



Intouch

Autumn 2026

For retired members of the
Shropshire County Pension Fund

➤ Contents

Welcome – by Vicky Jenks	1
Annual Report 2025/26	2
Meet Tom, your Pensioner Representative	2
LGPS partner benefits have improved	2
Pete's Investment Corner	3
Introducing Electronic ID Verification to My Pension Online	4
Small Savings, Big Differences	4
Pension Credit – are you eligible?	5
Your Questions Answered	6
We've been listening - Thank you for your feedback	6
Our Shropshire ▪ Friends of the Shrewsbury Museum & Art Gallery ▪ What's on in Shropshire ▪ Soul cakes recipe	7
National Fraud Initiative	10
Want to include something in our next issue?	10
Share your Shropshire photos	10
Contact us	10

Future pay dates

2026/27 pay dates

October	2026	Thursday 29
November	2026	Friday 27
December	2026	Tuesday 22
January	2027	Friday 29
February	2027	Friday 26
March	2027	Thursday 25
April	2027	Thursday 29

➤ Welcome



Keeping up to date with your Local Government Pension Scheme (LGPS) benefits is one of the best ways to make the most of your retirement.

This year brings a number of important developments for pensioner members. Recent LGPS changes have introduced fairer survivor benefits, helping to ensure that eligible spouses, civil partners, and dependants are treated more consistently. Some changes are being applied retrospectively, so it is important that we hold accurate personal and beneficiary details for you.

We also encourage all pensioners to remain vigilant against pension scams. Fraudsters often promise unusually high returns, early access to pension benefits, or free pension reviews. Remember, legitimate organisations will never pressure you into making quick decisions. If you are considering making changes to your financial arrangements, seek guidance from a regulated financial adviser.

The fund continues to improve its digital services and communications, making it easier to access information and stay informed about your pension. If you have not already done so, consider checking whether you can access online services and ensure your contact details are up to date. This helps us keep you informed about important scheme developments and payment information.

Finally, remember that your LGPS pension remains a secure, defined benefit pension that is backed by law and not directly affected by day-to-day investment market movements. It provides valuable peace of mind and a reliable income throughout retirement.

Thank you for being a valued member of the Shropshire County Pension Fund.

Vicky

Vicky Jenks

Pensions Administration Manager



➤ A Fresh New Look for our Annual Report

Shropshire County Pension Fund produces an Annual Report each year. Included in the report is confirmation of the funding level (the relationship between estimated future pension payments and the money available to pay for these pensions) of 115% (based on the results from the 2025 valuation); an increase from 100% at the previous valuation in March 2022.

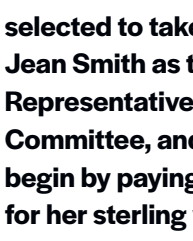
The annual report also includes:

- An overview of the fund's activity over the past year.
- Fund accounts.
- Investment performance.
- Corporate governance and socially responsible engagement.

The Annual Report is an important way for us to keep our members, employers and stakeholders informed about the fund. It provides information of our current policies, including our climate, investment, administration, and communication strategies. The fund's report for 2025/26 will be published on our website from 30 November.

If you would like to read previous reports, they can be found on our website: www.shropshirecountypensionfund.co.uk/about-us/annual-reports/

➤ Meet Tom, your Pensioner Representative



It is a real honour to have been selected to take over from Jean Smith as the Pensioner Representative on the Pensions Committee, and I would like to begin by paying tribute to Jean for her sterling work and sound advice in this role together with her friendship over many years. This is a return visit for me, as I was previously a Councillor member and Chairman of the Committee for many years, until May 2025. So, I return to the Pensions Committee with a lot of experience and knowledge that I hope will benefit everyone - but of course in a different role than before.

When I first came onto the committee some 15 years ago, the liabilities of future pensions were only 73% funded by our investments.

Today, the fund is in robust health. At the last triennial valuation in March 2025, it is now 115% funded. This is a direct result of decisions made by the committee; especially back in 2022, when it committed to an asset allocation with an increased level of equity investment that over the recent years has benefitted from a benign global stock market and has enabled the fund to "balance the books".

It is also important to say that the fund is also well diversified to give us some stability.

As a pensioner myself, I am heartened that the Shropshire County Pension Fund now has a good investment buffer to weather the economic squalls that we may face in the future.

Tom

Thomas Biggins
Pensioner Representative for the Shropshire County Pension Fund

➤ LGPS partner benefits have improved

From 1 April 2026, changes to the Local Government Pension Scheme (LGPS) have improved fairness for members and their beneficiaries. The changes include updates to the way survivor pensions are calculated and improvements to the rules around death grants, including the removal of the previous age limit.

These changes to dependant benefits will be automatically applied going forward. There is no action required from you, and you do not need to contact the fund.

For more information, please visit: www.shropshirecountypensionfund.co.uk/news/improving-access-and-fairness-when-it-comes-to-your-pension



➤ Pete's investment corner: Is volatility the new normal?

In my last update the fund was up just over £230m (12%) at the end of December. Since that time, we have seen a dip around our financial year end as the Middle East ceasefire collapsed, followed by a recovery to record levels in the equity markets.

In headline terms, the effect of this volatility meant the fund finished the year up in value by £169m, a 6.4% increase on 2024/25, but the following rally in equities meant that the fund was up over £204m in the 3 months to June 2026.

More details of the 2025/26 performance will be available in our Annual Report, which will be published on our website from 30 November.

Volatility impacts many markets with oil prices falling back to the pre-conflict level of \$70 a barrel at the end of June before once again rising to around \$90 a barrel as shipping levels through the Strait of Hormuz remained about 10% of the pre-conflict figure.



Despite these factors, the International Monetary Fund is still predicting global growth of 3% in 2026.

Looking forward, we expect the outlook to continue to cause volatility in markets, with a knock-on effect on central bank interest rate policy as they attempt to balance the spectre of inflation with the impacts on domestic growth.

Diversification at these times is central to our investment strategy. The fund must meet pension payments over many decades, through periods of inflation, recession, and market volatility.

Diversification helps manage that uncertainty by spreading risk across sectors, geographies, and asset classes, balancing growth assets with liability-matching investments, and liquid assets for near-term benefit payments with illiquid investments that may generate stronger long-term returns.

It is important for all members to remember that their individual pensions are guaranteed and not impacted by investment performance.

Pete

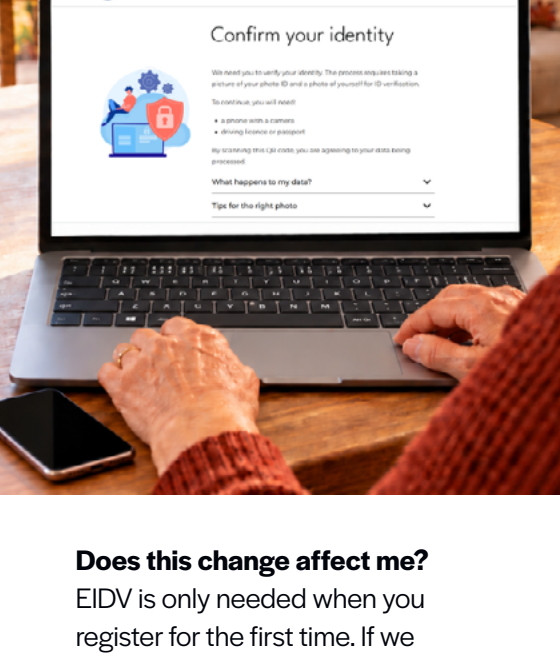
Peter Chadderton

Pensions Investment and Responsible Investment Manager



➤ Introducing Electronic ID Verification to My Pension Online

The security of your pension information is our top priority. To add another layer of protection, we have introduced Electronic ID Verification (EIDV) to the My Pension Online registration process.



Does this change affect me?

EIDV is only needed when you register for the first time. If we already hold your correct email address, you can register with an emailed verification link if you prefer. **If you already have an account, you don't need to do anything.**

What do I have to do?

- 1. When registering for the first time, select 'Create an account',** enter your details and choose 'Verify my identity'.
- 2. Scan the QR code on screen** with your smartphone camera. This takes you to a secure webpage to begin the EIDV process.
- 3. Photograph your passport or driving licence,** then take a photo of your face.
- 4. Return to the 'Confirm your identity' screen** and select 'Continue verification'.
- 5. Create your account** and set up SMS (text message) verification when prompted.

What if it goes wrong?

You can try again or request an activation code by post. This option is also available if you don't have a smartphone or the necessary ID, and the code should arrive within 5–10 days.

What is SMS verification?

SMS stands for 'Short Message Service', which is simply a text message. Each time you log in, we'll send a one-time passcode to your mobile phone to enter on screen. This replaces the passcode previously sent by email, making logging in faster and more secure.

Need help?

Our registration guide and frequently asked questions have full step-by-step instructions. You'll find them by visiting: www.shropshirecountypensionfund.co.uk and searching for **My Pension Online**. If you need any help setting up your My Pension Online account, please contact the Helpdesk.



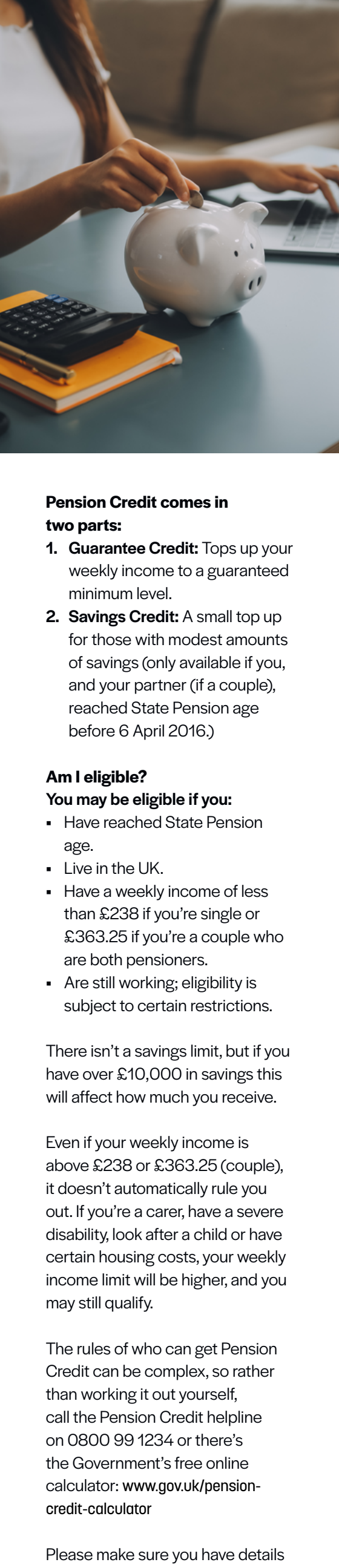
➤ Small Savings, Big Differences

- **Bridgnorth Cliff Railway vouchers:** 36 return tickets. Apply at Shropshire Local Shrewsbury, Ludlow, or the Shropshire Local Mobile service, with proof of residence and age. Open to Shropshire residents of concessionary travel age.
- **Senior railcard:** A third off first and standard class anytime, off-peak and advance fares. It costs £35 for one year or £80 for three. Visit Shropshire Local Shrewsbury or Ludlow for a unique code, cutting a one-year railcard to £10.50 when bought online.
- **National Trust:** Members aged 60 or over who have been a member for three years or more in a row can claim 25% off, bringing membership to £75.60 (individual) or £126 (joint). Claim by phone only 0344 800 1895. Direct Debit payers should call before their next payment date.
- **Iceland deals:** Aged 60 or over? Get 10% off your shopping at Iceland or The Food Warehouse, every Tuesday with valid ID and Iceland Bonus card (free to sign up).



➤ **It's estimated £2 billion in Pension Credit goes unclaimed every year - Are you eligible?**

If you're over State Pension age and on a low income, you may be entitled to extra money, on top of your State Pension, by applying for Pension Credit. The Department for Work and Pensions reports that over 900,000 eligible pensioners aren't claiming it – could you be one of them?



Pension Credit comes in two parts:

- 1. Guarantee Credit:** Tops up your weekly income to a guaranteed minimum level.
- 2. Savings Credit:** A small top up for those with modest amounts of savings (only available if you, and your partner (if a couple), reached State Pension age before 6 April 2016.)

Am I eligible?

You may be eligible if you:

- Have reached State Pension age.
- Live in the UK.
- Have a weekly income of less than £238 if you're single or £363.25 if you're a couple who are both pensioners.
- Are still working; eligibility is subject to certain restrictions.

There isn't a savings limit, but if you have over £10,000 in savings this will affect how much you receive.

Even if your weekly income is above £238 or £363.25 (couple), it doesn't automatically rule you out. If you're a carer, have a severe disability, look after a child or have certain housing costs, your weekly income limit will be higher, and you may still qualify.

The rules of who can get Pension Credit can be complex, so rather than working it out yourself, call the Pension Credit helpline on 0800 99 1234 or there's the Government's free online calculator: www.gov.uk/pension-credit-calculator

Please make sure you have details of your (and your partner's) current earnings, benefits and pensions to hand.

It takes minutes to check if you're eligible and you don't lose anything by applying. If you've been turned down before, you can make a new claim each year.

Unlocking extra support

Even a small Pension Credit award can unlock other support, including, Housing Benefit, Cold Weather Payments, Council Tax Reduction, a free TV license and help with NHS costs (dental treatment, glasses and transport for hospital appointments).

How to apply

Visit the www.gov.uk website or call the Pension Credit helpline on: 0800 99 1234

Need help completing the application form?

Contact Citizens Advice Shropshire on: 0808 278 7894

Or visit their website: www.cabshropshire.org.uk

Alternatively, you can contact Age UK on: 0800 678 1602



➤ Your Questions Answered

I think my tax code is wrong, who do I contact?

We recommend contacting TaxAid, which is a charity that helps pensioners understand their tax. TaxAid provides free, expert tax advice for those on incomes below £30,500 or who cannot access professional advice.

Whether you call their helpline (opening times: Monday – Friday, 9am to 5pm) or use their online tax guides, they can help get your tax code query sorted.

Call: 0345 120 3779

and stay on the line.

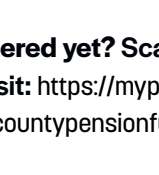
For more information, please visit their website: <https://taxaid.org.uk/pensions-and-tax>

If you prefer, you can contact HM Revenue and Customs (HMRC) directly, who are responsible for working out your tax code, and can tell you the correct code.

Call: 0300 200 3300

How do I change my bank account?

The quickest and most secure way to change the bank account your pension is paid into is through our online membership portal via your 'My Pension Online' account: <https://mypension.shropshirecountypensionfund.co.uk/login>



Not registered yet? Scan the QR code or visit: <https://mypension.shropshirecountypensionfund.co.uk/registration>

Please have your National Insurance number ready as it's needed to create your account.

When asked for your email address, we recommend using a personal email address.

Alternatively, you can send us a signed letter with your new account details. We only accept bank accounts registered in the name of the member the pension is paid to. For security reasons, we cannot change your bank details over the phone.

Have a pension question?

Get in touch with our Helpdesk team.

You'll find our contact details on the

back page.



➤ **We've been listening**

- Thank you for your feedback

Thank you to everyone who's shared their views through our Intouch surveys. Your valuable feedback is important to us and helps us understand what interests you, what you find useful and how we can keep improving Intouch.

We've been listening to your suggestions, and this has led to the introduction of **Our Shropshire** which celebrates local places, activities and stories.

New features in this edition include **Your Questions Answered** and information about **retirement discounts**.

You will soon receive the Autumn Intouch survey, asking for your feedback on the content, layout and what you would like to see included, or left out, in future editions.

Please take a few minutes to share your views when it arrives.



Our Shropshire

Friends of the Shrewsbury Museum & Art Gallery

Friends of
SM&AG



Retirement can offer new opportunities to explore your interests and become more involved in your local community. For Jane Trethewey, joining the Friends of Shrewsbury Museum and Art Gallery has been a rewarding way to support the town's rich heritage. Here, Jane shares why she joined the charity and how you too could get involved.

I arrived in Shrewsbury 11 Years ago and when I retired from Shropshire Council in 2025, I was reminded of what first drew me here - how the town 'punches above its weight' for culture.

We have great places like Theatre Severn, the Old Market Hall and the stunning Library opposite Shrewsbury Castle. Not to mention an ancient Abbey, tree-shaded river walks and an array of eateries and hostelrys housed within fine historic buildings.

Then there is the Shrewsbury Museum and Art Gallery, its grand portico addressing the square is unmissable. Inside lie treasures of national significance and local interest telling Shropshire's story from ancient geological eras, when tropical seas laid down the rocks that shape our landscape, explored by keen local scientists (like young Charles Darwin) for centuries.

Overlaid upon this were our prehistoric ancestors and then waves of social and technological change that have played out across our land. All revealed in the local art and artefacts displays.



Inspired by what I discovered, I joined 'The Friends of Shrewsbury Museum and Art Gallery' - a charity supporting the museum to acquire artefacts, display items, stage exhibitions, support educational initiatives and more.

'Friends' are invited to talks, historic site visits and social events. They also receive monthly bulletins, an annual newsletter and a discount in the Museum's Cafe and Shop.

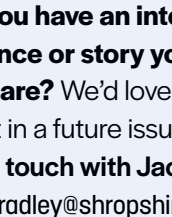
For anyone who would like to join us, there are opportunities to help plan, organise or support 'Friends' activities, or to join the museum's own volunteers.

Supporting this great cultural institution is an opportunity to contribute to our future legacy. I commend anyone to visit our museums and consider becoming a 'Friend'.

Find out more:

Email: enquiries@friendsofshrewsburymuseum.co.uk
Visit: <https://friendsofshrewsburymuseum.co.uk/>

Or scan the QR code to visit the Friends website:



Do you have an interest, experience or story you would like to share? We'd love to feature it in a future issue.

Get in touch with Jaclyn at:

jaclyn.bradley@shropshire.gov.uk



What's On?

Autumn/Winter 2026

October 2026

24-31: Halloween Extravaganza

at Wonderland: Telford Town Park.

<https://olb.wonderlandtelford.com/>

31: Halloween Market: Bailey

Head, Oswestry.

www.oswestry-tc.gov.uk/

31: Alternative Market: Malthouse,

Ironbridge. www.bijoux-events.co.uk

Half Term events with the grandchildren

17-31: Myths, Legends and Magic

Trail: Shrewsbury Museum & Art

Gallery.

www.shropshiremuseums.org.uk

17-1 Nov: All Hallows at Blists

Hill: Family-friendly celebration

of history, folklore and autumnal

charm. Blists Hill Victorian Town,

Ironbridge. www.nationaltrust.org.uk/

23-1 Nov: Pumpkifest: Park Hall

Farm. www.parkhallfarm.co.uk/

24-1 Nov: Steam Adventures

& Ghost Trains: Severn Valley

Railway. <https://svr.co.uk>

24 – 1 Nov: Exotic Boo at the Zoo:

Exotic Zoo. www.exoticzoo.co.uk/

26-30: Bones! Half Term Activity:

Shropshire Hills Discovery Centre.

www.shropshirehillsdiscoverycentre.co.uk/

Nature Trail: The magic seeds have

gone missing at Apley Farm Shop,

help us find them! Apley Farm

Shop. <https://apleyestate.co.uk/>

November 2026

7: Bonfire Night at Alderford:

Alderford, Whitchurch.

<https://alderford.com/>

8: Bonfire & Fireworks Night:

Weston Park.

<https://weston-park.com/>

14-15: Frost Fair: Shropshire

Discovery Centre. [www.](http://www.shropshirehillsdiscoverycentre.co.uk)

[shropshirehillsdiscoverycentre.co.uk](http://www.shropshirehillsdiscoverycentre.co.uk)

14: Erkenwald Service at Soulton

Hall: Soulton Hall.

<https://soultonhall.co.uk/>

21: Market Drayton Festival of

Lights: Market Drayton.

<https://marketdrayton.gov.uk/>

21: Apley Farm Shop Christmas

Market: Apley Farm Shop.

<https://apleyestate.co.uk/>

21-22: DRAWN Contemporary

Art, Makers and Design Fair:

Shrewsbury Museum & Art Gallery.

www.shropshiremuseums.org.uk

21-22: Oswestry Antique

& Collectors Fair: Oswestry

Showground. [www.](http://www.oswestryantiqueandcollectorsfair.co.uk)

[oswestryantiqueandcollectorsfair.co.uk](http://www.oswestryantiqueandcollectorsfair.co.uk)

26: Off The Shelf Talk: Shropshire

Archives, Shrewsbury.

www.shropshirearchives.org.uk

27: Ellesmere Winter Festival:

Ellesmere.

www.ellesmerefestivals.co.uk/

27: Christmas Lights Switch On:

Bridgnorth.

www.bridgnorthtowncouncil.gov.uk

27-23 Dec: The Magical Follies

Safari: Hawkstone Park Follies.

www.hawkstoneparkfollies.co.uk/

28-24 Dec: The Santa

Experience: Park Hall Farm.

www.parkhallfarm.co.uk/

28-24 Dec: The Elf Express,

Bridgnorth: Severn Valley Railway.

<https://svr.co.uk>

28: Ironbridge Christmas Markets

& Lights Switch On: Ironbridge.

<https://ironbridgechristmaslights.co.uk/>

[co.uk/](https://ironbridgechristmaslights.co.uk/)

28: Christmas glass painting

workshop: Shrewsbury Library.

[https://next.shropshire.gov.uk/](https://next.shropshire.gov.uk/libraries/)

[libraries/](https://next.shropshire.gov.uk/libraries/)

30-18 Dec: Local Christmas

Market: Castle Square, Ludlow.

www.ludlow.gov.uk



Intouch: Autumn 2026

Page: 8 of 10



December 2026

1-22: Tinsel Tuesday Makers

Market: Ludlow.

www.theludlowguide.co.uk/

4: Hand painted Christmas decorations workshop:

Shrewsbury Library. <https://next.shropshire.gov.uk/libraries/>

4-5: Christmas Live & Parade:

Oswestry. www.oswestry-tc.gov.uk

4-23: Christmas at Sunnycroft:

Sunnycroft, Wellington.

www.nationaltrust.org.uk

5: Much Wenlock Christmas

Fayre: Much Wenlock. <https://wenlockchristmasfayre.org.uk/>

5-18: Visit Father Christmas:

Shrewsbury Museum & Art Gallery.

www.shropshiremuseums.org.uk

5-20: Meet Father Christmas:

Ludlow Castle.

www.ludlowcastle.com

5-20: 'A Christmas Carol' Guided Tour:

Shrewsbury Museum & Art Gallery.

www.shropshiremuseums.org.uk

5-23: Santa & Mrs Claus: Festive Fun:

Hoo Zoo. www.hoo-zoo.com

5-24: Santa's Grotto:

Exotic Zoo.

www.exoticzoo.co.uk/

10-20: Telford Festive Gardens:

Chelsea & Maxell Gardens, Telford

Town Park. www.visittelford.co.uk

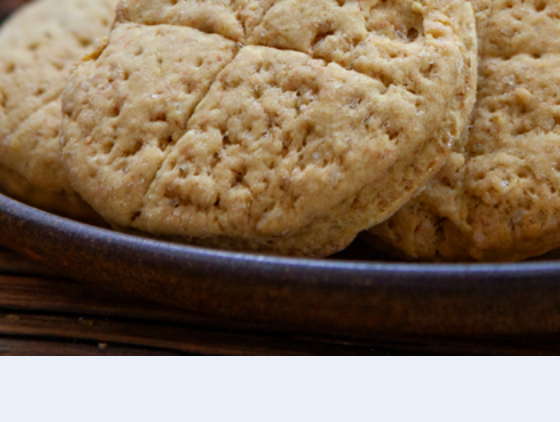
12: Illuminated Tractor Run:

Oswestry area.

www.oswestry-tc.gov.uk

Traditional Shropshire recipe (makes 12-14):

Soul Cakes



Fancy baking a traditional treat with a little bit of history behind it?

Lightly spiced and filled with currants, soul cakes were traditionally baked around Halloween and date back to around 1400.

In the Middle Ages during Allhallowtide (31 October – 2 November), children would go 'a-souling' which involved going from door to door of their neighbours and receiving a cake marked with a cross. In return, they would say prayers.

The custom survived in Shropshire into the 20th century and is considered a likely precursor to the modern practice of trick-or-treating.

Ingredients

- 170g (6 oz.) butter, softened
- 170g (6 oz.) caster sugar plus extra for sprinkling
- 3 egg yolks
- 450g (1lb) plain flour
- Pinch of salt
- 1 tsp allspice or mixed spice
- 85g (3 oz.) currants
- 50ml of warm milk

Method

1. Set oven to 180°C/350°F/Gas Mark 4.
2. Cream the butter and sugar together in a bowl until fluffy, then beat in the egg yolks.
3. Sift together the flour, salt, spice and fold into the egg mixture with the currants, adding sufficient milk to form a soft dough. Optional: If desired, soak a few threads of saffron in the warm milk, then strain before adding to the mixture.
4. Divide into pieces and form into flat cakes, marking each with a cross.
5. Place on a greased baking sheet and bake for 20 minutes or until golden.
6. Sprinkle with caster sugar, transfer to a cooling rack and leave to cool.

(Baldock, D., (n.d.) Favourite Shropshire Recipes. Sevenoaks:

J.Salmon Ltd, pp.11)



➤ National Fraud Initiative

Shropshire County Pension Fund participates in the National Fraud Initiative.

This initiative requires that particular types of data are provided to the Minister for the Cabinet Office for matching for each exercise and this includes payroll and pensions data.

The use of data by the Cabinet Office in a data matching exercise is carried out with statutory authority under Part 6 of the Local Audit and Accountability Act 2014. It does not require the consent of individuals concerned under the Data Protection Act 2018. Data matching by the Cabinet Office is subject to a Code of Practice.

More Information on the National Fraud Initiative can be obtained by visiting the Shropshire Council website:

www.shropshire.gov.uk/privacy

➤ Want to include something in our next issue?

We'd love to hear your Shropshire stories, memories or news. Whether it's a pension question, a fascinating anecdote, or an insight into local life, your contributions are at the heart of Intouch.

If you would like to see your story featured, email Jaclyn at:

jaclyn.bradley@shropshire.gov.uk

➤ Share your Shropshire photos

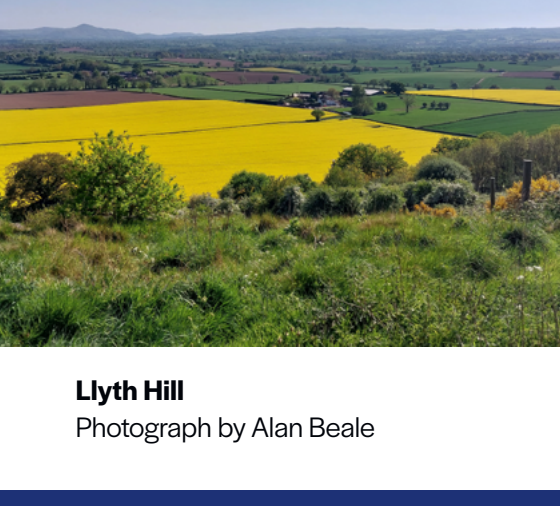
Calling all photographers, from beginners to experts, and anyone with a passion for photography. We're looking for images of Shropshire to feature in our newsletter and communications.

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 email your photo with a short caption giving the location and your name to Jaclyn at:

jaclyn.bradley@shropshire.gov.uk

We can't wait to showcase the beauty of Shropshire.



Llyth Hill

Photograph by Alan Beale

Contact us

Helpdesk office hours

Monday to Thursday:

8.45am to 5pm

Friday:

8.45am to 4pm

Helpdesk phone lines are open (excluding Bank Holidays):

Monday, Tuesday and Thursday:

10am to 4pm

Wednesday and Friday:

10am to 1pm

Contact details

Tel: 01743 252130

Website:

www.shropshirecountypensionfund.co.uk

Contact form:

www.shropshirecountypensionfund.co.uk/contact-us/

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

HM Revenue & Customs (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

Need Intouch in another format, such as large print?

If so, please contact us.

You can read previous editions of Intouch online:

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

Intouch: Autumn 2026

Page: 10 of 10