



Dear LGPS Member

**Local Government Pension Scheme (LGPS)
The McCloud Remedy – Public Service Pensions History**

When the Government reformed public service pension schemes in 2014 and 2015, older members were protected from the changes. In December 2018, the Courts ruled that younger members of the judges' and firefighters' pension schemes had been discriminated against because the protections did not apply to them.

This ruling is called the McCloud judgment after a member of the judge's pension scheme involved in the case.

The rules of all public service pension schemes, including the LGPS, changed from 1 October 2023 because of the ruling. The changes are known as the McCloud remedy, and they remove the age discrimination found in the McCloud judgment.

In the LGPS, older members were protected by the underpin. When a protected member retired, their pension in the career average scheme was compared with the pension they would have built up in the final salary scheme. If the final salary pension would have been higher, their pension increased.

From 1 October 2023, eligible younger members are also protected by the underpin. Not all LGPS members are eligible for protection. The underpin will protect the pensions of eligible members that they built up in the remedy period. The remedy period is from 1 April 2014 to 31 March 2022. Underpin protection stopped earlier if you left the LGPS or reached your final salary normal pension age before 31 March 2022.

What do you need to do?

According to our records you joined the LGPS with Lewisham Pension Fund after 31st March 2012.

To help us determine if you meet the criteria for underpin protection, we need to know of any public service pension scheme membership you have built up before joining the LGPS with Lewisham.

Please read the enclosed notes and then complete and return the attached Public Service Pensions History form **31st March 2026**.

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

Yours sincerely

Pensions Team

McCloud: Public service pensions history form (2)



Please read the notes carefully before completing this form

PART 1: Member's personal information

Name

NI number

Email address

Date of birth

Home address

PART 2: Previous pension scheme membership

I was a member of a public service pension scheme before joining the LGPS with Lewisham Pension Fund

YES ☐ NO ☐

If 'YES', complete the table below, if 'NO' go to PART 3

Scheme name*	Reference / plan number	Date from and to	Contributions refunded?
			YES <input type="checkbox"/> NO <input type="checkbox"/>
			YES <input type="checkbox"/> NO <input type="checkbox"/>
			YES <input type="checkbox"/> NO <input type="checkbox"/>
			YES <input type="checkbox"/> NO <input type="checkbox"/>

* If you were a member of the LGPS, Firefighters' Pension Scheme or Police Pension Scheme, please include the name of the relevant LGPS Pension Fund, Fire and Rescue Authority or Police Authority

PART 3: Declaration

**Delete as appropriate*

*I give my consent for the Lewisham Pension Fund to get information about previous pension scheme membership from the schemes named above.

*I was not a member of a public service pension scheme before joining the LGPS with Lewisham Pension Fund.

Signature

Date

Please complete the sections below if you are completing this form on behalf of a member who has died

Your name

Relationship to member

Your email address

Your home address

Return the form by email: pensionsteam@lewisham.gov.uk

By post: London Borough of Lewisham
Pensions Team
4th Floor Laurence House
1 Catford Road
London
SE6 4RU

Upload to the member portal: <https://lewisham.pensiondetails.co.uk/>

McCloud Public service pensions history: Notes for members (2)

What is the form for?

Some LGPS members are protected by the McCloud remedy. You can find out more about the McCloud remedy on the website for LGPS members:

www.lgpsmember.org/mccloud

Protection depends on when you were a member of the LGPS and any other public service pension scheme. Use this form to let the Lewisham Pension Fund know about any other relevant pension scheme membership.

What is a public service pension scheme?

A public service pension scheme is a UK pension scheme for:

civil servants
the judiciary
the armed forces
local government workers
health service workers
teachers
fire and rescue workers
members of the police force.

Do I need to fill in the form?

You **do not need to complete the form** if you are/were a councillor member in the Lewisham Pension Fund.

What do I need to include in the form?

You **do not need to tell us about:**

membership of a public service pension scheme after you left the Lewisham Pension Fund
(you might need to complete a form like this for the scheme you joined later)
a survivor pension you are receiving from a public service pension scheme – but see the last section of these notes if you are receiving a survivor pension from the LGPS
a pension credit in a public service pension scheme – this is a benefit awarded to you as part of a pension share following a divorce or dissolution of a civil partnership.

What happens next?

We will use the information you provide to find out whether you are protected by the McCloud remedy. We may need to ask for more information from your previous pension administrator.

Active and deferred members: If you are protected, we aim to include an estimate of what this means for your pension in your next annual benefit statement. We will take account of your protection in other figures we produce for you, such as retirement estimates.

Pensioner members: If you are protected, we will review your pension. If it increases, we will tell you in writing the new amount and any arrears and interest we are paying. Most

pensions will not increase. This is because the pension that members built up in the career average scheme is more than they would have built up in the final salary scheme.

Other members: If you transferred your LGPS pension to a different scheme, you could be affected by McCloud protection. Complete the form if you think this might apply to you.

Pension transfers

This is not the form to use to request a transfer of previous pension rights. If you joined the LGPS less than a year ago, you can request a pension transfer by completing a transfer request form [Transfer Request and Authorisation Form | Lewisham Pension Fund](#)

A transfer is not usually possible after your first year of membership. Your employer may allow a late transfer in exceptional circumstances. Contact the pension fund for more information on how to apply for a late transfer.

Completing the form after a member has died

The McCloud remedy could affect payments made in respect of an LGPS member who has died. This includes member pension payments, death grant, survivor pension payments paid to a spouse, partner or children, or a past transfer value.

If you are completing the form on behalf of a member who has died, please complete parts 1 and 2 with the member's details and include your details in part 3.