Your LGPS pension and the McCloud remedy



Length of course: 1 hour 30 minutes (online)

Summary

This course is designed to provide Local Government Pension Scheme (LGPS) members with an overview of the age discrimination remedy, commonly known as the McCloud remedy.

Aimed at

Active members (currently paying into the LGPS) and deferred members (who are no longer paying into the LGPS) who are affected by the age discrimination ruling. It's likely that you're protected by the remedy if:

- you joined the LGPS or another public service pension scheme before 1 April 2012, and
- you had pensionable service between 1 April 2014 (England & Wales) or 1 April 2015 (Scotland) and 31 March 2022 (the remedy period), and
- you were under the age of 65 for part or the whole of the remedy period, and
- you have not had a disqualifying gap – a gap of more than five years that ended after 31 March 2012 when you were not paying into the LGPS or any other public service pension scheme.

Learning objectives

- Raise awareness of the key issues around the public sector age discrimination remedy.
- Explain terminology relating to the changes.
- Understand the when the key changes are taking place and how you'll be kept informed.

Course structure

The Local Government Pension Scheme (LGPS)

- The basics of defined benefit pension schemes
- Final salary & career average definitions
- The LGPS - accrual rates and dates
- The 50:50 section
- Retirement options and ages

Options for active members to increase their pension

- Additional Pension Contributions (APCs)
- Additional Voluntary Contributions (AVCs)
- Limits on tax efficiency

The original underpin and age discrimination

- How the original underpin worked
- Who qualified for it
- Background of the age discrimination case

The McCloud Remedy

- Changes to the underpin
- Who qualifies for the new underpin
- How you'll be affected
- What happens next

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