



Local Government
Pension Scheme

Highland Pension Fund

Active and deferred members

Annual Newsletter 2025

Edition 5

Photo: Traigh Beach, Arisaig by Eileen Ferguson

Welcome to your Annual Newsletter for 2025

This newsletter is for active and deferred members of the Local Government Pension Scheme (LGPS), administered by Highland Pension Fund.

This newsletter is designed to keep you informed with updates about your LGPS pension benefits, changes to the LGPS and developments in the wider pensions industry which may affect you.

Stay informed and make the most of your LGPS pension!

2025 scheme highlights:

[Keep track of your pension with My Pension online](#)

[Annual checklist – keeping us up to date](#)

[Annual benefit statements for 2025](#)

[Pension awareness week 2025](#)

[Your 2025 Pensions Increase](#)

[Pensions Dashboard – Getting ready to connect](#)

[Benefits of contributing to the LGPS](#)

[Increasing your pension benefits](#)

[Accessing your LGPS pension](#)

[Pension taxation](#)

[McCloud judgement – Summer 2025 update](#)

[Thinking about retirement](#)

[Latest funding position](#)

[Keeping your pension safe](#)

[Other topics – Pension tax, pension transfers, absences and more!](#)

[Our Fund documents and forms](#)

Keep track of your pension with My Pension online

My Pension is your self-service portal for managing your Local Government Pension, administered by Highland Pension Fund.

With My Pension, you can:

- View your annual benefits statements
- Update your personal details
- Manage your beneficiary information
- Plan for your retirement
- Run benefit calculations, anytime, anywhere!

👉 **Log in or register at:** <https://highlandpensionfund.mypensiondetails.co.uk/login>

My Pension dashboard:

Manage your pension



Documents and uploads

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

[Go to my documents](#)



Annual Benefit Statements

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

[View my statements](#)



Manage beneficiaries

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

[Manage my beneficiaries](#)



Benefit calculators

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

[Calculate my benefits](#)



Retirement planner

Use our retirement planner to set or edit calculations based on your expenditure vs income to help ensure your retirement matches your lifestyle.

[Plan my retirement](#)



Latest valuation

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

[View my latest valuation](#)

Annual Checklist

Now is a great time to check that your personal information and beneficiary details are correct and up to date with your wishes.



Your personal details

Manage and change your personal information and contact details here.

Manage my personal details

Log into your [My Pension](#) account today to **check that your personal details and contact information are up to date.**

You can update your home address, email address and contact telephone numbers in your [My Pension](#) account – Go to **Personal details and settings**, then **Manage my personal details**. Remember, if you are changing your address details online, you must let your employer know too, so they can update their records.

If your name or marital status has changed, we will need sight of an appropriate document to support the change, such as a marriage certificate or divorce decree.

You can send us a copy of your documents quickly and securely using the **documents and uploads** facility in your [My Pension](#) account. Follow the simple on-screen instructions, or check our short guide at:

<https://www.highlandpensionfund.org/resources/my-pension-user-guide-my-uploads/>.



My uploads

Upload files and view all of the documents you've sent us.

Upload and view my files

Lump sum death benefits

If you are under 75 and die whilst paying into the LGPS as an **active member**, a lump sum death grant of 3 x your annual pensionable pay is usually payable to your next of kin.



Manage beneficiaries

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

Manage my beneficiaries

If you are a **deferred member**, the lump sum death grant payable is calculated differently, the amount 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.

Make sure to tell us who you would like to receive the lump sum death grant by updating your beneficiary details in your [My Pension](#) account.

It is important to keep your beneficiary details up to date with your wishes.

Annual pension statements for 2025

Your Annual Pension Statement for 2025 is ready to view in your [My Pension](#) account. Log in or register today at: <https://highlandpensionfund.mypensiondetails.co.uk/login>.

Video overview

Pension forecast

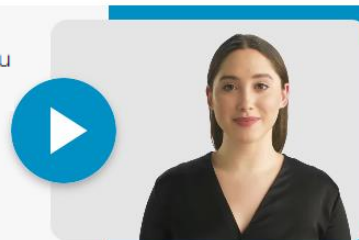
Pension breakdown

Survivor's pension benefits

Your 2025 pension explained

This personalised 5 minute video is unique to your pension and will walk you through the most important parts of your annual benefit statement.

Watch the video



Learn more about this year's statement



Find out what you could get when you retire

Discover retirement income



See how your pension changed this year

Explore pension growth



Learn more about your pension benefits

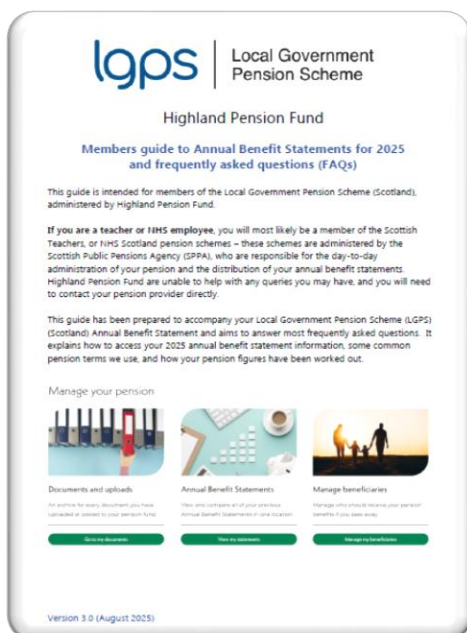
View my benefits

Your statement provides a clear and detailed summary of how your pension benefits have grown this year, including:

- Your projected retirement income
- Your current pension value
- Survivor's benefits
- Your video overview - a personalised video which explains the most important parts of your statement.

Take a few minutes to review your annual pension statement information and make sure your retirement planning is on track.

We have created a guide to help you understand some of the more technical details of your annual pension statement.



This guide provides:

- answers to our most frequently asked questions
- a clear explanation of some common pension terms we use
- a breakdown of how your pension figures have been worked out.

The guide can be viewed [here](https://www.hillandpensionfund.org/resources/) or downloaded from the resources section of our website at:

<https://www.hillandpensionfund.org/resources/> or at:
<https://www.hillandpensionfund.org/resources/member-guide-to-annual-pension-statements-2025-and-faqs/>

Pension Awareness week

Pension Awareness week takes place between 15 and 17 September 2025:

Throughout the week you can join live shows, webinars and free pension clinics to help you understand more about pensions and how to achieve the retirement you want.

A series of live shows on pensions and money as well as live Q&A sessions will take place. To find out more and to join the live shows visit: <https://pensionawarenessday.com/>



Your 2025 Pensions Increase

Each year, HM Treasury issue a Pensions Increase (PI) Review Order to Public Service pension schemes like ours which tells us how much we should increase your pension by. This increase makes sure that your LGPS pension benefits keep up with the cost of living.

1.7%
Increase

The increase is based on the September-to-September Consumer Price Index (CPI). The CPI for the year up to September 2024 was 1.7%. This means that your LGPS pension benefits have increased by 1.7% this year. The increase applies from 7 April 2025 (the first Monday of the new tax year).

For active members, your career average pension account increased by 1.7% on 7 April 2025. As your annual benefit statement shows the value of your pension on 31 March 2025, it shows last year's increase of 6.7%. The 1.7% increase will show on next year's statement. Any pension you have built up in the final salary section (before 1 April 2015) will increase in line with your full-time equivalent salary.

If you are a deferred member, the value of your pension and lump sum has also increased by 1.7% - this has been reflected in your deferred pension update for 2025 as deferred benefit statements are based the latest pension increase date of 7 April 2025.

Benefits of contributing to the LGPS

Being a member of the Local Government Pension Scheme provides a valuable package of benefits to you, and your dependants.

Key features of the LGPS:

- ★ A secure pension payable for life
- ★ Tax relief on the contributions that you pay
- ★ Flexibility to pay more or less contributions
- ★ Freedom to choose when you take your pension
- ★ Flexible retirement
- ★ The option to exchange annual pension for a tax-free lump sum
- ★ Life cover for active contributing members.

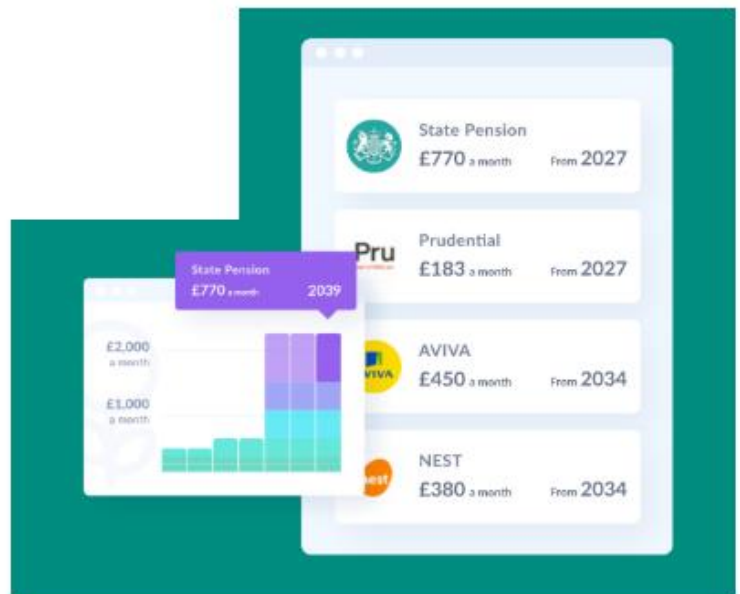
You can find out more about your LGPS benefits on our national website at:

<https://www.scotlgpsmember.org/>.

Pensions Dashboard – Getting ready to connect

The Government's Pensions Dashboard initiative will allow individuals to access information about their pension savings online, securely and all in one place. This means that you will be able to view pension details from all your pension providers, including your state pension.

The initiative is aimed at helping people to understand their pension savings, plan for their future retirement, and potentially find lost pension pots.



A recent study carried out by the Pensions Policy Institute found there is currently £31.1 billion lying in unclaimed, inactive, or lost pension pots. Data reveals these lost pensions are now worth an average of £9,470.

A combination of people switching jobs more often and employers being required to enrol employees into workplace pensions is the likely cause of members losing track of their pension savings.

The Department of Work and Pensions (DWP), along with the Money and Pensions Service (MaPS) are overseeing the Pensions Dashboard programme and they will decide the date when all dashboards will be available to the public.

Our teams are busy preparing our member data for connection. We will continue to keep you updated about our progress through our Highland Pension Fund news page at: <https://www.highlandpensionfund.org/news/>

You can find out more about the Pensions Dashboards initiative at: <https://www.pensionsdashboardsprogramme.org.uk>

Increasing your pension benefits

There are currently three ways to increase the pension benefits you receive from the LGPS.

1. Buy extra pension

You can buy extra pension up to a maximum of £8,568 per year (2025/26 rate). This figure is increased each year in line with cost of living. The extra pension you choose to 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 at: <https://www.scotlgpsmember.org/help-and-support/tools-and-calculators/buy-extra-pension-calculator/>.

2. Additional Voluntary Contributions (AVCs)

An AVC is a separate pot of money you build up alongside your LGPS benefits that aims to give you extra retirement income. The additional contributions you make are taken automatically from your pay and paid into a separate AVC pot. If you pay tax, you will benefit from tax savings as the contributions you make are deducted before tax.

- 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, as well as the impact of costs, charges and how well the fund(s) you invest in perform.



For more information, or to start paying AVCs, contact our in-house AVC provider, Prudential on 0800 032 6674, or visit their website at: www.pru.co.uk/rz/localgov/avcs.

3. Shared Cost Additional Voluntary Contributions (SCAVCs)

My Money Matters (previously known as AVC Wise), facilitates a salary sacrifice Shared Cost AVC scheme on behalf of some 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 automatically 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 a basic rate taxpayer £72.08.
- The 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 the My Money Matters website at: www.my-money-matters.co.uk.



Accessing your LGPS pension

The date you can receive your LGPS benefits in full (without a reduction) is known as your Normal Pension Age (NPA).

- For active members, NPA is usually the same as your State Pension Age. You can check your state pension age using the Governments State Pension Age calculator at: <https://www.gov.uk/state-pension-age>.
- For deferred members, the date your deferred benefits are payable without a reduction is displayed on your deferred benefit statement. To view your deferred benefit update for 2024, you will need to log into your [My Pension](#) account.

Under the Pension Freedoms Act, you can take your LGPS pension anytime between age 55 and 75. However, from 6 April 2028 the Government is increasing the Minimum Pension Age from age 55 to 57. This means that most members will not be able to access their pension until age 57. The change will not affect members who are retiring early due to ill health.

The Scottish Government has still to confirm whether LGPS members who joined before 4 November 2021 will be protected. As soon as we know more, we will update our Highland Pension Fund news page at: <https://www.highlandpensionfund.org/news/>.

If you choose to take your pension earlier than your NPA, your benefits will be reduced. This is because they're being paid out earlier and for a longer period. The amount of reduction depends on how early you take your pension and is measured in years and days. The current early retirement percentages can be found in the table below:

Number of years	Pension reduction	Lump sum reduction
0	0.0%	0.0%
1	5.0%	1.7%
2	9.7%	3.3%
3	14.0%	4.9%
4	18.0%	6.5%
5	21.6%	8.1%
6	25.0%	9.6%
7	28.2%	11.1%
8	31.2%	12.6%
9	34.0%	14.1%
10	36.6%	15.5%
11	40.6%	N/A
12	42.9%	N/A
13	45.1%	N/A

The early retirement reductions are reviewed periodically by the Government and can change at any time without notice.

If you qualify for Rule of 85 protections, this only applies to benefits taken from age 60. This means that even if you meet the rule of 85 before age 60, the earliest date you can receive your benefits unreduced, will be age 60. You can find out more about Rule of 85 protections at: <https://www.highlandpensionfund.org/resources/rule-of-85-transitional-protections/>.

Pension taxation

HM Revenue and Customs (HMRC) limits the amount of pension savings you can make without having to pay extra tax. This limit is in addition to any income tax you pay on your pension once it is being paid to you.

What is the annual allowance?

The annual allowance (AA) is the amount by which the value of your pension benefits may increase in a year without you having to pay a tax charge.

If the value of your pension savings in a year (including pension savings outside of the LGPS) is more than the annual allowance, the excess will be taxed as income. The standard annual allowance increased to £60,000 from 6 April 2023. For the tax years 2016/17 to 2022/23 it was £40,000.

If you think you are affected, you can find more information about pension tax and the annual allowance on the Government's website: <https://www.gov.uk/tax-on-your-private-pension/annual-allowance>.

If you are unsure if you will be affected by the AA, use the AA quick check tool on the LGPS member website: <https://www.scotlgpsmember.org/help-and-support/tools-and-calculators/annual-allowance-quick-check-tool/>.

Inheritance tax on pensions

At the Autumn budget 2024, the government announced several measures to reform inheritance tax. A consultation took place, proposing that pension fund administrators should be responsible for reporting and paying inheritance tax due on pensions to HMRC, however due to strong concerns raised during the consultation, the government decided not to proceed. Instead, from 6 April 2027 personal representatives will remain responsible for reporting and paying inheritance tax on pension related assets.

The government also confirmed that from 6 April 2027, all death in service benefits payable from registered pension schemes will be out of the scope of inheritance tax. More information about the consultation and the draft legislation can be found at: <https://www.gov.uk/government/consultations/inheritance-tax-on-pensions-liability-reporting-and-payment>.

McCloud judgement – Summer 2025 update



When public service pension schemes were reformed in 2014 and 2015, the LGPS changed from a final salary to a career average pension scheme.

Transitional protections were introduced for older members called the 'underpin protection'. However,

in 2018, the Court of Appeal ruled that younger members had been unlawfully discriminated against, because these protections did not apply to them.

From October 2023, changes have been made to the LGPS to protect eligible younger members, and these changes are known as the 'McCloud Remedy'.

The McCloud Remedy is being implemented across public service pension schemes, including the LGPS to rectify the age discrimination. The new rules mean a significant amount of extra work needs to be carried out by administering authorities to assess whether a member is in scope for the Remedy changes.

From 1 October 2023, we must carry out an 'in scope' assessment when certain events occur:

- Retirement estimates
- Deferred leaver calculations
- Compulsory retirements
- Voluntary retirements
- Survivor pensions
- Transfers (including divorce proceedings)
- Annual benefit statements



We must also review the benefits we have already paid before 1 October 2023 to assess whether those benefits should change retrospectively.

In some cases, we will not hold enough information about you to carry out our 'in scope' assessment. **If you joined the LGPS before April 2012 and were a member of a different public service pension scheme, we need to know about this**, even if you received a refund of your contributions, or transferred those benefits to another pension provider.

A public service pension scheme includes the Firefighters' Pension Schemes, Teachers' Pension Schemes, Local Government Pension Schemes in Scotland, England and Wales, Police Pension Schemes, Armed Forces Pension Scheme, Civil Service Pension Scheme, Judicial Pension Scheme and NHS Pension Schemes.



Fund documents and forms

Find and download forms and documents from your pension fund.

Find files to download

To allow us to work out if you are 'in scope' for the changes, you should complete our quick online form to tell us about any membership you have had in another public service pension scheme.

This form is available by logging into your [My Pension](#) account – click on the tile called **Documents and uploads**, then **Fund documents and forms**:

- Select the form called: **Public service pension scheme membership form**.

If you have completed this form already, you do not need to do it again, unless you have forgotten to tell us something.

Once we have assessed if you are 'in scope' for the changes, we need to work out if the pension you have built up in the career average scheme is higher than it would have been in the final salary scheme. If the career average pension you have built up is lower, you will qualify for 'underpin protection' and you will be entitled to an extra amount of pension called a 'final guarantee amount'.

For most members, the pension built up in the career average scheme will be higher, which means that only very few members will receive a 'final guarantee amount'. Although the number of members affected is small, the process of identifying them is complex and time-consuming. Our teams are working hard to gather and verify the necessary information to process calculations as quickly as we can, but in some cases, this is taking longer than usual.

Annual benefit statements

Public service pension schemes, including the LGPS are required to reflect a members underpin protection in annual benefit statements for active and deferred members issued from 2025. However, the Scottish Ministers laid new regulations in December 2024 allowing Funds to extend the McCloud implementation period to 31 August 2026.

The McCloud ruling has made pension calculations much more complicated, and our software is under development so it can calculate certain cases automatically, such as pension transfers after 31 March 2022 or adjustments due to divorce. We also need to collect detailed historical information from employers, such as:

- Dates of unpaid leave between 2015 and 2022
- Average pay in the year before turning 65 (for those working past age 65)

Details of any previous public sector pension service that hasn't yet been recorded also needs to be collected.

Because of these challenges, the Highland Pension Fund has decided **not to include details about how the McCloud changes might affect your pension** in this year's annual statement. We simply don't have all the necessary information yet, and bulk calculations wouldn't be accurate for everyone.

We understand this may be disappointing, but we want to treat all members fairly and consistently until the full review is complete and our systems are updated. The number of members who will see a guaranteed increase due to McCloud is very small.

We aim to include more information in next year's statement. In the meantime, if your pension becomes payable, we will look at your case individually to make sure you're not missing out.

Are you thinking about retirement

If you are thinking about retirement, or starting to plan for your retirement, we have a [Retirement Planning Guide](#) to help. The guide can be viewed or downloaded from your [My Pension](#) dashboard – click on the tile called **Documents and uploads**, then **Fund documents and forms**.

Our 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
- How to obtain an estimate of your retirement income

You will also find useful links and [short videos](#) to learn more about the LGPS and how it works.

Have you tried our benefit calculators and retirement planning tools?

Log into your [My Pension](#) account to access our quick and simple to use benefit calculators. Work out how much your pension benefits will be if you retire at a specific date, explore your lump sum options and more!

Look for the **Retirement planner** and **Benefit calculator** tiles on your My pension Dashboard.

Highland Pension Fund's latest 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.

Following the completion of our valuation at 31 March 2023, our funding position at 31 March 2023 was stronger than in 2020, with a funding level of 136%. The full results are published in Valuation Report: <https://www.highlandpensionfund.org/resources/actuarial-valuation-report-2023/>.



Pension Fund accounts

The Highland Council Pension Fund accounts are published on the resources section of our website at: <https://www.highlandpensionfund.org/resources/>. You can view a copy here: <https://www.highlandpensionfund.org/resources/unaudited-annual-report-and-accounts-2024-25/>.

How we invest

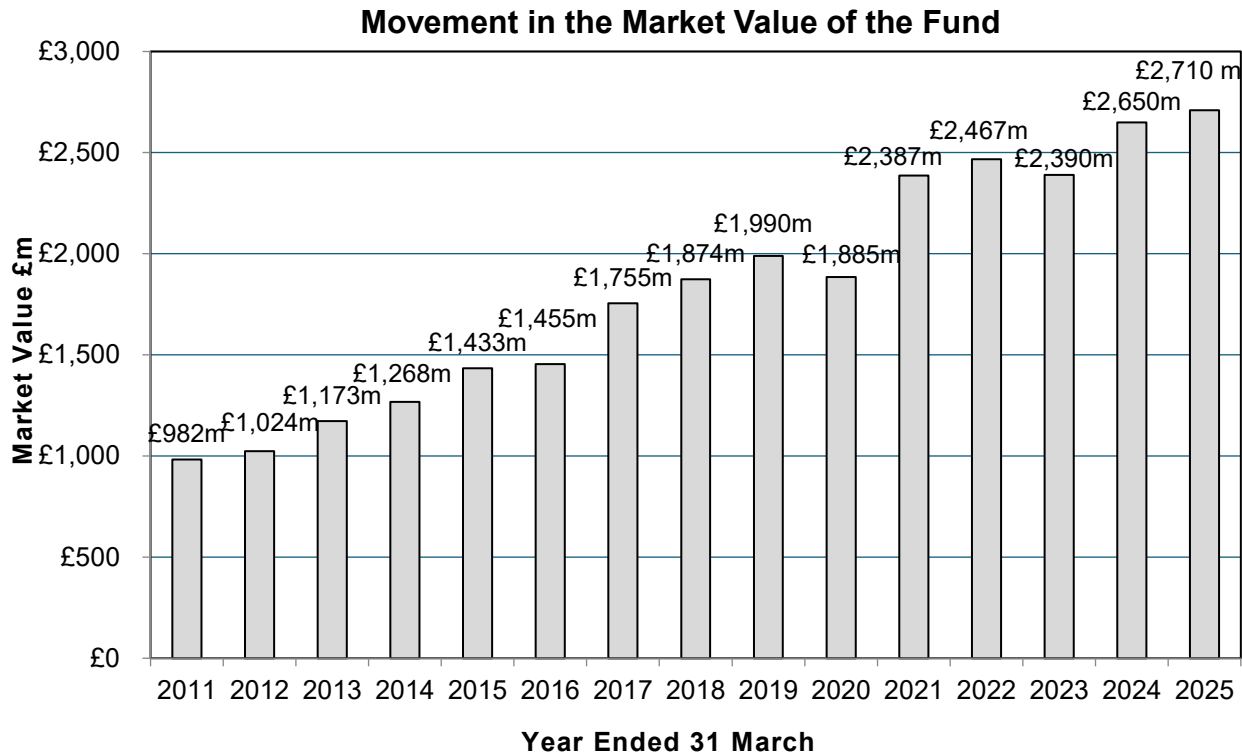
There are regulations which govern how Local Government Pension funds can be invested to make sure these are spread across a range of asset classes.

Information on these regulations and how we invest can be found in our Statement of Investment Principles. Our Statement of Investment Principles was updated in June 2024 and has been published on our website. This document can be viewed at: <https://www.highlandpensionfund.org/resources/statement-of-investment-principles/>.

We publish a list of all our investments every quarter on our website. A list of investments at June 2025 can be found at: <https://www.highlandpensionfund.org/resources/investments-as-at-30-june-2025-excluding-cash/>.

Investment performance

In terms of investment performance, over the last 5-year period the returns average out as 8.2% each year (against a benchmark target of 9.5%) with the current value of investments in the graph below.



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. This policy is published on our website and can be viewed at:

<https://www.highlandpensionfund.org/resources/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 with an integral part of the process of appointing new fund managers being to consider their approach to ESG.



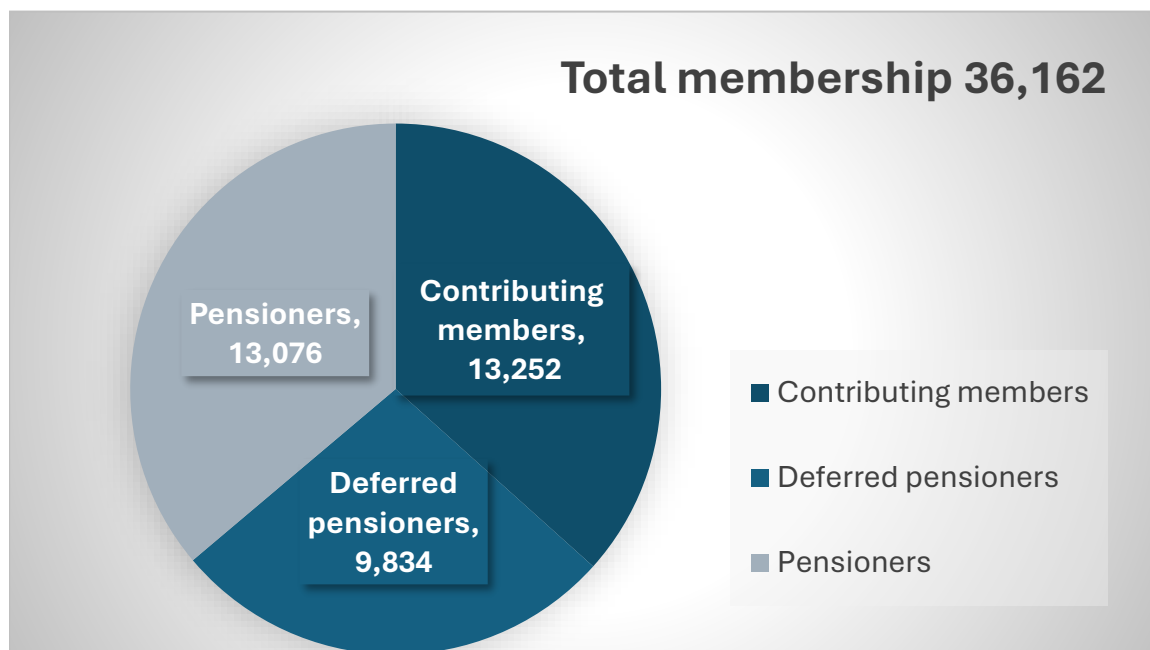
We are also a member of the Institutional Investors Group on Climate Change, the European membership body for investor collaboration on climate change and the voice of investors taking actions for a prosperous, low carbon future. For more information, please visit their website at www.iigcc.org.

Key facts and figures

Financial performance (2024/25):

Opening value of pension fund assets + £2,659m (£2.659bn)			
Contributions received 	+£75.9m	Pension benefits paid 	-£115.7m
Return on investment 	+£55m	Management expenses 	-£14.2m
Closing value of pension fund assets + £2,715m (£2.715bn)			

Current scheme membership data (2024/25):



Keeping your pension safe

Millions of people fall victim to pension scams every year. Anyone can be the victim of a pension scam, no matter how financially savvy they think they are. People may be tricked into handing over their entire pension savings to scammers.

It's important that everyone can spot the warning signs. The tactics used by pension scammers to encourage people to transfer their pension savings to them are constantly changing.

Some of the tactics include:

- offering free pension reviews or health checks
- promises of better returns on savings
- unlocking pensions before age 55, tax loopholes, pension loans or upfront cash
- time limited offers or forcing you into a quick decision; using couriers to send documents, who wait until they are signed
- contact out of the blue – cold calling about pensions is against the law. You should not be contacted by any company about your pension unless you have asked them to contact you.

Once you have transferred your pension savings into a scam it's too late. You could end up losing all your pension savings. In some cases, you may also face a tax bill of 55% of the value of the pension you transferred.

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](#) or visit the Pension Regulator website for more information:

<https://www.thepensionsregulator.gov.uk/en>

<https://www.thepensionsregulator.gov.uk/en/pension-scams>

If you suspect a scam, report it right away:

- Report to Action Fraud on 0300 123 2040 or on their website at: <https://www.actionfraud.police.uk/>.
- Report to the Financial Conduct Authority (FCA) by contacting their consumer helpline on 0800 111 6768 or using the reporting form on their website at: <https://www.fca.org.uk/consumers/report-scam-us>.



If you are in the middle of a transfer, contact your pension fund immediately and then get in touch with MoneyHelper at <https://www.moneyhelper.org.uk/en>.



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 at: www.moneyhelper.org.uk/en.

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.

You can find out more about how your data is held and processed in our Privacy Notice which is published on our website:

Other topics

You may be interested in these other topics which we cover on the National LGPS Scotland website at: <https://www.scotlgpsmember.org/>

- [Changes to pension tax rules](#)
- [Transferring your pension](#)
- [What if I am absent from work](#)
- [Paying less with 50-50](#)
- [Tools and calculators](#)
- Plus, much more...

Our Fund documents and forms



Fund documents and forms

Find and download forms and documents from your pension fund.

Find files to download

Accessing our Fund documents and forms

You can access our fund documents and forms, including guides and factsheets, by logging into your **My Pension** account:

- Click on the **Documents and uploads** tile.
- Select **Fund documents and forms**.
- Click the link for the form you wish to complete.
- Open the document and fill in the form.
- Save your completed form to your desktop or other preferred location.

Alternatively, our member forms and guides are also published on our Fund website and can be viewed, printed or downloaded from the resources section:

www.highlandpensionfund.org/resources/.

You can search for a resource by entering key words into the search box or you can filter by document type or topic:

Resources

Resources index page

Search by keyword



Topic



Type



Year



Sending us your completed forms and documents

You can send us your completed forms (and supporting documents where required), quickly and securely by using the **My uploads** facility on your [My Pension](#) account.



To send us your documents, click on the documents and uploads tile, then select My uploads.

You can follow the simple on screen instructions or follow our step by step guide:
<https://www.highlandpensionfund.org/resources/my-pension-user-guide-my-uploads/>.

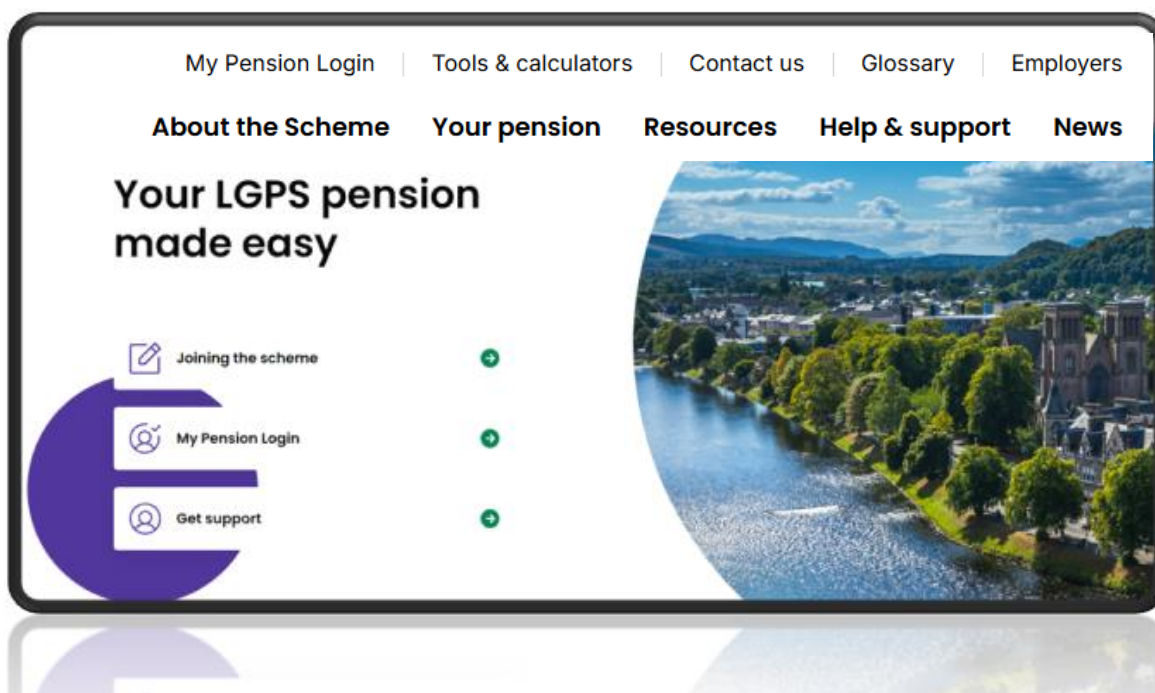
My uploads

Upload files and view all of the documents you've sent us.

Upload and view my files

This is our preferred way of receiving your completed forms and documents. It's safer than sending your personal documents in the post, or by email, and your documents are instantly available for our team to view as soon as you upload them! We receive an automatic notification telling us that we have received new documents from you.

You can find out more information about Highland Pension Fund on our dedicated website at: <https://www.highlandpensionfund.org>:



Local Government Pension Schemes Regulations

Local Government Pension Schemes are covered by a set of rules which can only be changed with the approval of the Scottish Parliament.



A copy of the current Local Government Pension Scheme (Scotland) Regulations can be found at: www.scotlgpsregs.org/schemeregs/lgpsregs2018/timeline.php.

Contact us

Write to us at:

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

Email us: 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 5pm, Monday to Friday. Appointments are not necessary but can be made by email or telephone.

My Pension online service:

Log in or register at: <https://highlandpensionfund.mypensiondetails.co.uk/login>

Your feedback



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.

Please complete our short survey.

[Click here to access the survey](#) or scan the QR code:

