



Intouch

Autumn 2025

**For retired members of the
Shropshire County Pension Fund**



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Future pay dates

2025 pay dates

April	2025	Tuesday 29
May	2025	Thursday 29
June	2025	Friday 27
July	2025	Tuesday 29
August	2025	Friday 29
September	2025	Monday 29
October	2025	Wednesday 29
November	2025	Friday 28
December	2025	Tuesday 23

Your pension is normally paid on the 29th of each month unless that falls on a bank holiday or weekend, when it will be paid on the previous working day closest to the 29th.

➤ Welcome

Plus a ‘Behind the scenes look: The dedicated work of our pensions administration team’



When you retire, you deserve peace of mind. That’s why there’s a dedicated team working behind the scenes to make sure your pension is paid on time, your questions are answered, and your records are kept up to date. In my welcome to this edition, I’m shining a light on the pensions administration team—an essential group whose work helps make retirement smooth and stress-free.

Who are the pensions administration team?

The team includes experienced administrators, specialist officers, and friendly customer-focused staff. They all share one goal: to manage your pension with care, accuracy, and transparency.

What do they do?

- **Pension payments:** They make sure your pension is paid on time, every time. This involves careful processing, rigorous checks, and constant reviewing of payment schedules.
- **Support with questions:** Whether it’s a change in your details or help with a form, they’re here to assist by phone, email, or post.
- **Benefit calculations:** Calculating pension benefits is complex and calls for a meticulous approach. The team reviews service histories, earnings records, and scheme rules to ensure all calculations are accurate and fair.
- **Managing your data:** They handle your personal information securely and keep



your records up to date.

- **Keeping you informed:** As pension rules change, they'll let you know what it means for you.

Committed to helping

The team understands how important this stage of life is. They bring years of experience and empathy to every interaction, whether it's helping with your first pension payment or supporting you through a bereavement.

Keeping up with change

The world of pensions is constantly evolving. The team stays informed through training and industry events. They have also embraced digital transformation, introducing online portals and electronic communication options for those who prefer them, without losing the personal touch for those who value traditional methods.

Looking ahead

The team is working on:

- More online self-service options
- Better support for pensioners with additional needs
- Personalised help for complex cases
- Using your feedback to improve services

We hope this behind-the-scenes look gives you confidence in the team supporting you. The pensions administration team is proud to help make your retirement as enjoyable and worry-free as possible.

Vicky

Vicky Jenks

Pensions Administration Manager

➤ Jean Smith

Retires from Pensions Committee



Honouring a distinguished career as the Pensioners' voice.

Jean Smith has served as the pensioner representative on the Pensions Committee since 2008, after joining the County Council in 1991 following 24 years in banking. She worked as Administration and Personnel Manager for Shire Services and spent 10 years in the Integrated Transport Unit before retiring in 2008. Jean quickly moved from a substitute role to the main pensioner representative, replacing Ron Pugh.

Amid many changes within the committee, Jean has now retired from her role. She was a strong advocate for pensioners, ensuring their voices were heard in decision-making. The committee extends its gratitude for her dedicated service.

We wish her all the best for the future.

➤ Pensions Board and Committee vacancy

Are you a pensioner with a passion for making a difference in your community?

The Shropshire County Pension Fund is seeking a dedicated Pensioner Representative to join the Pensions Committee.

This is your chance to ensure that the voices of pensioners are heard at the heart of decision-making. As a committee member, you will help shape the future of the fund—advising on investment strategies, overseeing responsible stewardship, and ensuring the needs of all members are met.

We are looking for someone who:

- Is in receipt of a Shropshire County Pension Fund pension;
- Is committed to fairness, transparency, and the principles of good governance;
- Can work collaboratively with other committee members; and
- Can represent the interests and concerns of fellow pensioners with clarity and conviction.

No previous committee experience is required, just a willingness to learn, engage, and contribute to the future of the fund.

If you are ready to play a vital role in safeguarding the retirement security of your peers, please consider applying.

For further information and details on how to express your interest, visit the Shropshire County Pension Fund website or contact:

Vicky.Jenks@shropshire.gov.uk



➤ Pension Board vacancy

A new opportunity has arisen to join the Pensions Board as a member representative.

What is the Pension Board?

The Local Pension Board plays a vital role in supporting the Shropshire County Pension Fund, ensuring we are compliant with LGPS regulations and that our governance and administration is effective and efficient. The board meets quarterly, and meetings are open to the public. The agendas and minutes from previous Pension Board meetings can be found on the Shropshire Council website.

What does a member representative do?

To be eligible, you must be a scheme member of Shropshire County Pension Fund and be equipped with the ability to advocate for fellow scheme members.

For further information and the application form, visit the Shropshire County Pension Fund website or contact:
Vicky.Jenks@shropshire.gov.uk

➤ Valuation 2025 is underway

Shropshire County Pension Fund is undergoing a valuation to assess its assets and liabilities.



The aim is to determine how much money is needed to pay current and future member benefits.

Mercer, the fund's actuary, reviews membership details, employer contributions, financial health, and assumptions around inflation and investment returns. Based on this, Mercer sets contribution rates for each employer for the next three years.

2025 update

At the last valuation in March 2022, the fund reached a 100% funding level - up from 94% in 2019 - for the first time in over 23 years.

This means the fund held enough assets to meet future pension obligations. However, since 2022, the economic landscape has shifted.

Key factors affecting funding include:

- Financial forecasts;
- Population and life expectancy changes; and
- Pension increases and inflation.

Additional considerations this year:

- McCloud judgement;
- GMP indexation;
- Impacts of Covid-19, Ukraine, and Gaza conflicts; and
- High inflation over the past two years.

Mercer is currently analysing data for the 2025 report, with details in the annual report published at the end of the year.

Important note:

Once your pension is in payment, it is guaranteed and unaffected by the valuation.

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Pete's investments corner



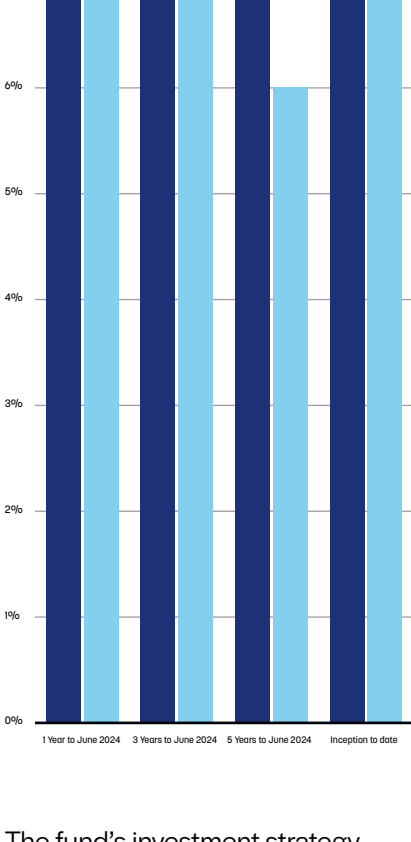
Uncertain times, but the fund is in a strong position.

The first half of 2025 has been a bit of a rollercoaster, but equity markets show incredible resilience to world events.

In early 2025, there was a lot of uncertainty about new US tariffs and how they might affect international trade. When the US announced its “Liberation Day Tariffs” on 2 April, stock markets dropped by about 15%. As the dust settled on these announcements, markets started to view the declarations as a stick to drive new trade agreements. Markets started to recover and by the end of June, markets were back in positive territory and have gone on to reach record levels at the time of writing.

Another big factor this year has been the falling value of the US dollar, which has dropped nearly 9% so far. This affects some of the Fund’s investments that are held in US dollars. Even if those investments are doing well, there is a negative impact once converted back into GBP for accounting purposes.

The fund’s one-year performance is lower than it was at the end of 2024, but remains in line with the long-term average.



The fund’s investment strategy will be reviewed later this year and finalised in 2026.

Important note for pensioners

Your payments are guaranteed and not affected by how the fund performs. However, the performance does affect how much employers need to contribute for active members (this is being looked at as part of the 2025 valuation).

Other updates

The government has announced changes to the Local Government Pension Scheme (LGPS) following the “Future Fit” consultation. From 1 April 2026, the fund must give its pooling company, LGPS Central, control over all its assets. As of March 2025, about 74% of assets were already under pooled management. Reaching 100% by the deadline will be a challenge, but we are confident we can work with LGPS Central to meet the target while still aiming for strong performance.

Pete

Peter Chadderton

Pensions Investment and Responsible Investment Manager



➤ Help for people to learn life-changing digital skills

Helping people to improve their digital skills and benefit from all the internet has to offer is the ambition behind Shropshire Council's Digital Skills Programme. A wide range of digital support is available, including specialist help for people living with sight loss.



Wem-resident Nicola has benefitted from the programme. She said: *"My eyesight deteriorated in 2017, and I am now registered blind. The digital support has been so helpful. Now I can use voice activation to send and receive calls, texts, emails and use the internet. Having an iPhone and being supported to understand how to use it has changed my life for the better."*

Vicki Edwards, digital trainer from Sight Loss Shropshire added: *"Losing your eyesight can be a difficult and frightening experience. This Shropshire Council-funded service enables people who are dealing with sight loss to make the best out of the technology available to them. We offer tailored one-to-one support, either in the community or at home, to help people learn new skills, or adapt their existing knowledge using smartphones, tablets, and smart speakers."*

Interested in becoming a Digital Volunteer? We are always looking for enthusiastic individuals with good digital skills who can give some time each week to help our wide range of learners.

Visit: Computer Skills for All

Telephone:

01743 254834

Email:

andrea.miller@shropshire.gov.uk

For information about specialist support for people with visual impairment contact Sight Loss Shropshire on:

Telephone:

07778 956096

Email:

admin@sightlossshropshire.org.uk



➤ Your Payslip and P60 Online

Payslips and P60 documents are available on our secure online portal, 'My Pension Online'. The way you access them has changed, so it's important to familiarise yourself with the new layout.

Visit our website and click the 'My Pension Online' button. Once logged in, click the blue button labelled 'Access my payslips and P60s' under the Payslips and P60s section. You can then switch between viewing payslips and P60s.

- To view a payslip, click the eye icon.
- To download a payslip or P60, click the download icon to open it as a PDF, then use the print or save options.



➤ Step-by-step guide

How to update your bank and address details on My Pension Online

Moved house? Changed bank details?

Keeping your details up to date is essential to ensure your pension payments continue smoothly and you receive important updates.

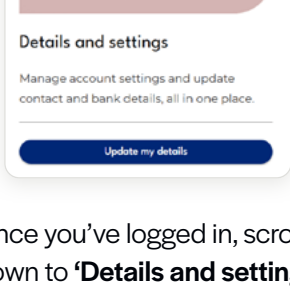
Great news - our My Pension Online portal makes it easier than ever to manage your information. Whether you've recently relocated or switched banks, this quick guide will walk you through updating your details in just a few clicks.

1. Access the portal and go to 'Update your details':



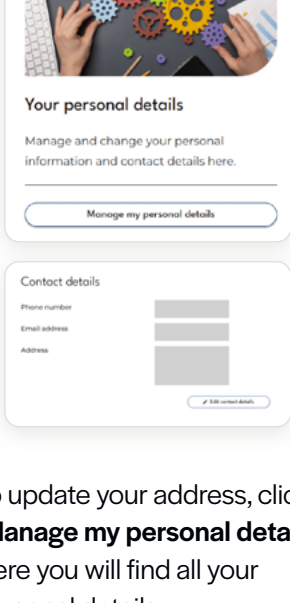
- Visit our Shropshire County Pension Fund website.
- Click the **'My Pension Online'** button to register or login.

2. Update your details:



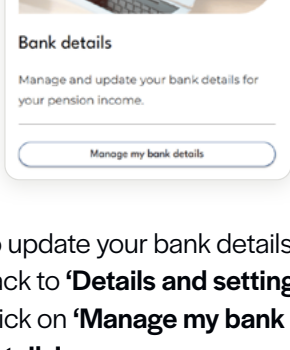
- Once you've logged in, scroll down to **'Details and settings'**.
- Click on **'Update my details'**.

3. Update your address:



- To update your address, click on **'Manage my personal details'**. Here you will find all your personal details.
- Scroll down and click on **'Edit contact details'** to update your address.
- While you're there, check that all other personal information is correct. **If any other information is incorrect, please contact us.**

4. Update your bank details:



- To update your bank details, go back to **'Details and settings'**.
- Click on **'Manage my bank details'**.
- Select **'Edit bank details'**.

Important notes

Power of Attorney: If you have a Power of Attorney in place and would like someone else to manage your pension affairs on your behalf, we will need to see a certified copy of the Power of Attorney document. This ensures that only authorised individuals can make changes to your account and helps protect your pension.

Security: For your protection, always keep your login details secure and log out after updating your information.

Need help?

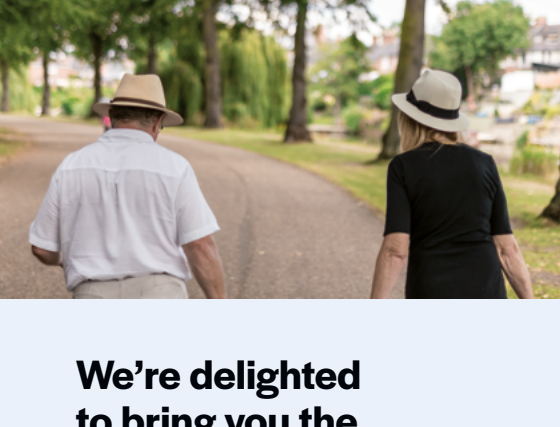
Have any questions?

Please contact our team.



➤ **Special feature**

Our Shropshire



We're delighted to bring you the first edition of Our Shropshire, a special InTouch feature dedicated to the county we all love.

Shropshire is an area rich in history, natural beauty, and community spirit, where we take pride in our Shropshire heritage. Therefore, it is our goal here at Shropshire County Pension Fund to connect more with our community and home, as well as showcase some of the opportunities available to help you flourish in your retirement.

Inside you'll find pieces that honour the past, highlight the present, and inspire the future, from scenic photography and local history to community groups, wellbeing tips, and exciting events for you to attend.

We'll shine a light on the people who make Shropshire special, share practical advice for staying active and connected, and offer a warm invitation to explore everything this county has to offer.

So put the kettle on, settle in, and enjoy.

**Warmest wishes,
Shropshire County Pension Fund**

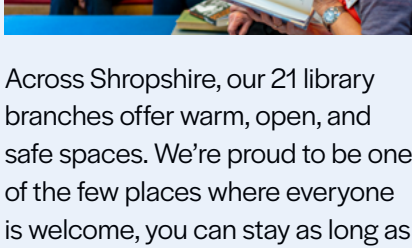
What's On?

Autumn/Winter 2025

Shropshire Archives

Shropshire Archives (Castle Gates, Shrewsbury, SY1 2AQ) has a regular event called **'Off the Shelf'. Every last Thursday of the month at 2pm**, they hold a short talk about a different aspect of Shropshire history, showcasing fascinating documents on many topics! From the account books of local church wardens and census records, to trade directories and travel diaries. **Keep an eye out on their Facebook page for details of each month's talk.**

Shropshire Libraries



Across Shropshire, our 21 library branches offer warm, open, and safe spaces. We're proud to be one of the few places where everyone is welcome, you can stay as long as you like, and spending money isn't required.

Libraries offer books to borrow, including audio and large print, newspapers to read, and free computer access, with printing available for a small fee. If you can't visit in person, our Home Library service brings books to you via a volunteer. With a library membership, you can also access e-books and magazines on your home devices.

At Shrewsbury Library, we host a variety of events. On the first Thursday of each month, Books Aloud invites you to relax and listen to themed book and poetry extracts. The second Thursday features Craft and Chatter, where you can bring your craft, meet others, and enjoy a cuppa. We also run a Grief Café on the last Monday of the month. Weekly Mah-Jong sessions take place every Wednesday, and a local writers group meets every other Tuesday. All groups are free and welcome new members.

Look out for one-off events like local author talks. This winter, we're part of the Warm Spaces initiative, offering hot drinks and daily activities like jigsaws and board games.

To learn more contact

Shrewsbury Library.

Telephone:

01743 255308

Email:

shrewsbury.library@shropshire.gov.uk

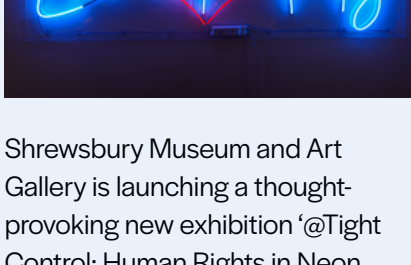
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Our Shropshire

Shrewsbury Museum and Art Gallery



Shrewsbury Museum and Art Gallery is launching a thought-provoking new exhibition ‘@Tight Control: Human Rights in Neon Lights’ by acclaimed disabled artist and activist Zoe Partington. The exhibition showcases a striking collection of neon artworks featuring slogans that were used by the pivotal disability rights movements of the 1980s and 1990s and those that reflect the artist’s personal experience. The neon slogans such as “Access Now”, “Disability Pride”, and “Love Not Pity” bring over three decades of advocacy in disability arts to this powerful exhibition. These bold and unapologetic messages are a testament to the resilience and advocacy of disabled activists and the power of art as a catalyst for change. The vivid neon colours also enhance accessibility for blind and partially sighted people, reinforcing the exhibition’s inclusive ethos.

Partington commented:

“Art has the power to challenge perceptions and inspire change. I hope this exhibition will spark conversations and encourage visitors to see the world through a different lens. I have worked in the arts sector all over the world, and I’m so pleased that I’ve now been able to showcase my work in my home county of Shropshire.”

Visitors are invited to confront the realities of discrimination, systemic barriers, and the ongoing fight for equality that defines the disabled community’s experience.

The exhibition runs until 29 November, Tuesday-Saturday (closed Sunday and Monday). **Admission is free**, with donations encouraged to support the Museum’s work.

What does your retirement look like?



Many people view retirement as a chance to finally relax and pursue interests and hobbies that they may not have previously had time for. It often involves financial planning, lifestyle adjustments, and decisions about how to spend this new chapter of life, whether through travel, hobbies, volunteering, or spending more time with loved ones. In this new feature, we would like to connect more with our community of pensioners and highlight some of the things they get up to in their retirement.

Josie Hotchkiss is a pensioner with Shropshire County Pension Fund, after spending her working life as a carer and then later as a support worker for adults with learning disabilities. She is now enjoying her retirement gardening, baking, volunteering and spending time with family and friends.

“Now I’m retired I volunteer with Shropshire Archives and as a trip buddy for the Wrekin Housing Group. They’re both great opportunities to socialise and meet new people. At the archives, I find all the social history very interesting and a good way to keep my mind active. I find being a trip buddy very uplifting and feel like I am doing something worthwhile, making a difference in the quality of people’s lives by helping them get out of the house and enjoy time in new places.”

How are you spending your retirement? Up to anything newsworthy? Email us and tell us all about it!



Our Shropshire

Volunteering in retirement

Unsure what to do with all this newfound time on your hands? Still want to stay active and productive? Volunteering in your community is a great way to stay active, connected and fulfilled. It can boost your mental health and wellbeing, offer a sense of structure and purpose to your later years and be a meaningful opportunity to develop new skills and create new social connections.

Local volunteering opportunities

- **Shropshire Museums**
They are currently advertising for Visitor Experience Volunteers at Shrewsbury Castle. For more details and to share your interest, email them at shropshiremuseums@shropshire.gov.uk
- **Shrewsbury Repair Cafe**
They are currently looking for volunteers who can help mend electronic goods, jewellery and other miscellaneous items. If you think you fit the criteria, then please get in touch with them via their Facebook page.
- **Shropshire Wildlife Trust**
Their website is currently advertising two volunteer roles; Visitor Centre Volunteer and Gardening Volunteer. For more information and to register your interest, please visit their website.
- **The Shrewsbury Ark**
As a small charity, The Shrewsbury Ark are always looking for volunteers. Visit their website to fill in an application form.

Do you volunteer in your retirement? Want to showcase your role in our next issue? Share with us your experiences to inspire others to take up a volunteering role in their local community. Contact us at: Pensions@shropshire.gov.uk and tell us all about it!

Traditional Shropshire recipe: Shrewsbury biscuits

Shrewsbury Biscuits are a Shropshire treat that can be traced all the way back to the 1600s. Indeed, if you venture over to Castle Street in Shrewsbury, you will find the plaque dedicated to Mr Palin and his bakery, where he famously made the unique Shrewsbury Biscuits. This recipe makes approximately 20 biscuits, and you can mix up the flavour by using different traditional ingredients, such as mixed spice, caraway seeds, rose water or currants.



Ingredients

- 4oz butter
- 5oz caster sugar
- 2 egg yolks
- 8oz flour
- Finely grated lemon rind

Process

1. Set oven to 180°C/ 350°F/ Gas Mark 4.
2. Cream the butter and sugar together in a bowl until light and fluffy, then beat in the egg yolks.
3. Add the flour and the lemon rind, then mix to form a fairly firm dough.
4. Turn the dough out on to a lightly floured surface and knead gently for 1 minute.
5. Roll out the dough to a 1/4in thickness.
6. Use a fluted 2 1/2in cutter to cut the dough into rounds and then place on a lightly greased baking sheet.
7. Bake for 12-15 minutes until golden and firm to the touch.
8. Cool on a wire rack.
9. Enjoy!

(Baldock, D., (n.d.) **Favourite Shropshire Recipes**. Sevenoaks: J.Salmon Ltd, pp.29)

Submit your Shropshire photos!

Calling all budding photographers! We’re looking for stunning images of Shropshire to feature in some of our communications for the year.

Whether it’s a sweeping landscape, a hidden gem, or a moment that captures the spirit of the county, we’d love to see your work! Please send your photo submission along with a brief description that states the location and your name to: Pensions@shropshire.gov.uk by 1st January 2026.

We can’t wait to showcase the beauty of Shropshire through your lens!



➤ Pensions Dashboards: What you need to know

The Pensions Dashboards Programme (PDP) is a new government-led initiative that will allow individuals to view all their unpaid pension benefits, including the State Pension, in one secure online place. It's designed to help you keep track of your pensions and plan more easily for retirement.

Pensions already in payment will not appear on the dashboards. If you're already receiving your pension, it won't be shown.

One of the key benefits of the dashboards is the ability to reconnect with lost or forgotten pensions. Research by the Pensions Policy Institute found that there are around 3.3 million lost pension pots in the UK, worth a total of £31.1 billion. For those aged 55-75, the average lost pot is £13,620.

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

Once live, you'll need to use the Government's GOV.UK 'One Login' to securely prove your identity.

To learn more, visit: <https://www.pensionsdashboardsprogramme.org.uk>

➤ A new way to contact the team: Quick, Simple, Online

Whether you have a question, need support, or want to share feedback, **our new online contact form is the fastest and most convenient way to reach us.**

No need to search for email addresses or wait on hold- just fill in a few details and your message goes straight to the right people.

Visit our website and click 'Contact us' in the top menu bar and try it out today.

We're here to help!

➤ Want to include something in our next issue?

For the Spring 2026 issue of InTouch, we warmly invite you to share your Shropshire stories, memories, or information with us. Whether you have a cherished photograph, a fascinating anecdote, or insights about local life, your contributions are at the heart of our retirement community newsletter.

If you would like to see your story featured in the next edition, please get in touch- we'd love to hear from you!

Please email:

Pensions@shropshire.gov.uk

Deadline for submissions:

1st February 2026

Contact us

Office hours

Monday to Thursday:

8.45am to 5pm

Friday:

8.45am to 4pm

Helpdesk phonelines are open

Monday to Friday: 10am to 4pm
(excluding bank holidays)

Contact details

Email: pensions@shropshire.gov.uk

Tel: 01743 252130

Website:

www.shropshirecountypensionfund.co.uk

Write: Pensions, PO Box 4826,
Shrewsbury, SY1 9LJ

Tax Office

Tel: 0300 200 3300

Outside the UK:

+44 135 535 9022

Department for Work and Pensions

Tel: 0800 731 0469

(For State Pension queries)

Website: www.gov.uk

Do you need this newsletter in an alternative format?

If so, please contact us.

All of our newsletters are available to view online

Visit: www.shropshirecountypensionfund.co.uk/receiving-a-pension/keeping-in-touch/