



Intouch

Spring 2026

P3 | Pensions increase

In April 2026, your pension will go up by 3.8% based on CPI from 2025.

P9 | Our Shropshire

Showcasing opportunities to enrich your retirement in the county we all love.

For retired members of the Shropshire County Pension Fund



>Welcome

Welcome to the Spring edition of InTouch, we hope you are enjoying the better weather and lighter days.

We know how important it is to feel confident about your pension, and we'd like to share a quick update on what's been happening at the Shropshire County Pension Fund.

Each year, pensions are reviewed in line with national rules. If a pension increase is due, it's applied automatically, so there's nothing you need to do. You'll see any increase reflected in your regular payment and on your pension advice, which can be found in your online account, giving you peace of mind that your pension keeps up with changes in the cost of living.

Behind the scenes, our Pensions Administration Team is working all year round to make sure everything runs smoothly. From paying pensions on time, applying annual increases and keeping records up to date, to answering queries and supporting members, the team deals with a wide range of day-to-day tasks. Pensions can be complicated, but our focus is always on getting things right and making the process as straightforward as possible for you.

We're also continuing to improve how we work, looking at better systems and simpler ways for you

to get the information and support you need.

We're proud of the work we do to support our pensioners, and we're committed to providing a friendly, reliable service you can trust.

Wishing you all the best,

Vicky

Vicky Jenks

Pensions Administration Manager

Future pay dates

When are pensions paid?

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

2026 pay dates

April	2026	Wednesday 29
May	2026	Friday 29
June	2026	Monday 29
July	2026	Wednesday 29
August	2026	Friday 28
September	2026	Tuesday 29
October	2026	Thursday 29
November	2026	Friday 27
December	2026	Tuesday 22

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▶ Pensions increase

In April 2026, your pension will go up by 3.8%.

Each year we apply a Pensions Increase (PI) to help your pension keep up with the price of inflation. The increase is based on the Consumer Price Index (CPI) from September 2025 and is applied to your pension from the following April.

In April, you may notice your pension is paid at two different rates. This is because we apply the increase from the first Monday after the new tax year begins. This year, that falls on 6 April, so from then onwards you'll receive the higher rate.

You'll see the full month's increase reflected in your May payment. If you paid into the LGPS between 1978 and 1997, you may have a Guaranteed Minimum Pension (GMP). If your State Pension Age was before 1 April 2016, part of your annual increase is paid by us, and the remainder is paid by the Government with your state pension. You can find more information about GMPs on the 'Receiving a Pension' page of our website.

Please remember: The LGPS must follow the rules set by HM Treasury for pension increases, in line with all other public sector schemes. We can't change how these increases are applied.

▶ How to register to our online pension portal



Before you begin, please have your National Insurance number ready, you'll need it to create an account.

When asked for your email address, we recommend using a personal email address so we can reach you if your circumstances change.

We also recommend watching the short 3-minute registration tutorial video, which can be found on the main login page.

1. Visit our website and select **'My Pension Online'**, then select **'Create an account'**.
2. Read and confirm you understand how your personal data will be used, then select **'Let's begin'**.
3. Enter your surname, date of birth and National Insurance number, then select **'submit'**. The details must match what we hold on our records.
4. Verify your email address:
 - If we hold your email address on record, select **'send registration link'**. An email will be sent to your inbox (please check your spam/junk folder).
 - If your email address is not on our records, select **'send code'**. An activation code will be posted to your address on file. **Please read and follow the steps in the section: What to do if I don't have an email address on record.**
5. After receiving the email, please click the link to create your password, then select **'submit'**.
6. Read the terms and select **'Accept and login'**.

You will now be taken to your dashboard.

What to do if I don't have an email address on record?

If we don't hold an email address for you, you can request an activation code that will be posted to your address. Once you have received it, you can start the registration process again.

1. Visit our website, select **'My Pension Online'** and then click on **'Create an account'**.
2. Select **'I have an activation code'** and follow the on-screen instructions.
3. Enter your surname, date of birth, National Insurance number and activation code and then select **'submit'**.
4. Follow the on-screen instructions to set up your email address and create your password.
5. You will be sent an email with a code. Once received, enter the code and select **'login'**. You will now be automatically logged in and taken to your dashboard.

Once registered, take a moment to familiarise yourself with the dashboard.

If you experience any login issues, please contact the pension team.



How to find your P60 on 'My Pension Online'

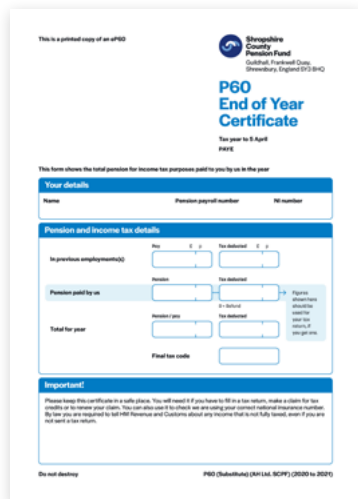


Payslips and P60 documents are available on our secure online portal, 'My Pension Online'. The way you access them on our new portal has changed so it's important that you become familiar with how to find them.

Your payslip online

Visit our website, www.shropshirecountypensionfund.co.uk and click the 'My Pension Online' button. When you've logged into the secure portal, click the blue button which says, 'Access my payslips and P60s'.

You can either click the eye icon to view your payslip, or the download button if you wish to download your payslip as a PDF.



To view your P60 or payslips, click the blue button which says, 'Access my payslips and P60s', underneath where it says Payslips and P60s.

Payslips and P60s

Access your current and previous pension payslips and P60s.

[Access my payslips and P60s](#)



Frequently Asked Questions

Can I see all my accounts and P60s for each tax year?

On our new portal, all payroll information is held under one record. You can see your gross earnings and total tax for each tax year.

Can I download and print my P60?

Printing your P60 is easy. Once you've opened the document as a PDF there is an icon to print or to save.

Can I get copies of my P60 emailed to me?

I'm afraid we can't give figures over email for security reasons. Our online portal is a safe and secure way to view this information.

For more help with signing up to 'My Pension Online', watch our registration tutorial on the portal's main login page.

Key things to check include:

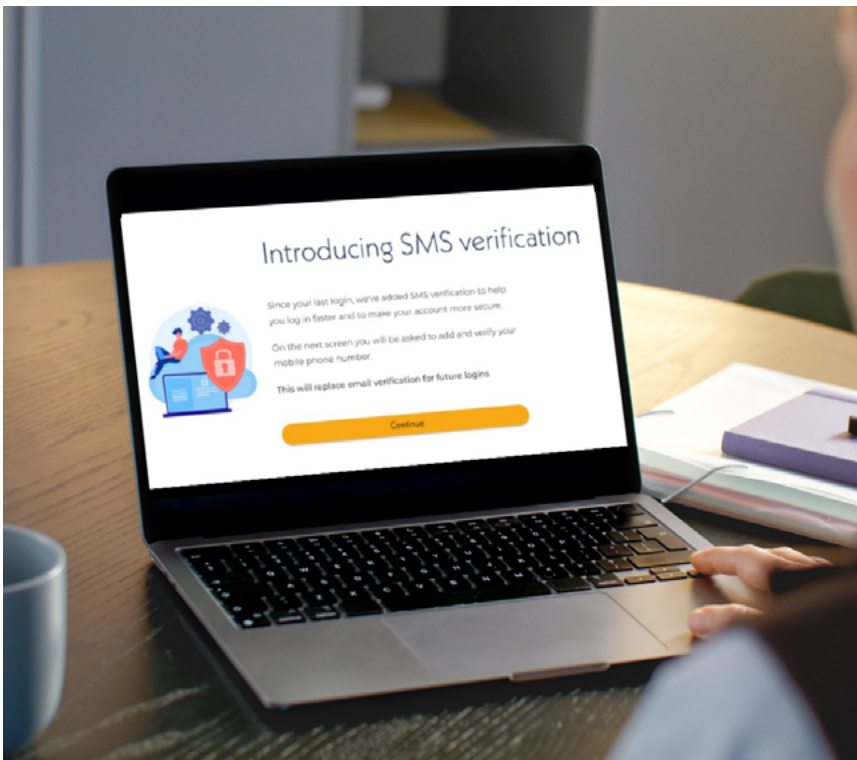
- 1. Tax code:** This is given to us by HMRC and can only be changed with direct instruction from them. If you think your tax code is not right, call HMRC on 0330 200 3300.
- 2. Total payments:** This is your total pension for the month before deductions, including tax.
- 3. Total deductions:** This is the sum of deductions taken from your monthly total. This will include deductions such as tax, subscriptions, or healthcare payments.
- 4. Net payment:** This is the amount paid into your bank account after all deductions are made.

Make sure to check that the information on the payslip is correct.



➤ Enhanced security for your 'My Pension Online' account

We are committed to keeping your pension account safe. To help achieve this we will soon be introducing SMS (text message) verification to the My Pension Online portal.



Does this change affect me?

Yes, this change will apply to all members using the My Pension Online portal:

- **New members** registering for the first time will set up SMS verification as part of the registration process.
- **Existing members** who are already registered will be prompted to set this verification up the next time they log in.

Setting Up SMS Verification – What do I need to do?

Setting up SMS verification is quick, takes just 4 simple steps and only needs to be done once.

Step 1:

- When you log in (or when registering), you will be taken to the introducing SMS verification page explaining the change and what you will need to do.
- Select 'Continue' to go to the Set-Up SMS verification page.

Step 2:

- You will then need to enter your mobile phone number.
- The number will be securely stored and only used to send your one-time passcodes (OTP) going forward.

Step 3:

- A unique code will be sent to the mobile number you provided.
- You will need to enter this code on screen to confirm your number and complete the setup.

Step 4:

- Once verified, SMS verification will be active on your account.
- Future logins will use text message verification instead of email.

More information coming soon:

We will be in touch soon to confirm when SMS verification will go live and any further details you may need, so please keep an eye out for our updates. Until then, if you have any questions or concerns, please do not hesitate to contact us.



> Pete's investments corner

A diversified portfolio in uncertain times.

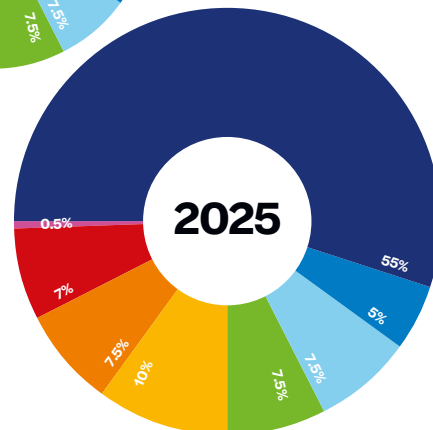
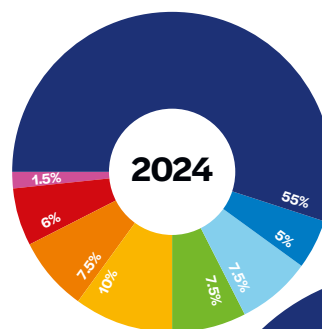


When I sat down to start writing this, I expected to write about the volatility of US tariff decisions on our investments, but with the recent events in the Middle East and the impact on oil prices tariffs seem like yesterday's news.

The Fund has a very diversified investment portfolio aimed at long term growth and weathering short term market disruption. In the 9-month figures to the end of December the Fund was up £232m for the year to date, a return of just under 12%.

At this point it is not possible to say what the impacts of the escalation of conflict in the Middle East will have on the year end figures, but we can expect volatility in all markets and a potential negative quarter as events play out. Short term we are likely to see an increase in inflation and cost of living and a squeeze on global growth as markets react and await resolution to the conflict.

Once again like the impacts of the Russian invasion of Ukraine, the events demonstrate the importance of having a diversified portfolio that operates on a global basis across a number of different



asset classes to help safeguard the long-term performance of the Fund. The Fund looks at investment returns over a 10 to 30 year timescale reflecting the ongoing nature of our commitment to staff past and present.

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

For more information on our asset split please see our annual report, which is published on the Fund's website.

Pete

Peter Chadderton
Pensions Investment and Responsible Investment Manager

➤ Could you be entitled to extra income?



If you are 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 & Pensions (DWP) has reported that hundreds of thousands of pensioners are not claiming it – **could you be one of them?**

Pension credit comes in two parts:

1. Guaranteed 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, or both of you, 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 limited income or savings.

You can still be working; eligibility is subject to applicable restrictions.

Even if you are only entitled to a small amount, if you receive Pension Credit, you may also be entitled to 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 claim line on: 0800 99 1234

If you need help completing the form, contact Citizens Advice or Age UK. They have advisors that can help you.



➤ **£48,000** lost daily to Pension Fraud

Pension scams are an ever-growing threat, with criminals becoming increasingly sophisticated in their tactics to steal your pension.

In 2024, Action Fraud reported that over £17.5 million was lost to pension fraud - roughly £48,000 every single day - with victims losing an average of £33,800 each. The true scope is likely higher, as many cases go unreported.

There are different types of pension scam, but they can all lead to the possibility of you losing a lifetime's worth of savings in an instant.

Action Fraud has identified two common scammer tactics:

- 1. **Investment fraud:** Where high-pressure tactics are used to push victims into hasty decisions.
- 2. **Impersonation:** where scammers pose as you to access your pension by obtaining sensitive information such as passwords.

Remember, the Fund will never ask for these details.

Being alert to the following could protect your pension:

- Contacting you out of the blue by phone, text or email, promising quick cash, loopholes or pension loans.
- Promises of high or guaranteed returns.
- Pressure to act immediately on time-limited opportunities.

There are ways to help avoid pension scams:

- Never share personal or financial information with a cold caller - hang up immediately.
- Always seek advice from an independent Financial Conduct Authority-authorized adviser before making any decisions.
- If an offer sounds too good to be true, it almost certainly is.

Shropshire County Pension Fund has signed up and have self-certified as meeting the industry standards of The Pensions Regulator's pledge to combat pension scams and protect scheme members.



If you think you have fallen victim to a pension scam, report it by contacting:

Action Fraud on:
0300 123 2040

Or via their website:
www.reportfraud.police.uk

➤ **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



➤ Our Shropshire



Dear Readers,
We're delighted to bring you this 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.

Here at Shropshire County Pension Fund, we want to connect more with our community and home, as well as showcase some of the opportunities available to enrich your retirement.

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

**Warmest wishes,
Shropshire County Pension Fund**



» Our Shropshire

What's On?

Spring/Summer 2026



Ludlow Spring Festival

The **8-10 May 2026** sees Ludlow host their annual Spring Festival. Set amongst the historic backdrop of Ludlow Castle, this 3-day event promises events for all the family, from food and drink tastings to live music, children's activities and vintage cars, all whilst showcasing the best of local businesses.

For more information, visit their website at: <https://www.ludlowspringfestival.co.uk/>

Bridgnorth's Open House Arts Trail

Take a trip to one of Shropshire's favourite historic market towns this **7-8 June 2026** for Bridgnorth's Open House Arts Trail. With a variety of local artists showcasing their work to the public, visitors can explore an inspiring mix of paintings, textiles, ceramics, jewellery, and more.

Wander through the streets and enjoy this opportunity to see creativity at work. Tickets are on sale from Friday 1 May. Whether you're an art enthusiast or just looking for a relaxing day out, Bridgnorth's Arts Trail offers something for everyone.

For more information and to learn about the artists taking part, visit their website at: <https://bridgnorthopenhouse.co.uk/>

Shrewsbury Food Festival

Feast your senses at this year's Shrewsbury Food Festival. Pop along to the Quarry park for this two-day family event, taking place **27-28 June**. Sample all the best food and drink the county has to offer, let the children run wild in the event's exciting Kid's Area, and enjoy live music all day long.

To grab your tickets and find out more, visit their website at: <https://www.shrewsburyfoodfestival.co.uk/>

Shropshire Archives 'Off the Shelf'

Shropshire Archives holds a regular event called 'Off the Shelf'. **Every last Thursday of the month at 2pm**, they give a short talk about a different aspect of Shropshire history, showcasing fascinating documents on many topics.

From village churches, maps, and census records to trade directories, new laws, and travel diaries. **Keep an eye out on their Facebook page for details of each month's talk.**



► Our Shropshire



Traditional Shropshire recipe:

Lambing Cake

With Spring now upon us, why not savour a slice of Lambing Cake with your afternoon cuppa? This traditional tea bread boasts flavours of ginger, cinnamon and dried fruit, and is traditionally enjoyed as a breacktime snack during lambing season.

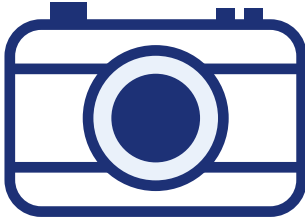
Ingredients

- 4oz margarine or butter
- 4oz sugar
- 2 beaten eggs
- 8oz self-raising flour
- 2 level teaspoons mixed spice
- ½ teaspoon ground cinnamon
- ½ teaspoon ground ginger
- Salt
- 2oz currants or sultanas
- 3 fl. oz milk and water, equally mixed

Process

1. Set your oven to 325°F/Gas Mark 3.
2. Cream the butter and sugar together in a bowl until light and fluffy, then beat in the eggs, a little at a time.
3. Sift together the flour, spices and salt and fold into the mixture.
4. Add the fruit and liquid to produce a soft, dropping consistency.
5. Pour the mixture into a greased and lined 2lb loaf tin and smooth the top.
6. Bake for 20 minutes, then reduce the oven temperature to 300°F/Gas Mark 2.
7. Bake for a further 40-50 minutes. If the top appears to brown too quickly, cover it with a piece of kitchen foil.
8. Cool in the tin for 5 minutes, then turn out onto a wire rack.
9. Serve sliced and enjoy!

(Baldock, D., (n.d.) Favourite Shropshire Recipes. Sevenoaks: J.Salmon Ltd, pp.7)



Submit your Shropshire photos.

Calling all budding photographers!

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 send your photo submission along with a brief description that states the location and your name

to: jo.jackson@shropshire.gov.uk

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

Want to include something in our next issue?

For future issues 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: jo.jackson@shropshire.gov.uk

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

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

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All of our newsletters are available to view online

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