

Local Government Pension Scheme (LGPS): McCloud remedy update

What is the McCloud remedy?

When public service pension schemes, including the LGPS, changed from final salary schemes to career average schemes in 2014 and 2015, older members were protected from the changes. The court case known as the McCloud judgment found that younger members had been discriminated against.

The Government changed the LGPS rules from 1st October 2023 to remove the discrimination. These changes are known as the McCloud remedy.

You can find out more about the judgment by reading the McCloud pages of our website:

clwydpensionfund.org.uk/en/LGPS/The-McCloud-remedy/home.aspx

Next steps

We are in the process of reviewing pension records for our pensioners and will write to you before 31st August 2026 if the value of your pension needs to increase because of the McCloud remedy.

If you are already a pensioner with us, we will pay any arrears and interest due to you if your pension needs to be recalculated. We will also write out to you with a break-down of new pension figures.