

Your LGPS Pension

There has been a lot of disturbing news lately about the fall in stock markets and the potential resultant impact on defined contribution pensions.

LGPS defined benefit pensions are not linked to stock market performance and are set out in statute.

Although short term investment values may vary, the LGPS as a long-term investor is securely managed to address any longer term impacts.

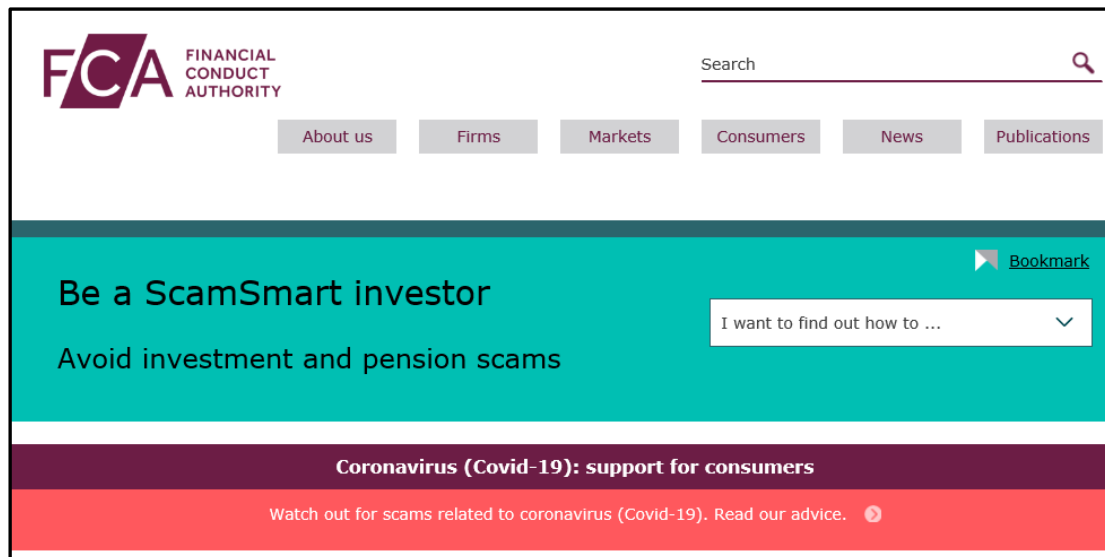
LGPS Scheme members can therefore be assured that both their contributions and their pension, whether in payment or built up to date, will be unaffected.

Helping protect members from scams

Savers might increasingly look to transfer their pension, prompted by the instability of their employer or the financial markets.

This means you could be increasingly targeted by scammers attempting to lure you to 'safe havens'. If you are thinking about transferring your pension, we would encourage you to exercise extreme caution and visit [ScamSmart](#) which has specific advice relating to COVID-19.

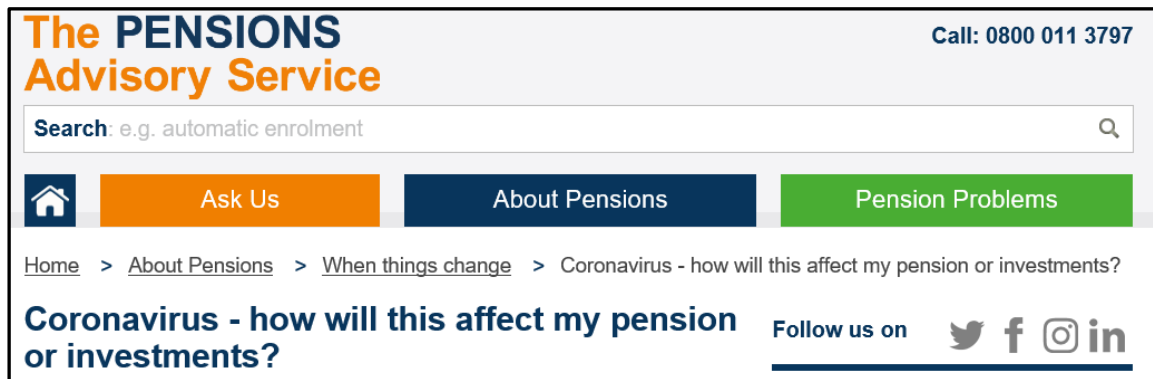
You can visit the ScamSmart website by clicking on the picture shown below.



Money and Pensions Service

If you are close to reaching your retirement age and are concerned your pension may have been affected by the current economic conditions. You can visit the Money and Pensions Service for further information about how your pension or

investments may be affected. You can visit their website by clicking the picture shown below.



The PENSIONS
Advisory Service

Call: 0800 011 3797

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