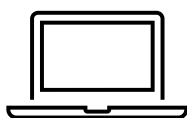


For members of the Local Government Pension Scheme (Scotland) (LGPS)

Welcome to your Highland Pension Fund Annual Benefit Statement Newsletter for 2023.

This information should be read alongside your annual benefit statement. Annual benefit statements are available to view and print online. Registration is not automatic, so if you have not already done so, please register today.



You can log on or register by visiting: www.highland.gov.uk/pensionsonline

You should check that the information on your statement is correct and inform us as soon as possible of any inaccuracies.







If you commenced employment after 31 March 2023, you will not receive a benefit statement until August 2024 (you will not be able to register until your statement is available in August 2024).

Spring budget 2023

On 15 March 2023, Chancellor Jeremy Hunt made significant changes to pensions in his Spring Budget. He announced changes to both the Lifetime Allowance and the Annual Allowance by increasing the limits on pension savings.

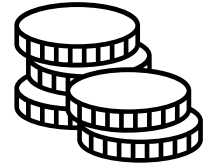


Budget summary:

-  Lifetime Allowance (LTA) charge removed from 6th April 2023.
-  Lifetime Allowance (LTA) abolished from April 2024.
-  Maximum pension commencement lump sum (PCLS) for members without previous transitional protections will be fixed at its current level of £268,275 (25% of £1,073,100).
-  Standard Annual Allowance (AA) will increase from £40,000 to £60,000.
-  Money Purchase Annual Allowance (MPAA) will increase from £4,000 to £10,000.
-  Income level for the tapered Annual Allowance will now apply from £260,000 (previously it was from £240,000).

Lifetime Allowance

Lifetime Allowance is the overall limit on the amount of pension savings in all pension schemes you can build up over your working life without having to pay a tax charge.



From April 2021, the Lifetime Allowance was to be frozen at £1,073,100 until 2025/26. However, in the March 2023 Budget, the Chancellor announced changes to remove the Lifetime Allowance charge from 2023/24 and abolish Lifetime Allowance in its entirety from 2024/25. These changes mean that no one will pay a Lifetime Allowance tax charge from 6 April 2023.

If a tax charge arose before this date, it is still payable. To work out the percentage of the Lifetime Allowance you have reached, multiply your annual pension by 20, add in any automatic lump sums and additional voluntary contributions (AVCs), then divide by the Lifetime Allowance limit (1,073,100) and multiply by 100. The amount of Lifetime Allowance you have reached so far, in respect of your LGPS pension benefits held with Highland Pension Fund can be found on your annual benefit statement.

The maximum lump sum you can withdraw from a pension tax-free will remain at £268,275 (25% of the lifetime allowance in 2022/23).

Further information on how the changes to Lifetime Allowance and increases to pension tax limits may impact upon you can be found on the HMRC [website](#).

Annual Allowance

Annual Allowance is the amount by which the value of your pension savings can increase in any one year, without you having to pay a tax charge.

Following the March 2023 Budget, the Chancellor announced that the Annual Allowance limit will increase from £40,000 to £60,000 from April 2023.

Annual Allowance applies to all of your pension savings, therefore, if you have more than one pension, you must add the pension growth from all your savings together to determine your total annual allowance used during each tax year.

The period over which your pension growth is measured is known as the 'pension input period' (PIP). If the value of your pension benefits grows by more than the limit, you may have to pay a tax charge on the extra amount. However, any 'unused' annual allowance from the previous three years can be used to offset the tax charge.

We calculate the amount of annual allowance you have used in the LGPS at the end of each pension input period based on the pay information your employer submits to us in their annual return. This pay information is shown on your annual benefit statement and it is extremely important that you check that this information is correct. **If you think there is an error, you must inform us as soon possible.**

Any increase in pay (including a backdated pay award or a promotion), a transfer in of previous membership or, you start paying a high level of additional contributions, could have a significant impact on your Annual Allowance. It is your responsibility to inform us and your employer of any inaccuracies in pensionable pay or AVC contributions recorded on your benefit statement so that we can recalculate the amount of annual allowance you have used.

All high earners/contributors should make themselves aware of annual allowance, as it is one of the main causes of unexpected tax bills at the end of the tax year. Annual Allowance is a personal responsibility and if you have to pay a tax charge, you are responsible for declaring this charge to HMRC on your self-assessment tax return.

If you think you might be getting close to the annual allowance limit, or might have exceeded it, you should consider seeking advice from a regulated financial adviser who specialises in pension tax as soon as possible. They can help you understand how much your annual allowance is, including any unused amounts, whether you've exceeded your annual allowance, if there may be options to reduce any potential charge and look at your options for paying any tax charge that may be due. Highland Pension Fund is unable to assist members with this process.

If we have calculated that your pension savings in the LGPS exceed the annual allowance limit for the 2022/23 tax year, we will send you a pension savings statement by 6 October 2023. If you have a tax charge to pay, the statement will explain the options available to you in relation to the tax charge. If you do not automatically receive a statement, you can request one at any time.

For more information about annual allowance, please read our factsheet on [Annual Allowance](#) which can be found in the [resources](#) section of our [website](#).

More information

You can find more information about pension tax and tax on your pension contributions on the Government's website:

www.gov.uk/tax-on-pension.

www.gov.uk/tax-on-your-private-pension/annual-allowance

www.gov.uk/tax-on-your-private-pension/lifetime-allowance

The MoneyHelper website contains useful guidance on tax and pensions:


www.moneyhelper.org.uk/en/pensions-and-retirement

<http://www.moneyhelper.org.uk/en/pensions-and-retirement/tax-and-pensions>

Before considering any action to reduce your tax liabilities, you should always seek regulated independent financial advice from a Financial Conduct Authority registered adviser. For help in choosing an independent financial adviser, visit the [MoneyHelper](#) website.


My Pension On-line

Our pensions administration team are currently working to introduce to you a new online pension service called Member Self-Service (MSS). MSS is a secure online facility for members of the LGPS in Highland Pension Fund and will provide a new way to access information about your pension:

Home Explore Alerts Logout

Joe's pension dashboard


Manage your pension



Documents and uploads

An archive for every document you have uploaded or posted to your pension fund.


[View](#)



Annual Benefit Statements

View and compare all of your previous Annual Benefit Statements in one location.


[View](#)



Manage beneficiaries

Manage who should receive your pension benefits if you pass away.


[View](#)



Benefit calculators

Our online retirement calculators will help you work out what you're likely to receive when you retire.


[View](#)



Retirement planner

Our retirement planner will help you calculate your expenditure vs income to help ensure your retirement matches your lifestyle.

[View](#)



Latest valuation

View the most recent valuation of your pension and a detailed breakdown of your pension benefits.

[View](#)

Member Self-Service will enable you to:

- + View a summary of the pension details we hold for you.
- + Update your personal details such as a change of name or address.
- + Change or update your lump sum death grant nomination.
- + Perform your own pension projections for voluntary retirement from age 55.
- + Access our pension forms, newsletters and fact sheets.
- + View annual benefit statements.
- + Upload requested documents securely.

Going forward, we will be moving towards digital formats as our primary method of communication and over time we will be expanding the ways that you can access your pension information and submit requests.

We are currently in the 'test' phase and once we launch (anticipated Autumn 2023), we will be contacting members with instructions on how to register to use the service.

To create an account, you will need:

- + A personal email address
- + Your National Insurance number
- + Your date of birth
- + Your surname



The account details you provide must match the information we hold about you in the pension system. Your annual benefit statement will show the personal details we currently hold.



Please contact us as soon as possible to inform us of a change of address, a name change, change of marital status or any other key information we should know about. All changes must be notified to us in writing and accompanied by any relevant certificates.

As soon as we are ready to launch the service, we will announce this on our pension fund news page www.highlandpensionfund.org/news/ which can be found on our website: www.highlandpensionfund.org.

We will also ask our fund employers to share this information with employees through their corporate communications channels – so please keep an eye out for the announcement!

McCloud judgment – Summer 2023 update

When the Government reformed public service pension schemes in 2014 and 2015, the LGPS changed from a final salary to a career average pension scheme and protections were introduced for older scheme members. In December 2018, the Court of Appeal ruled that younger members of the Judges' and Firefighters' Pension schemes have been discriminated against because the protections do not apply to them. As a result, the



Government confirmed that changes would be made to all main public sector schemes, including the LGPS, to remove this age discrimination. This ruling is often called the 'McCloud judgment' after a member of the Judges' Pension Scheme involved in the case.

On 10 March 2022, the Public Service Pensions and Judicial Offices Act 2022 received Royal Assent. The Act provides powers for Government to rectify the McCloud age discrimination across all affected public service pension schemes.



**1 October
2023**

The regulations will come into force on 1 October 2023 with retrospective effect from 1 April 2015 (for the LGPS in Scotland).

It has not been possible to reflect the impact of the judgement in your annual benefit statement this year, but we do hope that our software providers will enable this for future years.

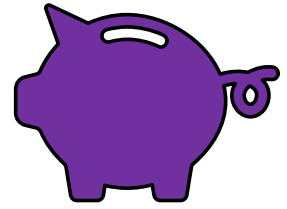
A list of frequently asked questions about the McCloud ruling can be found [here](#).

If you qualify for protection, you do not need to make a claim, when you come to retire or leave the scheme, we will automatically perform a check and apply any increase to your pension at this time. If you have already left the scheme or retired, we will automatically perform a check and apply any increase to your pension - this will be backdated to the date you left. Most members are unlikely to see an increase to their pension, and where an increase is applied, it is likely to be small. This is because most members build up a higher pension in the CARE scheme (accrual rate of 1/49th) than they would have under the final salary scheme (accrual rate of 1/80th for membership to 31 March 2009 and 1/60th for membership from 1 April 2009 to 31/03/2015).

Please be aware that there are some companies actively encouraging members to make an employment tribunal claim. You do not need to do this. These claims could be costly and are unnecessary because, if you have been affected you automatically benefit from any protection that's provided and you risk sharing any benefits you would automatically receive with a third party.

Increasing your pension benefits

There are currently **three** ways you can increase the pension benefits you receive from the Local Government Pension Scheme.



1. Buy extra pension

You can choose to buy extra pension up to a maximum of £7,294 per annum (2023/24 rate-this figure is increased each year in line with cost of living). The extra pension you buy will be paid in the same way as your retirement pension. The cost will depend on how much you wish to buy and how long you wish to pay the extra contributions. To help you work out the cost of buying extra pension you can obtain a quote using our [online calculator](#).

2. Additional Voluntary Contributions (AVCs)

An AVC plan is a separate pot of money you build up alongside your LGPS benefits that aims to give you extra retirement benefits. If you pay tax, you will benefit from tax savings as the contributions you make are taken from your salary before tax. The additional contributions are deducted from your pay and are paid into a separate AVC pot. AVCs are flexible and you can start, stop, or change the amount you pay at any time. The size of your AVC pot will depend on how much you pay in, how long you pay in for, the impact of costs, charges and how well the fund(s) you invest in perform. For more information, or to commence payment of AVCs you should contact Prudential directly on 0800 032 6674 or visit their website: www.pru.co.uk/rz/localgov/avcs.

3. Shared Cost Additional Voluntary Contributions (SCAVCs)

AVC Wise facilitates a salary sacrifice Shared Cost AVC scheme on behalf of our scheme employers. The main advantage of joining a Shared Cost AVC scheme is that you can save money in both Income Tax and National Insurance Contributions. The contributions are deducted from your salary and are paid into a separate pot of money that sits alongside your LGPS pension. This pot of money is held and invested on your behalf by Prudential.

How do Shared Cost AVCs work?

- You choose how much and where your money is invested each month.
- You agree to 'salary sacrifice' the equivalent amount which means you save on Income Tax and National Insurance contributions. A £100 contribution only costs you £68.12 (based on a basic rate taxpayer).
- This money is sent to Prudential who hold and invest this money for you.
- You can amend your contribution amount and change your investment choices at any time.
- There are many ways you can withdraw your money at age 55 onwards, including taking it as a tax-free lump sum (dependent on the combined value of other LGPS benefits).

Contact your employer to find out if they participate in a Shared Cost AVC scheme and for details on how to join. You can also visit www.avcwise.co.uk for more information.

Regulations to combat pension scams

The Occupational and Personal Pension Schemes (Conditions for Transfers) 2021 Regulations came into force on 30 November 2021. These regulations provide tighter controls on transferring your LGPS pension benefits and sets out conditions which must be met before a transfer can take place such as signposting members to appropriate guidance and scam advice.

Further guidance was introduced with effect from 1 June 2022 – this guidance is known as the “Nudge Regulations”. These regulations are to help defined contribution (DC) savers make better decisions at retirement. The Nudge regulations affects LGPS members when they apply to take payment or transfer their AVC pots. Before you can access or transfer your AVCs, you will be offered a free Pension Wise guidance appointment with MoneyHelper. The appointments are free of charge and are designed to help you understand your pension options.



The Pensions Advisory Service, Pension Wise and the Money Advice Service have been replaced with a single service called Money Helper.

Money Helper is a free service backed by the government. They provide independent support and impartial guidance about money and pension choices. They also help with everyday money and budgeting, debt advice and state benefits. Visit their website to find out how they can help: www.moneyhelper.org.uk/en.

Pension scams destroy lives - keep your pension safe

Pension scams are on the increase and millions of people fall victim to these scams every year! Fraudsters are singling out people like you and tricking them into handing over their pension pots.

The tactics used by pension scammers to encourage people to transfer their pension savings to them are constantly changing. Scammers are sophisticated, opportunistic and will try many things. They are also very likely to target the vulnerable. Some of the tactics include offering free pension reviews, health checks and promises of better returns on savings, pension loans, upfront cash, or other promotions to tempt you. Most of these are bogus.

Once you've transferred your money into a scam, it's too late. You could end up losing all your pensions savings and, in some cases, face a tax bill of up to 55%.



Beware of investments that appear to be too good to be true. To help protect yourself you should:

- ✗ reject offers that come out of the blue.
- ✗ beware of adverts on social media channels and paid for/sponsored adverts online.
- ✗ not click links or open emails from senders you don't already know.
- ✗ use the [Financial Services Register and Warning List](#) to check who you're dealing with.
- ✗ avoid being rushed or pressured into making a decision.
- ✗ if a firm calls you unexpectedly, use the contact details on the Financial Services Register to check that you're dealing with the genuine firm
- ✗ not give out personal details (bank details, address, existing insurance/pensions/ investment details).



The Pensions Regulator (TPR) provides tips on how you can protect yourself against pension scammers. You can read their booklet on how to spot a pension scam [here](#).

Visit the Pension Regulator website for more information about pension scams: www.thepensionsregulator.gov.uk/en
<https://www.thepensionsregulator.gov.uk/en/pension-scams>

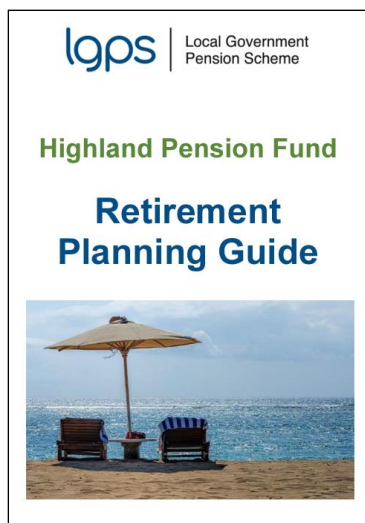
If you suspect a scam, call **Action Fraud** straight away on **0300 123 2040**.

Accessing your LGPS pension benefits

In line with the Pension Freedoms set out in the Finance Act 2015, any member (whether active or deferred) who is aged 55 or over may elect to receive payment of their LGPS pension benefits before their Normal Pension Age. Normal Pension Age is the date in which you can receive your benefits without a reduction; for active members this is usually the same as your State Pension Age (you can check your state pension age using the Governments State Pension Age [calculator](#); for deferred members, the date your benefits are payable from is shown on your deferred benefit statement. To view your annual benefit statement, you can log on or register at www.highland.gov.uk/pensionsonline.

If you elect for early payment, your benefits will be reduced to take account of the fact that your benefits are being paid earlier and for longer. The amount they are reduced by will depend on how many years early they are paid. A table showing the percentage reductions applied to both pension and lump sum can be found [here](#).

If you qualify for Rule of 85 protections, this will only apply to benefits taken from age 60, even if you meet the rule of 85 before age 60. You can find out more about Rule of 85 protections [here](#).



If you are thinking about retirement, or starting to plan for your retirement, please take a look at our [Retirement Planning Guide](#). The guide can be viewed or downloaded from the [resources](#) section of our website www.highlandpensionfund.org.

The guide covers all aspects of retiring from the Local Government Pension Scheme (Scotland) including:

- The retirement process.
- How your LGPS retirement benefits are worked out.
- Your options about increasing your tax-free lump sum.
- Expected timescales and payment dates.
- Links to [short videos](#) to learn about how the LGPS works.

The minimum pension age is increasing

The government has published the Finance Bill 2021-22 which aims to increase the Normal Minimum Pension Age (NMPA) for scheme members from age 55 to age 57 with effect from 6 April 2028. NMPA is the earliest date you can choose to take payment of your pension.

If you were in the LGPS before 4 November 2021, you may still be able to take your pension from age 55 if you choose to, however the scheme's regulations will need to be amended to allow for this change.

We will keep you updated through our website news page and future newsletters. This change will not affect members who apply for Ill health retirement – they can continue to retire at any age (providing they meet the relevant criteria).

Your LGPS Pension is keeping in pace with inflation

Your LGPS pension is increased in April each year to ensure it keeps its value until it comes into payment. The annual increase is linked to the Consumer Prices Index (CPI) and is based on CPI over the 12 month period to the previous September. The rate of CPI at September 2022 was 10.1% - this means that your career average pension has increased by 10.1% this year. If you are a deferred member, the value of your pension and lump sum has also increased by 10.1%. Any pension you have built up in the final salary scheme (membership before 1 April 2015) will increase in line with your full-time equivalent salary.

Is your death benefit nomination up to date?

If you die in service, there is usually a one-off lump sum death grant payable to your next of kin. This is calculated as 3 times your annual pensionable pay. If you are (also) a deferred member, the lump sum death grant payable can be found on your deferred annual benefit statement. If you are an active member who also holds a deferred benefit, the lump sum payable will be the higher of the two available death grants.

The main advantage in completing a lump sum death grant nomination form is that it helps Highland Pension Fund to pay the death grant more quickly without forming part of your estate (i.e. it does not count for inheritance tax purposes).

Highland Pension Fund must retain absolute discretion as to the distribution of the death grant. In the majority of cases, payment will simply be made in accordance with your nomination, however there may be circumstances which prevent us from doing so (for example, if your nominee predeceases you), therefore it is extremely important to keep your nomination up to date.

You can tell us who you would like to nominate to receive the lump sum death grant payment by completing a [nomination form](#). Our nomination form can be found on the [resources](#) section of our [website](#). Alternatively, you can request a form by email or telephone (our contact details can be found at the end of this newsletter).

You can revise your nomination at any time by completing a new [nomination form](#). **It is your responsibility to ensure your nominations are kept up to date and in line with your wishes.**

The lump sum death grant nomination form only applies to the death grant lump sum; it does not affect the payment of any pension for any dependants upon your death.

A survivor's pension may be payable to your husband, wife, civil partner or cohabiting partner as well as your dependent children. More information on survivor's pensions can be found on our website: www.highlandpensionfund.org/your-pension/paying-in/survivor-benefits/

LOCAL GOVERNMENT PENSION SCHEME (SCOTLAND) REGULATIONS LUMP SUM DEATH GRANT NOMINATION FORM			
To: The Highland Council Pension Section			
Your Full Name:		National Insurance No:	
Your Address:			
Date of Birth:		Marital/Partnership status:	
I understand that in the event of my death the pensions administering authority has complete discretion as to whom any death grant payable under the Local Government Pension Scheme may be paid. However, it is my wish that any such payment should be made as follows:			
(Please complete the table below in FULL for each SEPARATE nominated person, ensuring the total percentage is equal to 100%)			
NAME(S) OF NOMINATED PERSONS	HOME ADDRESS OF NOMINATED PERSON	RELATIONSHIP TO YOURSELF (IF ANY)	PERCENTAGE OF DEATH GRANT ALLOCATED (%)
1 st Person			%
2 nd Person			%
3 rd Person			%
4 th Person			%
			TOTAL = 100 %
Please continue overleaf if you wish to nominate more than 4 persons			
Marrying or entering into a civil partnership AFTER completion of this nomination will render this form void. It is your responsibility to complete a fresh nomination form to change or confirm your wishes.			
Please remember to review your nomination on a regular basis.			
This nomination replaces any previous nominations			
Signature		Date:	
We will confirm that we have registered your nomination by letter. If the form has not been completed in full, a fresh form will be issued to you to complete and return. Only upon receipt of a valid form will your nomination be registered.			
When completed this form should be forwarded to: The Pension Section, Finance Service, The Highland Council, Glenurquhart Road, INVERNESS, IV3 5NE.			

Pensions Dashboard

The Pension Schemes Bill has passed into law under the legislative framework called the Pensions Dashboard Regulations. These regulations introduce the requirement for pensions schemes to make pension data available to members through a digital pension dashboard service.



Pensions dashboards will be an online, secure platform for members to view information about all their pension savings together in one place, including their state pension. It is estimated that individual's build-up 11 different pension pots in their lifetime and it can be difficult to keep track of them all.

It had been anticipated that schemes would connect on a staggered basis from April 2023, however as there are over 32,000 pension schemes in the UK, it became clear that this date was unrealistic. Draft regulations have removed the phased staggered timeline and have replaced this with a single connection deadline of 31 October 2026.

Our software provider, Heywood Pension Technologies have been working as part of the software providers' working group since June 2020 providing feedback and influencing data standards. We will keep you informed of the latest developments through our website [news page](#) and future newsletters.

Highland Pension Fund's funding position

The UK Government's Public Service Pensions Act requires that a valuation of the Scheme must be undertaken every three years to measure the costs of the benefits being provided. The results are used to establish employer costs and to secure the ongoing viability of the fund.

Highland Pension Fund is currently undertaking its triennial review (at 31 March 2023) and the report will be available at the start of 2024. Once available, the report will be published on the [resources](#) section of our [website](#).



The last triennial valuation took place at 31 March 2020.

A copy of the latest [valuation report](#) can be found on the [resources section](#) of our [website](#), where you can also view a copy of the [Pension Fund accounts for 2022/2023](#).

How we invest

There are regulations which govern how Local Government Pension funds can be invested to make sure these are spread across a range of asset classes.

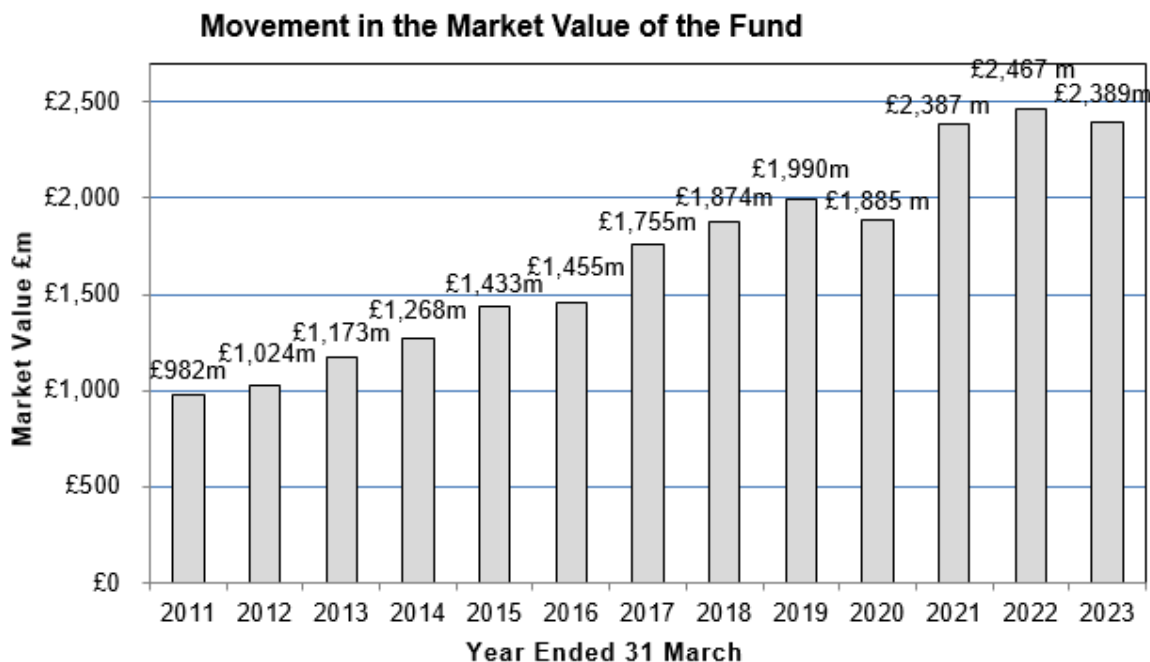
Information on these regulations and how we invest can be found in the [Statement of Investment Principles](#) which is available to view on the [resources](#) section of our [website](#).

We publish a list of all our investments every quarter on our [website](#). A list of investments as at 31 March 2023 can be found [here](#).

The value of our investments has increased over the last 12 years (see the graph below). Note that this graph only represents investments, all other assets are included in the information on the next page, Key facts and figures.

Investment performance

In terms of investment performance, over the last 5-year period the returns average out as 5.4% each year (against a benchmark target of 6.2%)



Alongside the duty to act in the best financial interest of members, it is important that the impact of Ethical, Social and Governance (ESG) risks are assessed and managed. Our approach to managing these risks and Responsible Investing is set out in our [Responsible Investment policy](#).

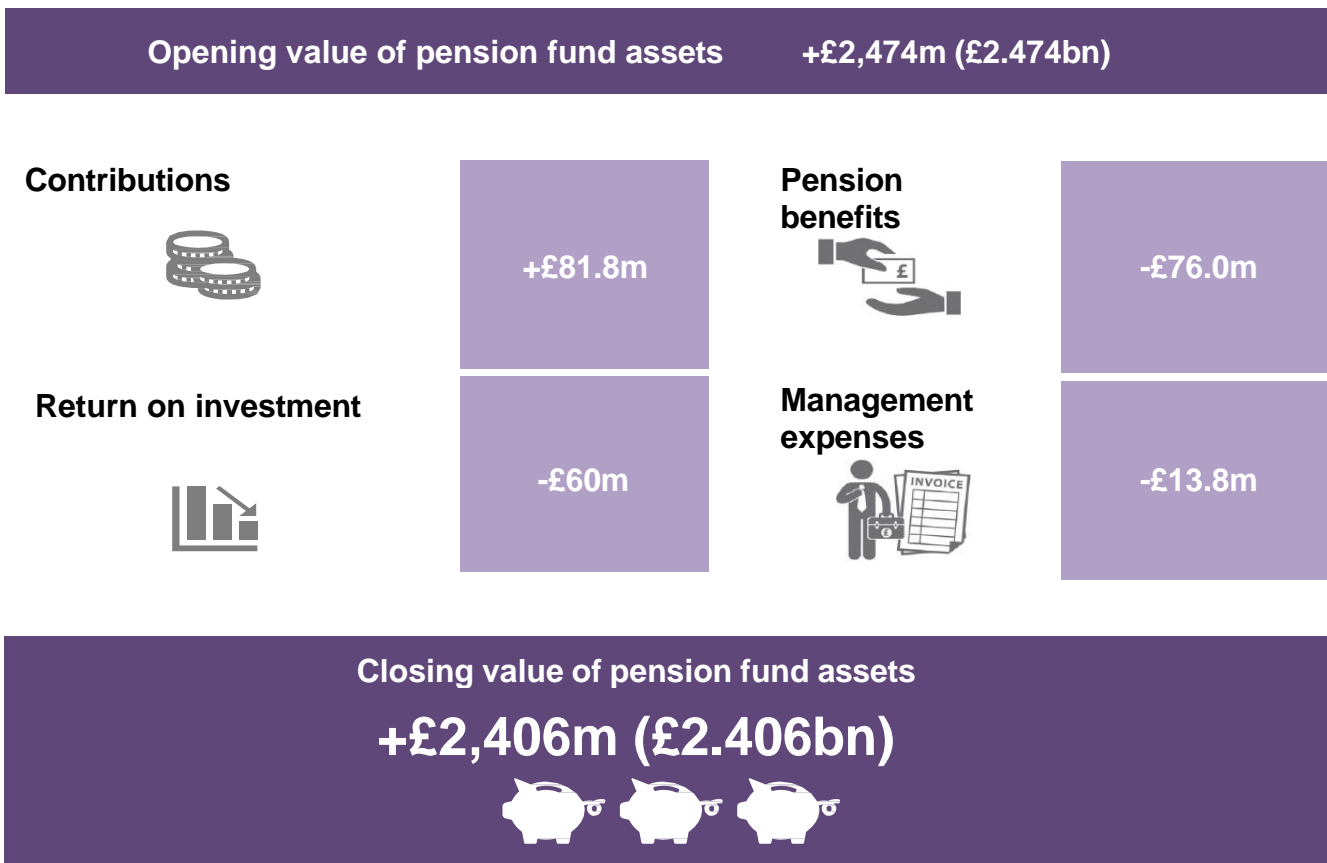
Highland Pension Fund recognises the risks associated with climate change and the potential for these to impact on the long-term value of the fund. During the last financial year, we made some changes to investments to reduce the carbon holdings in the portfolio and an integral part in the process of appointing new fund managers is considering their approach to ESG.



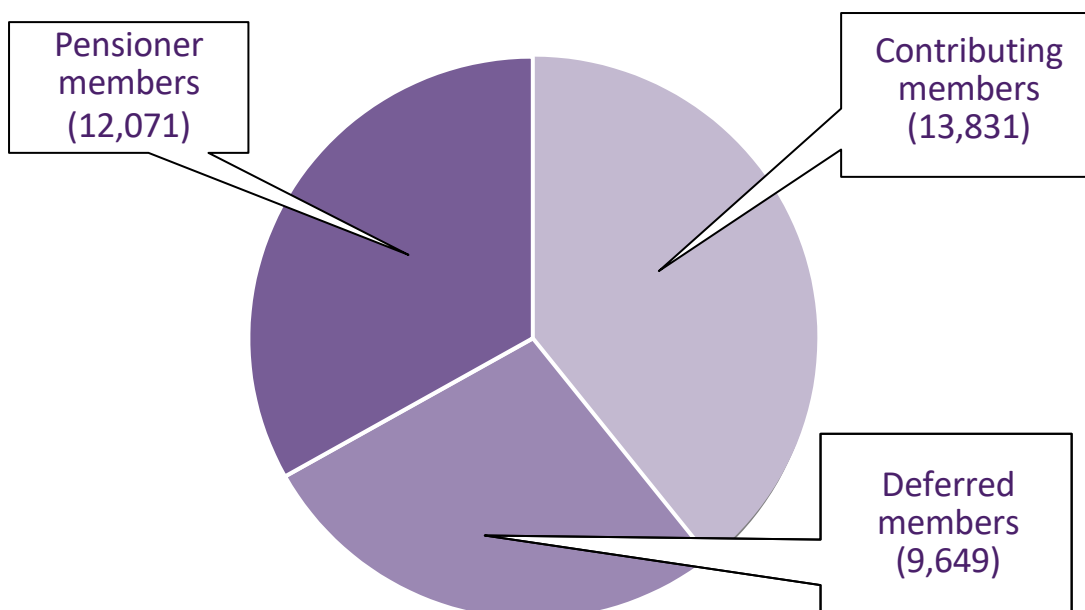
We are also a member of the Institutional Investors Group on Climate Change, the European membership body for investor collaboration on climate change and the voice of investors taking actions for a prosperous, low carbon future. Visit their website at www.iigcc.org.

Key facts and figures

Financial Performance (2022/23)



Current Scheme Membership (total members 35,551)



Pension Fund Accounts

Highland Pension Fund accounts are published on the [resources](#) section of our [website](#) every year. You can access a copy of the Pension Fund accounts for 2022/2023 [here](#).

Managing your data



Highland Pension Fund is run by the Highland Council, as the administering authority of the Local Government Pension Scheme (Scotland). We are required to hold certain information about you (personal data) to administer the Fund and to calculate and provide you (and your beneficiaries) with benefits.

We obtain some of this personal data directly from you and we also obtain data from your employer (for example, salary information) as well as from other sources including public databases.

To comply with regulations, Highland Pension Fund is required to share limited personal information with other public service bodies to prevent and detect fraud.

LGPS National Insurance Database

This is a data sharing project with all other Local Government Pension Funds in Scotland. It allows funds to identify if a member has any LGPS records elsewhere in the country; information which is necessary to help administer the pension scheme, calculate pension benefits and avoid overpayment of lump sum death grants.

National Fraud Initiative

The Fund has a legal obligation to participate in the National Fraud Initiative (NFI), a counter fraud exercise led by Audit Scotland. This exercise takes place every 2 years and compares information about individuals held by different public bodies to identify circumstances that might suggest the existence of fraud or error.

Address Tracing and Mortality screening (ATMOS)

ATMOS is an enhanced mortality screening service which identifies potential mortality matches based on data held by the General Records Office Disclosure of Death Registration Information (GDO-DDRI) and the National Deceased Register (NDR).

Tell Us Once

This service allows the Fund to be automatically notified when a death is registered. The Fund does not sell any information to third parties and data collected and shared is processed in line with the UK General Data Protection Regulation and Data Protection Act 2018.

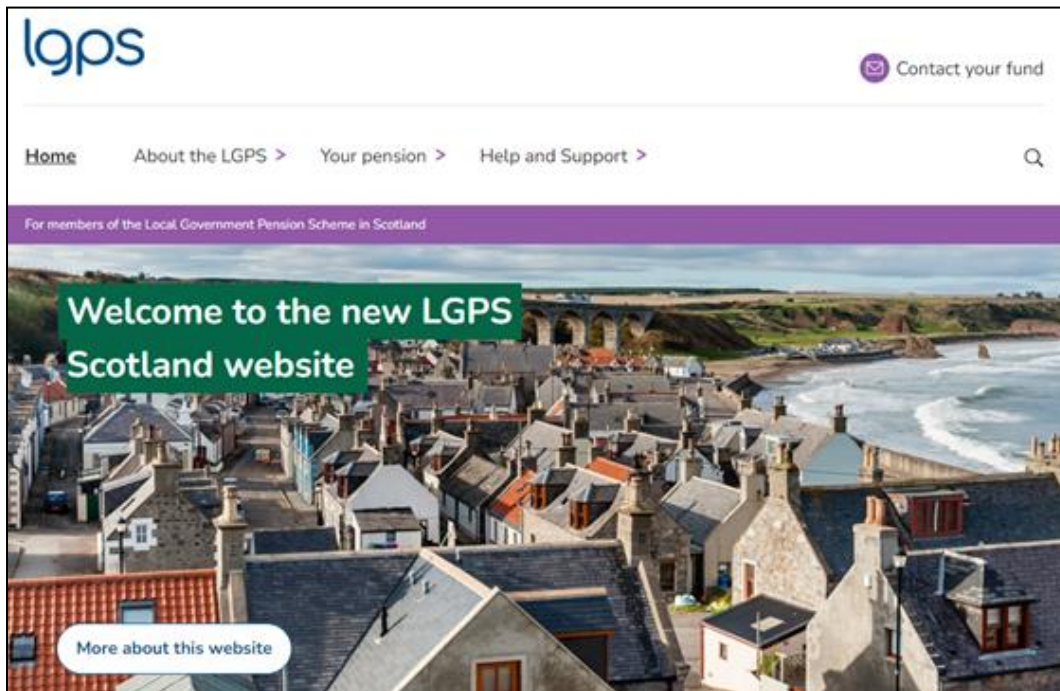
More information on how your data is held and processed can be found on our [Privacy Notice](#).

Where to find more information

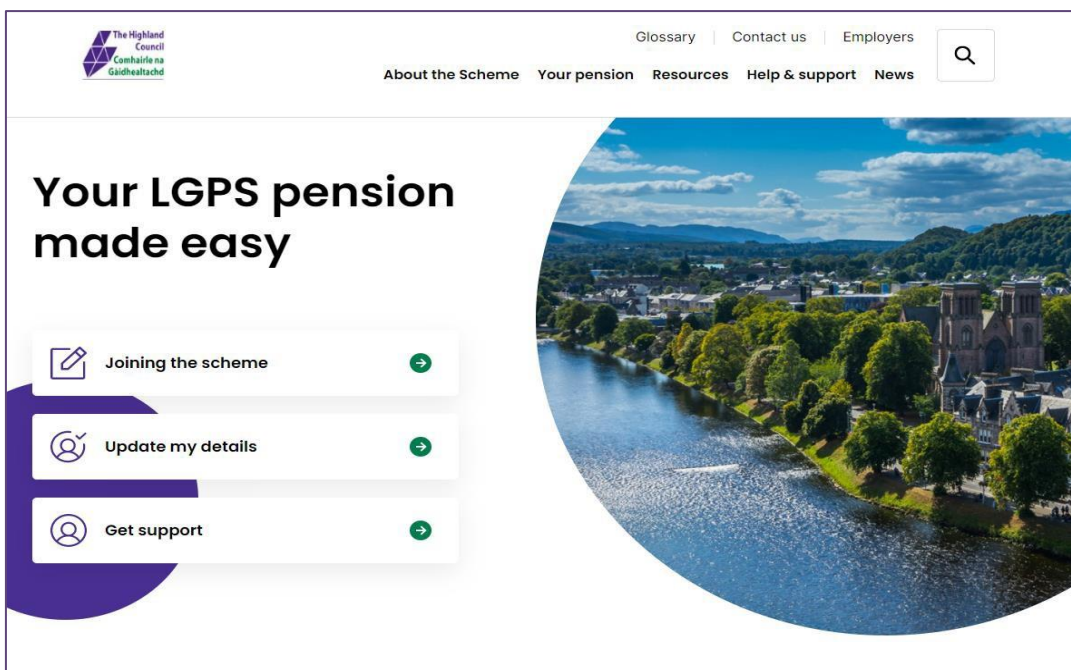
To find out more about the Local Government Pension Scheme, please visit the National LGPS Scotland website: www.scotlgpsmember.org.

Here you can find:

- [tools and calculators](#)
- [frequently asked questions](#)
- [a glossary of common pension terms](#)
- [short videos to learn about the LGPS](#)



You can find more information about Highland Pension Fund by visiting our dedicated fund website: www.highlandpensionfund.org:



Our member forms and guides are published on our website and can be viewed, printed or downloaded from the resources section: www.highlandpensionfund.org/resources/. You can search for a resource by entering keywords into the search box or filter by type or topic:

Resources

Resources index page

Our news page is updated throughout the year keeping you updated with pension matters including legislative changes and announcements:

Home / News

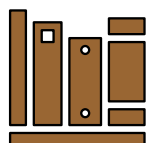
News

The latest news and announcements from the Highland Pension Fund.

Filter news Showing 1 - 4 of 6 items

Date	
24/07/2023	Changes to late retirement factors announced by the Scottish Government

The Pension Scheme Regulations



A copy of the current Local Government Pension Scheme (Scotland) Regulations can be found by visiting:

www.scotlgpsregs.org/schemeregs/lgpsregs2018/timeline.php

How to contact us

Write to us at:

Highland Pension Fund
The Highland Council Headquarters
Glenurquhart Road
Inverness
IV3 5NX

Email: mypension@highland.gov.uk

Telephone: 01463 702441

(Our team are available from 9am to 5pm, Monday to Friday).

In person visits: Our office is open to visitors from 9am to 5 pm, Monday to Friday. Appointments are not necessary but can be made by email or telephone.



We welcome your feedback on any of the services we provide as well as any suggestion of what you would like to see in future editions of our newsletters.