



Welcome to your pensioner newsletter for 2026 which contains important information about your **Westminster LGPS pension.**

**Local Government Pension Scheme (LGPS) - Arrears Payroll
Pay As You Earn (PAYE) reference: 846/VZ44848**

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Please telephone us on 01962 845588 if you would like this newsletter in large print.

Message from the fund

I am pleased to share an update on the City of Westminster Pension Fund, including key achievements over the past year and what you can expect in 2026.

First, I am delighted to announce the return of the Fund's Annual Meeting. This took place on 30 March 2026 at Westminster City Hall where we discussed updates on the Pension Fund's investment outlook, inspirational insights from our guest speaker, the latest developments in pension administration, an overview of the 2026 actuarial valuation, and a presentation on the Gender Pension Gap project. Full details of the event are on our website.

In late November 2025, the Council was involved in a cyber incident. I can reassure you that the Fund's information was not compromised. We have an on-going programme of work to maintain the security and resilience of our systems.

The Fund's latest Actuarial Valuation was completed in 2025. This is carried out once every three years to compare the Fund's financial assets against the cost of providing the pensions our members have accrued. The Valuation confirmed the financial health of the Fund is secure because our assets are more than sufficient to cover the cost of providing your pensions.

Making socially responsible investment decisions is a key issue for the Fund. During 2025, we increased our renewable energy investments that provide clean power and will be using the Funds resources to support social housing provision. You can read our statement about the Fund's approach to responsible investing here: <https://www.westminster.gov.uk/city-westminster-pension-fund/about-the-fund>

During 2025, our new pension website was launched. The new website is designed to give a more streamlined user experience by making it easier to navigate and for scheme members and employers to find the information relevant to them. You can visit the Fund's website here: <https://www.westminster.gov.uk/city-westminster-pension-fund>

The proportion of members that have registered to use the on-line member portal has now reached 55%. The portal is the quickest way to access information on your pension and communicate with us securely. It also allows you to keep your personal information up to date e.g. if you address changes or you need to update details of your beneficiaries or death grant nomination.

In the year ahead, we will be working to provide better access to your pension information through the Pensions Dashboard. This is a national initiative which will give all members easier online access to view all their pension data in one place. Our testing to connect our data to the UK Pensions Dashboard was successful so we expect to be fully connected during 2026. If you want to find out more about this exciting initiative, please visit the LGPS website here: <https://www.lgpsmember.org/2025/09/24/pensions-dashboards-are-coming/>

Thank you for your continued trust in the Fund.

Yours faithfully,

Claire Weeks, Director of People and Culture - City of Westminster Pension Fund

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Pension pay dates

Month	Payment date	Month	Payment date
April	30 Apr 2026	October	30 Oct 2026
May	29 May 2026	November	30 Nov 2026
June	30 Jun 2026	December	31 Dec 2026
July	31 Jul 2026	January	29 Jan 2027
August	28 Aug 2026	February	26 Feb 2027
September	30 Sept 2026	March	31 Mar 2027

Tax Codes

Your pension is taxable income.

If you receive a new tax code for 2026/27, it will apply from the first payment after 6 April (30 April 2026).

We can only use tax codes provided by HMRC. Please check your payslip to confirm the correct code is being used.

For tax code queries, contact HMRC (not Hampshire Pension Services) and quote your National Insurance number:

Pay As You Earn
HMRC, BX9 1AS
Tel: 0300 200 3300

You can also manage your tax online at:
www.gov.uk/personal-tax-account

Payslips and P60s

Your payslips can be viewed or downloaded for printing from the [Member Portal](#).

If you have opted out of electronic communications, we will post you:

- A payslip twice a year, before the April and May payments are made,
- your P60 after the end of the tax year (usually May) and,
- a pensioner newsletter.

If you would like other payslips throughout the year, you will need to contact us to request this.

Any queries regarding tax should be directed to HMRC.



Keeping your information updated

Your pension is very important so it is essential that you can access your pension information and keep us up to date with any changes in your personal circumstances. The easiest way to do this is using our online Member Portal.

This will allow you to:

- securely view payslips and your P60,
- change your address, name or marital status,
- update your bank details,
- view any changes in your tax code,
- add or amend 'expression of wish' nominations, and
- send us a secure message.

To register or sign in, visit: mypensionportal.hants.gov.uk. Once you have registered, we will then contact you electronically when we need to share information with you about your pension.

Name or address

You can change your home or email address through our [Member Portal](#). You can also write to or email us.

Please include the following information:

- Full name
- Date of birth
- National Insurance number
- Previous address

We cannot accept change of addresses by telephone.

To change your name, provide a copy of the relevant certificate (e.g. marriage or deed poll).

You can upload this via the Member Portal, or send a copy by post or as a clear scanned image by email.

Bank details

The most secure way to update your bank details is through the [Member Portal](#).

Alternatively, you can send us a signed letter by post or email (as a clear scanned image).

Changes received after the 17th of each month may not apply to your next pension payment, and will take effect from the following payment.

If a payment is returned by your bank or building society, we will suspend your pension until we receive updated details.

Once processed, any arrears will be included in the next payroll run.



Acting on someone's behalf

Some pensioners ask relatives or friends for help with their financial affairs.

To allow someone to discuss your pension details with us, please complete a Letter of Authority form: <https://www.hants.gov.uk/hampshire-services/pensions/local-government/resources/forms/westminster-forms>

To enable someone to make changes to your pension record (e.g. address or bank details), we need evidence of:

- Power of Attorney, or
- Court of Protection Order.

For guidance on setting up a Power of Attorney, visit: www.gov.uk/power-of-attorney.

Fraud prevention

To prevent fraud, we regularly review members' entitlement to receive pension benefits. Occasionally, we may contact you - especially if you live overseas - for confirmation of details.

If contacted, please respond promptly using the online or paper forms provided. Paper forms can be returned by post or email.

Our auditors may also request pension payment details to compare records with other public bodies as part of fraud prevention.

Transfers and divorce

Please note that it is not possible to transfer a pension in payment to another pension scheme.

You may be asked for a Cash Equivalent Value (CEV) as part of any divorce proceedings. If so, please send us your written request for a CEV. In all cases there will be a charge for providing this information.

Don't forget to keep us updated with any change of address resulting from your divorce.



Pension increases

Your pension is reviewed each year, in line with inflation. Any increase is applied from April. This year the increase is effective from 6 April 2026. The rate of the increase is set by HM Treasury based on the rate of the Consumer Price Index (CPI) in the previous September. Once the rate of increase has been approved by Parliament, we are formally notified and can apply the change to your pension.

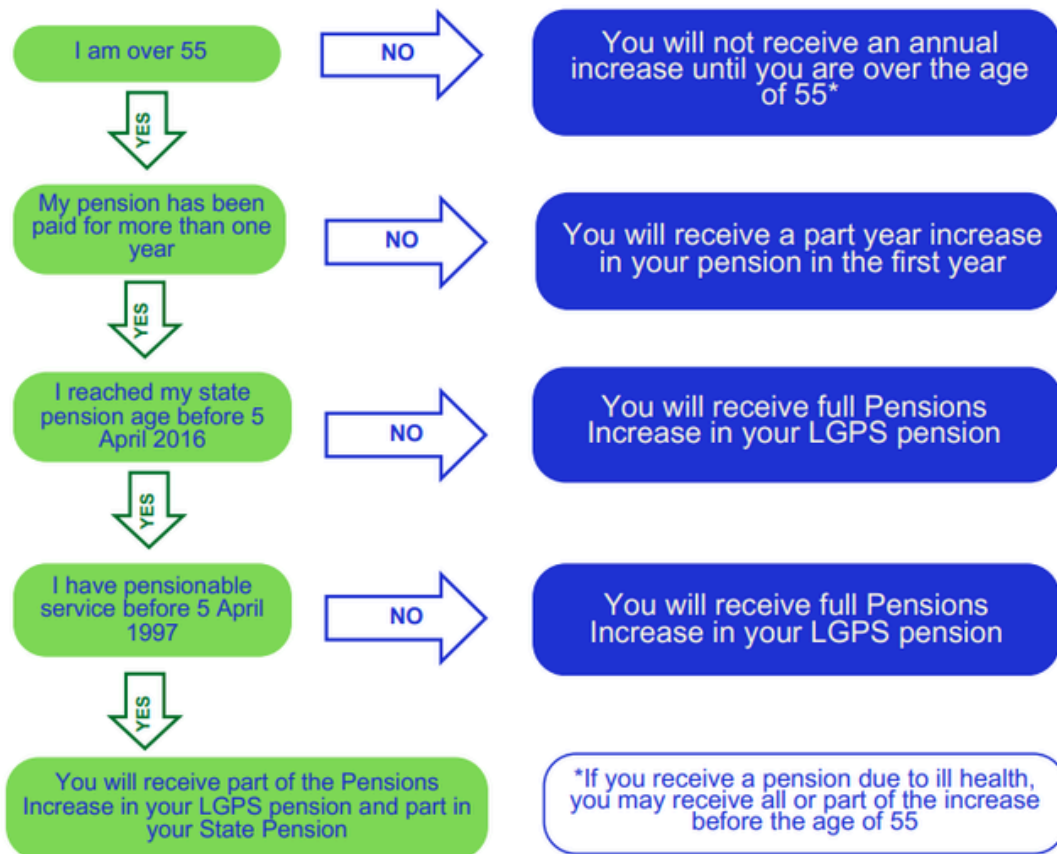
The full increase for April 2026 is 3.8%.

However, you may not receive the full pension increase with your LGPS pension. There are three main reasons for this: your age, how long your pension has been in payment and the State Pension.

There are more details of how the pension increase is applied to your pension on our website. The flowchart below shows how your pension will be increased each year.

PENSIONS INCREASE

This flowchart will give an indication of whether you will receive an increase in your LGPS pension - it will not cover all circumstances.



Overseas payments

We use a system called Convera to pay pensions to overseas bank accounts. We need two weeks' notice to set up the arrangement with Convera before we can make payment to overseas accounts.

Convera do not charge an administration fee. Instead, they make their margin through a reduction to the exchange rate payable.

Re-employment (LGPS members)

We do not currently reduce LGPS pensions following reemployment within the LGPS (also known as abatement) but there are certain circumstances where re-employment may affect your benefits.

If you were awarded added years as part of a redundancy package, you must let us know if you are re-employed. These added years are governed by separate regulations which do operate abatement for the added years portion of your pension only.

If you do not have added years and your pension is currently reduced because of your re-employment, please contact us as soon as possible so that we can re-assess your benefits.

Dependants' benefits

If you die before your partner, they may be eligible for a pension. The amount depends on factors such as:

- When you left the scheme
- Your pensionable service
- Marital status
- Eligible children

If you marry after leaving the scheme, this may affect your partner's entitlement.

For full details on dependants' benefits, visit our website. For information specific to your circumstances, please use the 'request for a partner pension estimate' form on our website.

For Teachers' Compensation Scheme, a dependant's pension is initially payable for three months at the same rate as your pension at the date of death. This is followed by a long-term pension (payable for life) at roughly half the rate of your pension in payment. This is in addition to any pension your dependant may receive from Teachers' Pensions.



Death grant (LGPS members)

A death grant may be payable if you die while receiving your pension, and you:

- are under 75,
- left the scheme after 31 March 2008 and have been receiving your pension for less than 10 years, or
- left the scheme between 1 April 1997 and 31 March 2008 and have been receiving your pension for less than five years, or
- left the scheme before 1 April 1997, did not receive maximum commutation of your lump sum, and have been receiving your pension for less than five years.

You can complete a death grant 'Expression of Wish' form to indicate where you wish any death grant to be paid. This can be to a person, persons, or organisation (such as a charity).

The form can be completed through our Member Portal; alternative formats of the form can be found on our website.

The main advantage of completing this form is that the payment can be made directly to your chosen beneficiary, without forming part of your Estate, so it does not count for inheritance tax purposes.

Note: The Government is currently consulting on proposed changes to inheritance tax which could remove this benefit from April 2027.

City of Westminster, as administering authority, has absolute discretion as to the distribution of the death grant. For this reason, although the Council will have the greatest regard to your wishes, it is not legally bound by them.

The 'Expression of Wish' form only applies to the death grant lump sum; it does not affect the payment of any pension for a spouse, partner, or dependant on your death.

Tell us Once

We participate in the 'Tell Us Once' service that is offered when a bereavement is registered. You can find out more about the service at:

www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once



Contacting us

Send us a secure message through the Member Portal	To register or sign into Hampshire Pension Services Member Portal, visit: mypensionportal.hants.gov.uk
Website	www.hants.gov.uk/pensions
Write to	Hampshire Pension Services The Castle Winchester Hampshire SO23 8UB
Telephone	01962 845588
Opening Hours	Monday to Friday: 09:00 to 16:30 Weekends and public holidays: Closed

Our service aims

We aim to:

- Treat all members fairly and politely
- Answer all your calls promptly, within office hours.
- Reply to all letters or emails within five working days or contact you to explain why we need to take longer to resolve your query.

Hampshire Pension Services have maintained the Customer Service Excellence certification following an annual review in February 2026. We have held this since being first awarded it in 2009.

We are continuously looking for ways to improve our service and welcome any feedback that you give us. If appropriate, we will change our processes to ensure we provide you with a service that best meets your needs. You can write to us with any feedback or complete our online survey.

If you are unhappy with the service we have provided, please let us know. Most problems can be put right informally, however if you wish to make a formal complaint please write to us at the above address or email pensions@hants.gov.uk.



Useful contacts

GOV.UK - General information about government services

Website: www.gov.uk

Department for Work and Pensions (DWP) - Queries about your State

Pension Telephone: 0800 731 0469

Department for Work and Pensions (DWP) - Claim your State Pension

Telephone: 0800 731 7898

Money Helper - Free and impartial advice on money and pensions, set up by government

Website: www.moneyhelper.org.uk

Telephone: 0800 011 3797

TaxAid - Help with a tax problem if HMRC can't sort it out

Website: www.taxaid.org.uk

Tax Help for Older People – Tax advice for older people on low income

Website: www.taxvol.org.uk

Telephone: 01308 488066

Pensions Ombudsman

Address: 10 South Colonnade, Canary Wharf, E14 4PU

Website: www.pensions-ombudsman.org.uk

Telephone: 0800 917 4487

HMRC

Pay As You Earn Address: HM Revenue and Customs, BX9 1AS

Telephone: 0300 200 3300

