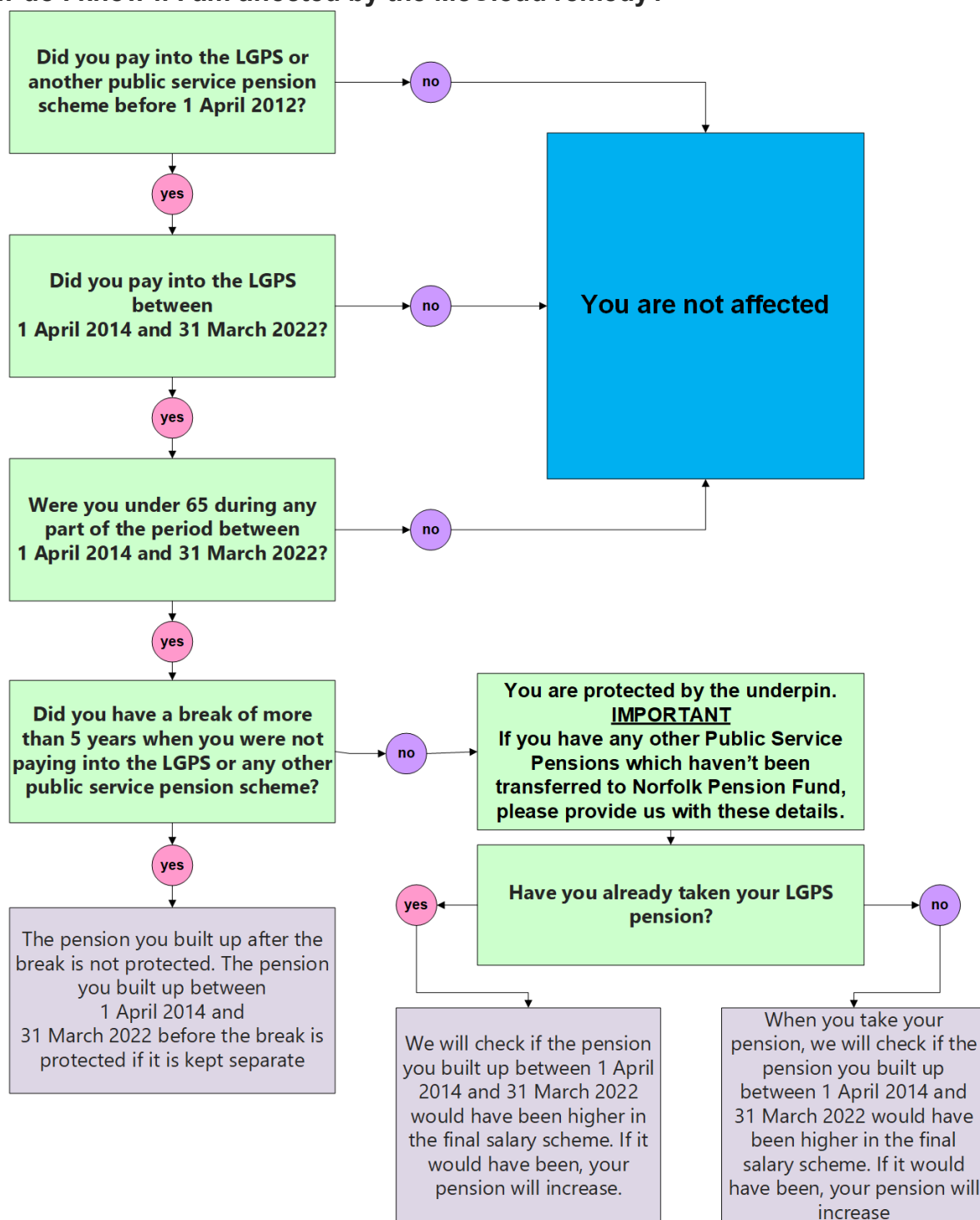


**What is the McCloud judgment?** The McCloud judgment is a court ruling from December 2018 that found younger members of the judges' and firefighters' pension schemes were discriminated against because protections introduced in 2014 and 2015 did not apply to them. This ruling led to changes in all public service pension schemes, including the LGPS, to remove age discrimination.

**How do I know if I am affected by the McCloud remedy?**



**What does "protected by the underpin" mean?** If you meet all criteria except having a disqualifying gap, you are protected by the underpin. This means we will compare what you would have received under both the career average scheme and the final salary scheme for the remedy period. If the final salary scheme would have provided more, your pension will increase accordingly when you take your benefits from the LGPS.

**What is a disqualifying gap?** A disqualifying gap is a continuous period of more than five years when you were not a member of a public service pension scheme.

**If you have any other Public Service Pensions which haven't been transferred to Norfolk Pension Fund, you must provide us with these details.**

**What happens if I had a disqualifying gap?** The pension you built up after your gap will not be protected. However, any pension built up between 1 April 2014 and 31 March 2022 before your gap will be protected if kept separate.

**Will my pension increase?** Most members won't see an increase because the pension they build up in the career average scheme is higher than the pension they would have built up in the final salary scheme. If there is an increase, it is likely to be small.

**Why is my McCloud amount not showing on my Annual Benefit Statement?** The McCloud calculation will be done when you retire, based on your service and pay. The Pension Regulator requires us to include an estimate each year. Since your pay and pensions increase can change every year, the McCloud amount can vary quite significantly from one year to the next. This could be confusing, especially if the McCloud value shows as zero after a high amount the year before. The McCloud calculation will be carried out when you retire, based on your service and final pay

**Do the changes affect me if I qualified for original underpin protection?**

If you qualified for underpin protection when you took your pension before 1 October 2023, you may still be affected. We will work out if you are due an addition to your existing pension under the new rules and let you know the revised figures

**What do I need to do?**

If you **do have** any other Public Service Pensions which haven't been transferred to Norfolk Pension Fund, you must provide us with these details.

If you **don't have** any other Public Service Pensions you do not need to do anything.

If you qualify for underpin protection, we will work out if your pension is due to increase when you take it, or, if you are already receiving your pension, it will be reviewed, and any increase will be paid with arrears and interest as soon as possible.

**How can I contact the Norfolk Pension Fund?**

For questions regarding your pension, please call 01603 495923 or email us at:

- Surname A-F [pensions.admin1@norfolk.gov.uk](mailto:pensions.admin1@norfolk.gov.uk)
- Surname G-O [penadmin3@norfolk.gov.uk](mailto:penadmin3@norfolk.gov.uk)
- Surname P-Z [pensions.admin2@norfolk.gov.uk](mailto:pensions.admin2@norfolk.gov.uk)

All forms mentioned in this document can be found from the Annual Benefit Statement section on the homepage of our website [www.norfolkpensionfund.org](http://www.norfolkpensionfund.org)