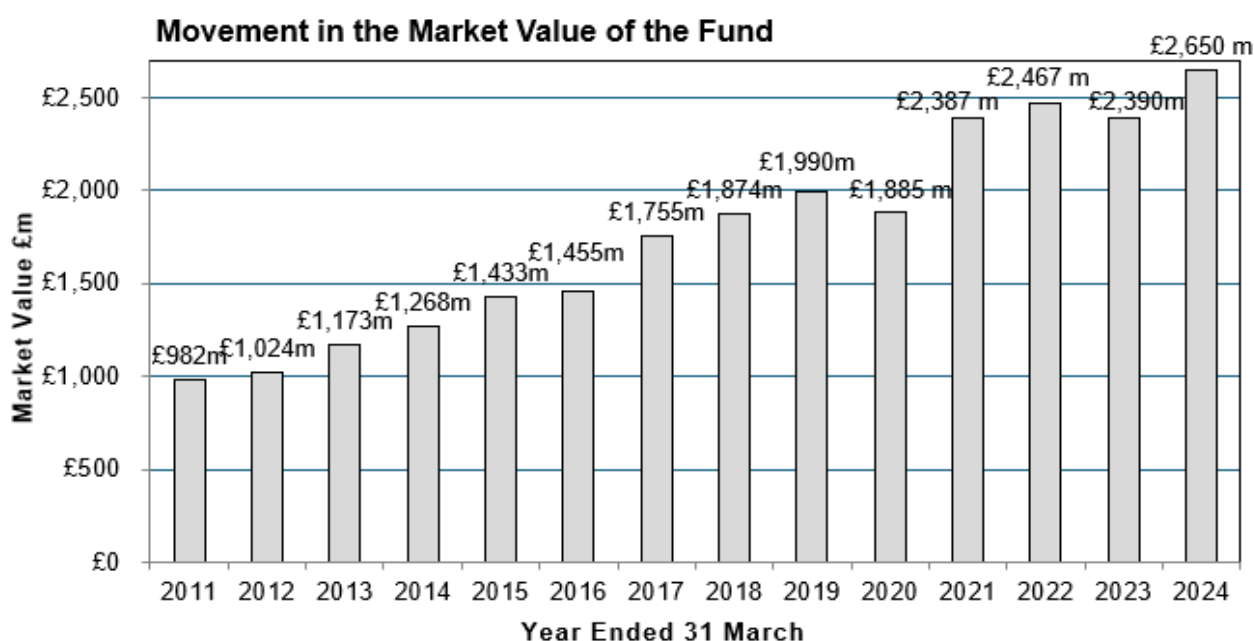
Information on these regulations and how we invest can be found in our Statement of Investment Principles. Our Statement of Investment Principles was updated in June 2024 and has been published on our website. This document can be viewed at:

<https://www.highlandpensionfund.org/resources/statement-of-investment-principles/>.

We publish a list of all our investments every quarter on our [website](#). A list of investments at June 2024 can be found at: <https://www.highlandpensionfund.org/resources/investments-as-at-30-june-2024-excluding-cash/>

Investment performance

In terms of investment performance, over the last 5-year period the returns average out as 6.3% each year (against a benchmark target of 7.1%) with the current value of investments in the graph below.



Alongside the duty to act in the best financial interest of members, it is important that the impact of Ethical, Social and Governance (ESG) risks are assessed and managed. Our approach to managing these risks and Responsible Investing is set out in our [Responsible Investment policy](#). This policy is published on our website and can be viewed at: <https://www.highlandpensionfund.org/resources/responsible-investment-policy/>.

Highland Pension Fund recognises the risks associated with climate change and the potential for these to impact on the long-term value of the fund with an integral part of the process of appointing new fund managers being to consider their approach to ESG.







The Institutional Investors Group on Climate Change

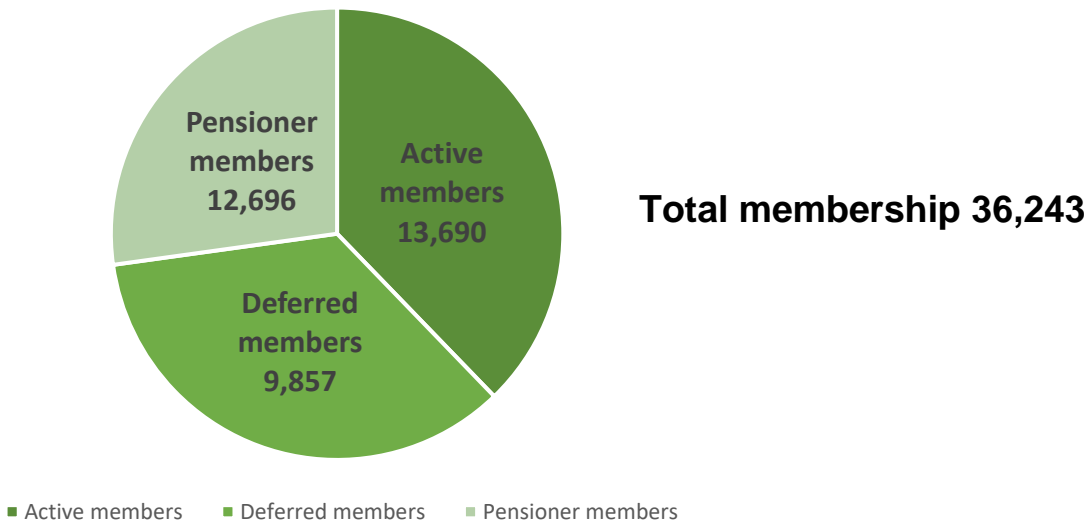
We are also a member of the Institutional Investors Group on Climate Change, the European membership body for investor collaboration on climate change and the voice of investors taking actions for a prosperous, low carbon future. For more information, please visit their website at www.iigcc.org.

Key facts and figures

Financial performance (2023/24):

| | | | |
|---|---------|--|---------|
| Opening value of pension fund assets +£2,406m (£2.406bn) | | | |
| Contributions  | +£77.9m | Pension benefits  | -£82.0m |
| Return on investment  | +£273m | Management expenses | -£15.5m |
| Closing value of pension fund assets +£2,659m (£2.659bn) | | | |
|  | | | |

Current scheme membership data (2023/24):



Keep your pension safe

Millions of people fall victim to pension scams every year. Anyone can be the victim of a pension scam, no matter how financially savvy they think they are. People may be tricked into handing over their entire pension savings to scammers.

It's important that everyone can spot the warning signs. The tactics used by pension scammers to encourage people to transfer their pension savings to them are constantly changing.

Some of the tactics include:

- offering free pension reviews or health checks
- promises of better returns on savings
- unlocking pensions before age 55, tax loopholes, pension loans or upfront cash
- time limited offers or forcing you into a quick decision; using couriers to send documents, who wait until they are signed
- contact out of the blue – cold calling about pensions is against the law. You should not be contacted by any company about your pension unless you have asked them to contact you.

Once you have transferred your pension savings into a scam it's too late. You could end up losing all your pension savings. In some cases, you may also face a tax bill of 55% of the value of the pension you transferred.

The Pensions Regulator (TPR) provides tips on how you can protect yourself against pension scammers. You can read their booklet on how to spot a pension scam [here](#) or visit the Pension Regulator website for more information:

www.thepensionsregulator.gov.uk/en

<https://www.thepensionsregulator.gov.uk/en/pension-scams>

If you suspect a scam, report it right away:

- Report to **Action Fraud** on 0300 123 2040 or on their website at: <https://www.actionfraud.police.uk/>.
- Report to the Financial Conduct Authority (FCA) by contacting their consumer helpline on 0800 111 6768 or using the reporting form on their website at: <https://www.fca.org.uk/consumers/report-scam-us>

If you are in the middle of a transfer, contact your pension fund immediately and then get in touch with **MoneyHelper** at <https://www.moneyhelper.org.uk/en>.





Money Helper is a free service backed by the government. They provide independent support and impartial guidance about money and pension choices. They also help with everyday money and budgeting, debt advice and state benefits. Visit their website to find

out how they can help at: www.moneyhelper.org.uk/en.

Managing your data

Highland Pension Fund is run by the Highland Council, as the administering authority of the Local Government Pension Scheme (Scotland).



We are required to hold certain information about you (personal data) to administer the Fund and to calculate and provide you (and your beneficiaries) with benefits. We obtain some of this personal data directly from you and we also obtain data from your employer (for example, salary information) as well as from other sources including public databases. To comply with regulations, Highland Pension Fund is required to share limited personal information with other public service bodies to prevent and detect fraud.

LGPS National Insurance Database

This is a data sharing project with all other Local Government Pension Funds in Scotland. It allows funds to identify if a member has any LGPS records elsewhere in the country; information which is necessary to help administer the pension scheme, calculate pension benefits and avoid overpayment of lump sum death grants.

National Fraud Initiative

The Fund has a legal obligation to participate in the National Fraud Initiative (NFI), a counter fraud exercise led by Audit Scotland. This exercise takes place every 2 years and compares information about individuals held by different public bodies to identify circumstances that might suggest the existence of fraud or error.

Address Tracing and Mortality screening (ATMOS)

ATMOS is an enhanced mortality screening service which identifies potential mortality matches based on data held by the General Records Office Disclosure of Death Registration Information (GDO-DDRI) and the National Deceased Register (NDR).

Tell Us Once

This service allows the Fund to be automatically notified when a death is registered. The Fund does not sell any information to third parties and data collected and shared is processed in line with the UK General Data Protection Regulation and Data Protection Act 2018.

For more information on how your data is held and processed, please refer to our Privacy Notice which is published on our website at:

<https://www.highlandpensionfund.org/resources/privacy-notice/>.

Where to find more information

To find out more about the Local Government Pension Scheme, please visit the National LGPS Scotland website at: www.scotlgpsmember.org.

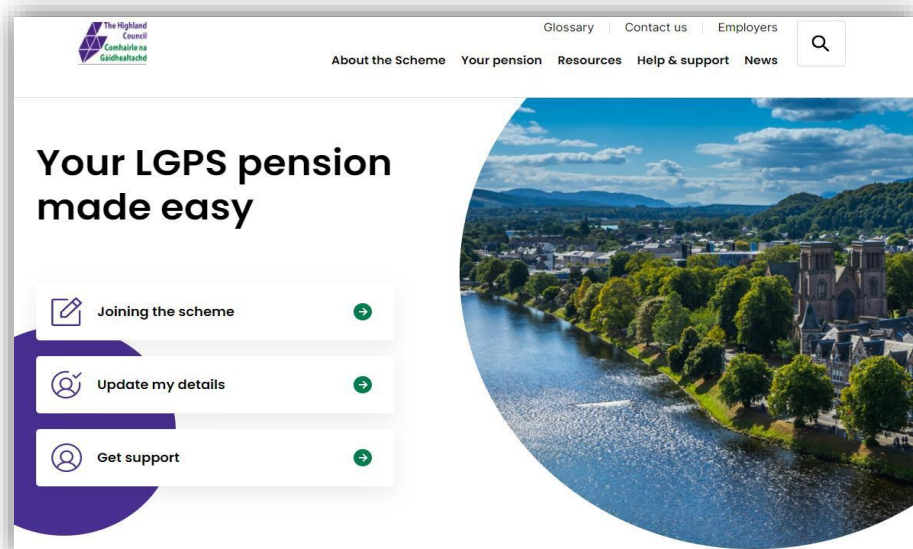
Here you can find:

- [tools and calculators](#)
- [frequently asked questions](#)
- [a glossary of common pension terms](#)
- [short videos to learn about the LGPS](#)



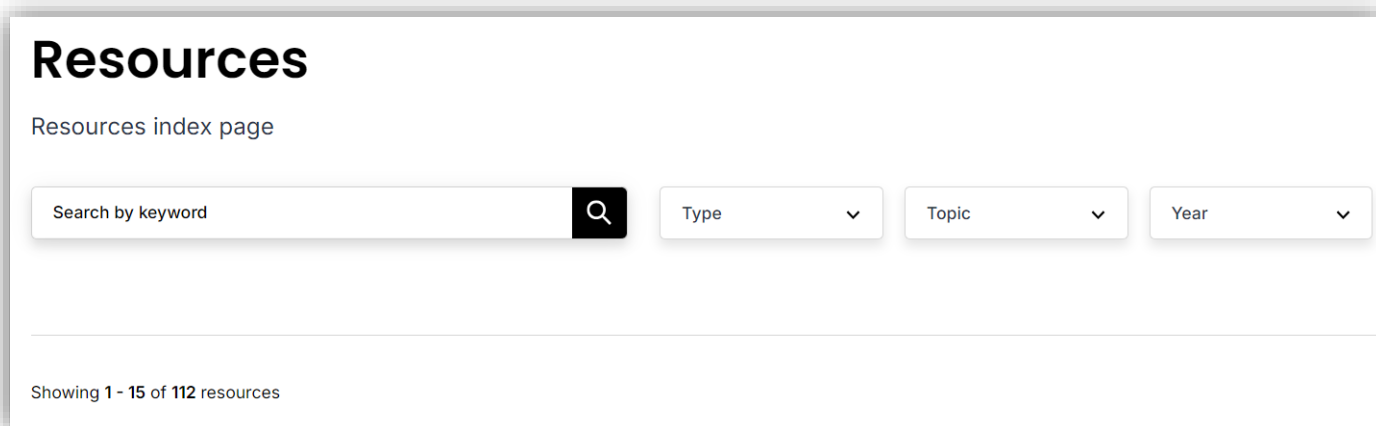
Highland Pension Fund Website

You can find more information about Highland Pension Fund by visiting our dedicated website at: www.highlandpensionfund.org:



All our member forms and guides are published in the resources section of our website. To view, print or download one of our resources, please visit: www.highlandpensionfund.org/resources/

You can search for a resource by entering keywords into the search box or you can filter by type or topic:



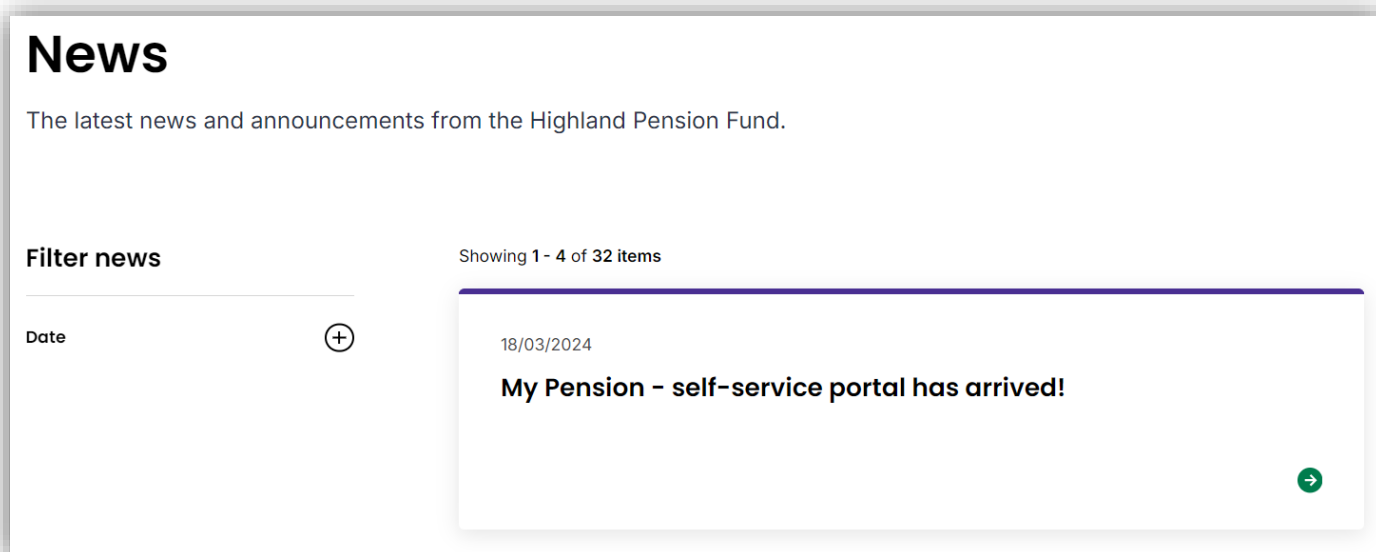
Resources

Resources index page

Search by keyword Type Topic Year

Showing 1 - 15 of 112 resources

We update our **news page** throughout the year to keep you updated with pension matters including legislative changes and announcements, visit: <https://www.highlandpensionfund.org/news/>



News

The latest news and announcements from the Highland Pension Fund.

Filter news Showing 1 - 4 of 32 items

Date

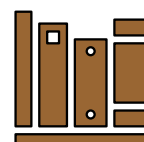
18/03/2024

My Pension - self-service portal has arrived!

The Pension Scheme Regulations

A copy of the current Local Government Pension Scheme (Scotland) Regulations can be found at:

www.scotlgpsregs.org/schemeregs/lgpsregs2018/timeline.php



Contact us

Write to us at:

Highland Pension Fund
The Highland Council Headquarters
Glenurquhart Road
Inverness
IV3 5NX

Email us: mypension@highland.gov.uk

Telephone: 01463 702441

Our team are available from 9am to 5pm, Monday to Friday.

In person visits: Our office is open to visitors from 9am to 5pm, Monday to Friday. Appointments are not necessary but can be made by email or telephone.

My Pension online service:

Log in or register at: <https://highlandpensionfund.mypensiondetails.co.uk/login>



We welcome your feedback on any of the services we provide as well as any suggestion of what you would like to see in future editions of our newsletters.