

# McCloud Remedy: FAQs

## 1. What's this about?

We're working with our suppliers to improve our pensions software to allow for the changes required by the McCloud Remedy. This also means futureproofing our processes so they better serve you in the long run. Our primary goal is to make sure your benefits aren't impacted.

## 2. What's the McCloud Remedy?

The McCloud Remedy was implemented in 2015 to remove age discrimination across public sector schemes. It came into effect from 1 October 2023 and work has been ongoing since then to make the necessary changes to our systems and processes. Please visit the LGPS website to find out more [www.lgpsmember.org/mccloud-remedy](http://www.lgpsmember.org/mccloud-remedy)

## 3. Does it affect me?

Not all Nottinghamshire Pension Fund (the Fund) members are affected by the McCloud remedy. You can use the *Am I affected?* tool on the LGPS website to find out if you're affected [www.lgpsmember.org/mccloud-remedy/am-i-affected](http://www.lgpsmember.org/mccloud-remedy/am-i-affected)

The basic rules are set out below. You will not be affected by the McCloud remedy if:

- you turned 65 before 1 April 2014
- you left the Fund before 1 April 2014.

## 4. Why are there delays?

The delays are due to the size of the exercise to roll out the McCloud Remedy as it not only affects the Fund but many other public sector pension schemes too. We're all in the process of working with our providers to implement recommendations

from the Government to validate service history information on all protected members' records relating to the McCloud Remedy. The Fund is also bringing in some improvements at the same time including future proofing our processes to better serve members of the Fund in the long run.

## 5. When are the timescales for completing the implementation?

The key dates are provided here: [www.lgpsmember.org/mccloud-remedy/key-dates](http://www.lgpsmember.org/mccloud-remedy/key-dates)

Although this exercise dates back to 2014 when the Fund changed from a final salary pension scheme to a career average scheme, the LGPS rules changed for the McCloud remedy on 1 October 2023. (For those with underpin protection, benefits are protected between 2014-2022).

Implementation guidelines on how to apply the McCloud Remedy were received by public sector schemes including the Fund in January 2024 with an update in April 2024. Work has been ongoing since then to implement the changes required and to roll out improvements.

For the Fund, testing will take place during autumn 2024 and may take a while. When the systems are ready to go live, we'll need to spend time processing members' requests that we haven't been able to previously process. We'll prioritise these cases as best we can to ensure payments are made as quickly as possible. No one will be negatively impacted as a result of the delays.

We'll continue to provide regular updates on the Fund website as we progress through this exercise.

Please refer to [www.nottspf.org.uk/members/mccloud-judgement](http://www.nottspf.org.uk/members/mccloud-judgement) for the latest on the McCloud Remedy.

## 6. What does this mean for Club Transfers?

If you've submitted a request to transfer and experienced any delay, we apologise for any hold-up in processing your case. The Government has issued guidance to validate service history information on all protected members' records relating to the McCloud Remedy and unfortunately, we've faced delays when dealing with these requests. We're working hard to update our systems to meet the necessary changes, however we haven't been able to process requests as quickly as we'd like. We have written to other public sector schemes to request they allow extensions to transfer to a 12-month timeframe.

Regarding the calculation of transfer values, rest assured your benefits will not be negatively impacted as a result of any delays incurred by the Fund implementing the McCloud Remedy and this will not affect your request for information.

We'll continue to provide regular updates on the Fund website as we progress through this exercise. Please refer to [www.nottspf.org.uk/members/mccloud-judgement](http://www.nottspf.org.uk/members/mccloud-judgement) for the latest on the McCloud Remedy.

## 7. What does this mean for Non-Club Transfers?

If you have submitted a request to transfer and experienced any delay, we apologise for any hold-up in processing your case. Like many other public sector pension schemes, we're in the process of implementing recommendations from the Government to validate service history information on all protected members' records relating to the McCloud Remedy. We're working hard to update our systems to meet these changes, however we haven't been able to process requests as quickly as we'd like.

Regarding the calculation of transfer values, rest assured your benefits will not be negatively impacted as a result of any delays incurred by the Fund implementing the McCloud Remedy.

We'll continue to provide updates on the Fund website as we progress through this exercise.

Please refer to [www.nottspf.org.uk/members/mccloud-judgement](http://www.nottspf.org.uk/members/mccloud-judgement) for the latest on the McCloud Remedy.

## 8. What does this mean if I want to retire or am due to retire?

Please be assured, if you want or are due to retire while work is ongoing to roll out the McCloud Remedy, you can still claim your pension benefits and should continue to complete your application forms. Any retirement benefits payable from the Fund will be prioritised for payment.

Like many other public sector pension schemes, we're in the process of implementing recommendations from the Government to validate service history information on all protected members' records relating to the McCloud Remedy. We're working hard to update our systems to meet these changes. Rest assured your benefits will not be negatively impacted as a result of delays incurred due to LGPS implementing the McCloud Remedy. Once our systems have been updated, there may be a small number of members who are due additional benefits following calculations, although any additional amount is likely to be small. If you are one of these members, you do not need to contact us, we will write to all affected members as soon as we can.

We'll continue to provide updates on the Fund website as we progress through this exercise. Please refer to [www.nottspf.org.uk/members/mccloud-judgement](http://www.nottspf.org.uk/members/mccloud-judgement) for the latest on the McCloud Remedy.

## 9. What does this mean for the payment of death benefits?

If you have notified us about the death of a member of the Scheme, please be assured that we'll process your case as soon as possible. Any death benefits payable from the Scheme will be prioritised for payment. Regarding the calculation and payment of members' death benefits, rest assured no one will be negatively impacted as a result of delays incurred due to LGPS implementing the McCloud Remedy.

Like many other public sector pension schemes, we're in the process of implementing recommendations from the Government to validate service history information on all protected members' records relating to the McCloud Remedy. We're working hard to update our systems to meet these changes. Once our systems have been updated, there may be a small number of members who are due additional benefits following calculations although any additional amount is likely to be small.

We'll continue to provide updates on the Fund website as we progress through this exercise. Please refer to [www.nottspf.org.uk/members/mccloud-judgement](http://www.nottspf.org.uk/members/mccloud-judgement) for the latest on the McCloud Remedy.

## 10. Can I update my Expression of Wish form while the McCloud Remedy is being implemented?

You can still update your Expression of Wish should you need to during this time. Please visit [www.nottspf.org.uk/members/death-grant-nomination](http://www.nottspf.org.uk/members/death-grant-nomination)

## 11. What if I want to start or make changes to AVCs during this time?

You can still start paying AVCs or make changes to your existing AVCs should you need to during this time.

Please visit [www.nottspf.org.uk/members/existing-member/in-house-additional-voluntary-contributions-avc-s](http://www.nottspf.org.uk/members/existing-member/in-house-additional-voluntary-contributions-avc-s)

## 12. Can I update my contact details while the McCloud Remedy is being implemented?

You can still update your contact details should you need to during this time. Please visit [www.nottspf.org.uk/changing-your-details](http://www.nottspf.org.uk/changing-your-details)

## 13. What happens next?

Please visit [www.nottspf.org.uk/members/mccloud-judgement](http://www.nottspf.org.uk/members/mccloud-judgement) for the latest on the McCloud Remedy. We'll update this Q&A from time to time as and when more is known.

## Contact us

Notts LG Pensions Office,  
Business Services Centre,  
Nottinghamshire County Council,  
County Hall,  
West Bridgford,  
Nottingham  
NG2 7QP

**Call:** 0115 977 2727

**Web:** [www.nottspf.org.uk](http://www.nottspf.org.uk)

**Email:** [lgpensions@nottscc.gov.uk](mailto:lgpensions@nottscc.gov.uk)



Administered by



Nottinghamshire  
County Council