

What is the McCloud Remedy in the LGPS?

The McCloud Remedy addresses age discrimination identified in the 2014 public service pension reforms. In the Local Government Pension Scheme (LGPS), this means eligible members are entitled to have certain pension benefits built up between 1 April 2014 and 31 March 2022 compared between:

- The benefits they would have built up under the pre 2014 LGPS Final Salary regulations, and
- The benefits actually built up under the LGPS 2014 LGPS Career Average Revalued Earnings (CARE) regulations.

If you are an eligible member, you will receive the higher value of these benefits for the remedy period.

What does a provisional McCloud underpin mean for LGPS members?

A provisional McCloud underpin means:

- Based on the information currently held by the Dorset County Pension Fund, you are eligible for McCloud protection
- Your benefits for the remedy period have a provisional underpin at this time
- Your underpin may change before you receive your pension.

Until you start receiving your pension, your underpin is not confirmed and may change.

Why is my LGPS McCloud underpin only provisional?

Your McCloud underpin is labelled 'provisional' as it may change before you receive your pension. This is because the underpin compares two amounts during the underpin period;

1. your actual CARE Pension, and
2. a calculated final salary pension.

Until you retire, both of these figures can still change due to:

- Pay increases
- Additional pension you build up
- Cost of living increases
- Date you access your pension

The comparison between these two pension amounts is only final at retirement and the underpin is only applied if needed at this time.

How can I see my provisional McCloud underpin?

If you have a provisional McCloud underpin this will be included in your Annual Benefit Illustration. Please be aware that the provisional amount shown may change, or be removed, before you begin receiving your pension.

What do I need to do now?

At this stage, you do not need to take any action unless contacted.