



WARWICKSHIRE
PENSION FUND

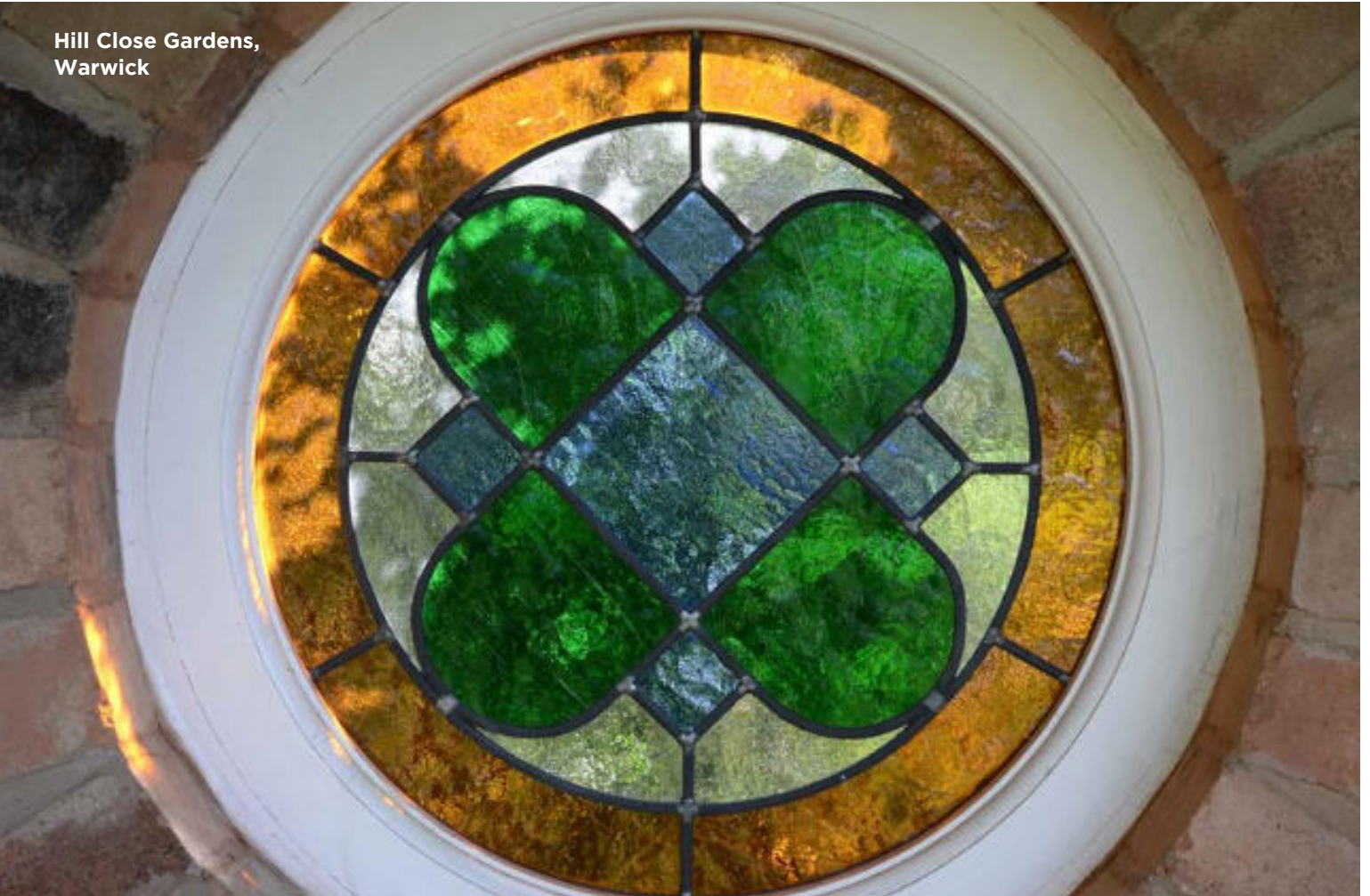
NEXT CHAPTER

ISSUE 2 | JUNE 2024

YOUR NEW PENSIONER
NEWSLETTER FROM THE
WARWICKSHIRE PENSION FUND



Hill Close Gardens,
Warwick



Welcome to the 2024 Spring/Summer Edition of the Next Chapter, the new look newsletter for retired members of the Warwickshire Pension Fund and their dependents. We hope this newsletter finds you well.

You will find this edition full of the latest LGPS pension news and features. You will also find enclosed the usual Warwickshire Pension Fund updates including confirmation of the pensions increase applied from 8th April 2024 and the pension pay dates for the year ahead. There are also great articles on Hill Close Gardens, the hidden hedged gardens of Warwick and an article around volunteering and the charity, Dogs for Good.

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I am writing this article from our new office base in Shire Hall in Warwick, the pensions team has a new home within the council offices for the first time in many years. Our old view looked out into the marketplace and the bustling streets of Warwick, while our new office has a quieter outlook of the council's fishpond.

This newsletter has now been moved to the digital age, with its main form of issue being online unless members have chosen to opt out of digital communications. Considering this, we remind our members to keep us up to date with any changes to their contact details, please remember to include and update us with changes to your email address, telephone number and postal address. If you would like to opt out of digital communications, please contact us so we can update your records.

Further to our success last year at inviting our pension members to the Annual General Meeting for the first time we would like to extend the invitation again this year, the meeting will be held at Warwick Racecourse on Friday 15th November 2024. We would like to welcome members and update them on what the fund is doing going forwards and also what has been achieved over the last year, further information on how to register your attendance is found on page 3.

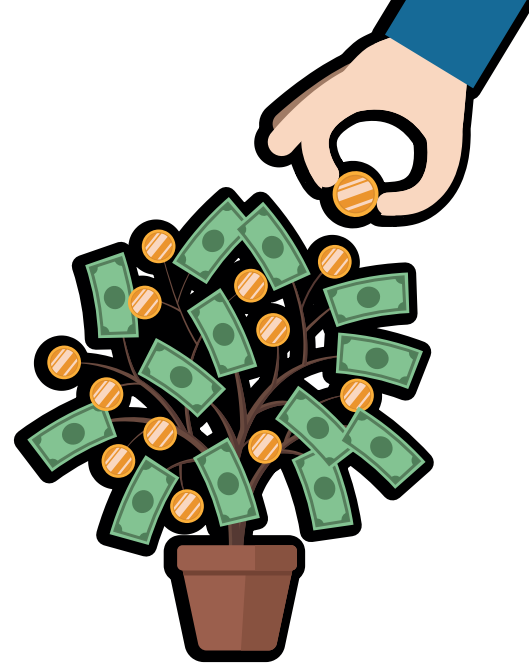
We hope you enjoy reading this newsletter, we welcome articles for consideration from our retired members so please contact us if you would like to contribute to a future edition. With kind regards and best wishes,

Lisa Eglesfield

**Interim Pension Administration
Delivery Manager**

FUND UPDATE

2022/23 was another busy year for the Fund, but we are pleased to say that in spite of some very significant challenges, the Fund is in a healthy position.



The Fund had faced some key issues, such as managing the ongoing impact of the war in Ukraine and continuing to develop our response to the global climate emergency, as well as the Triennial valuation. The Fund is well placed to deal with the unpredictability that the future brings.

At the same time, we are successfully meeting the Fund's key objectives of ensuring sufficient funds are available to pay pensions when they are due and paying those benefits accurately and on time.

PENSION PAYMENT DATES FOR THE YEAR ENDING MARCH 2025

Thu	28 March 2024	Thu	31 October 2024
Tue	30 April 2024	Fri	29 November 2024
Fri	31 May 2024	Tue	31 December 2024
Fri	28 June 2024	Fri	31 January 2025
Wed	31 July 2024	Fri	28 February 2025
Fri	30 August 2024	Mon	31 March 2025
Mon	30 September 2024		



MCCLLOUD REMEDY - AN UPDATE

In previous issues of our newsletter we have shared articles on the McCloud Remedy and how it might impact your pension.

Background

In December 2018, the Court of Appeal ruled that younger members of the judicial and firefighters' pension schemes had been unlawfully discriminated against because pension protections (or 'underpin') that had been put in place for older scheme members did not apply to them.

This ruling is called the 'McCloud judgment', after a member of the Judicial Pension Scheme involved in the case. Because of the ruling, there are now changes to all public service pension schemes that provided protections, including the LGPS.

The changes are intended to remove the age discrimination found in the McCloud court case.

What does the McCloud remedy mean?

The McCloud remedy means two main changes for LGPS members.

1. Qualifying younger members are now protected by the underpin too. This removes the discrimination found in the McCloud judgment.
2. The new underpin rules are much more detailed. This means that the underpin works fairly and consistently for all protected members.

What is the Warwickshire Pension Fund doing?

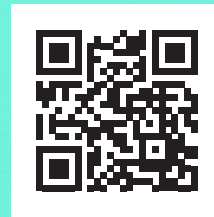
We are now in the process of checking all our records for members who may be affected by the underpin. The new checks are complex and only a very small number of scheme members will be affected.

Do I need to do anything?

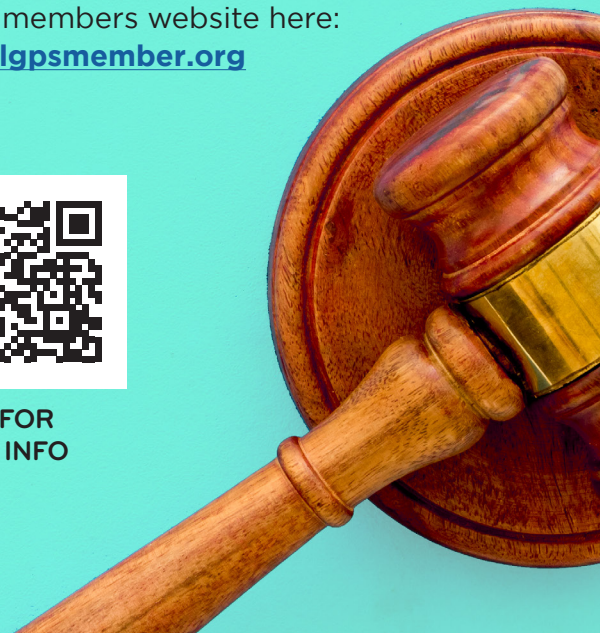
You do not need to do anything or contact the fund. We are checking our records and will contact anyone who's pension is affected by the end of March 2025.

More information can be found the LGPS members website here:

www.lgpsmember.org



SCAN FOR
MORE INFO



AGM INVITE

We are pleased to be able to invite the members of the Warwickshire Pension Fund to our annual meeting this year, which will be held on:

Friday 15 November at Warwick Racecourse, at 10am.

Refreshments will be provided from 9.30am and we expect the meeting to finish around 1pm, a light lunch will also be provided.

If you wish to attend in person, places will be limited and will be allocated on a first come first served basis.

The annual meeting will give you an opportunity to learn more about the workings of the Fund, from both officers and advisors.

To book your place please e-mail pensions@warwickshire.gov.uk. We do hope you can join us.

Please ensure you provide us with an email address so a reminder can be sent to you prior to the meeting or a link to allow you to watch it online.

Confirmation of the agenda will also be provided nearer the time; information will be emailed to you and will be available on the Fund's website: warwickshirepensionfund.org.uk/

HILL CLOSE GARDENS



The story of Hill Close Gardens began in 1845, when 4 acres of pasture land was purchased with a view to making individual gardens for local residents. Space in the centre of Warwick was very limited and many people lived above their business premises, so were keen to have somewhere to relax and hence the 'Hidden Hedged Gardens of Warwick' were established.

The gardens towards the top of the site were much sought after, often owned by solicitors

and accountants; the plots on the lower levels, some of which were smaller were owned by people such as a shoemaker and the local postman! The gardens were different from allotments in that they were used for pleasure rather than to purely grow produce; most of the plots were a mixture of lawn, flowers and some fruit and vegetables.

We're lucky to have a lot of information about the owners of the gardens. One owner was Mr Chadband, who was a local confectioner and had pig sties on his plot; it's thought that one of the characters in Charles Dickens' Bleak House – the Reverend Chadband – was influenced by this local family, Dickens perhaps having walked past

their shop and been inspired to create his character.

By the middle of the 20th century, the gardens began to fall into disuse as people moved to the suburbs and began to have their own gardens adjacent to their homes. It was later discovered that the gardens were one of only four remaining examples of this type of hedged garden in the country, a once common sight, after action from local residents, the decision was then made in the 1990s to preserve and restore them. In addition, several summer houses dating back to the 1850s were deemed notable enough to obtain listed status. Over a number of years, the gardens were brought back to their former glory by a group

of dedicated volunteers, who continue to give their time to ensure the gardens are a delight for their many visitors.

So what can you see when you visit Hill Close Gardens? It's lovely to wander around the individual plots and learn something of the local families who used them, as well as to enjoy the plants and trees and general surroundings, which offer a different experience in each season. From the January snowdrops, through to the spring flowers and tree blossom, summer strawberries and autumn apples, pears and chrysanthemums, there's something to enjoy all year round.

The location of the gardens – which are tucked away next to Warwick Racecourse – means that they are a haven for wildlife. Current inhabitants include a 'prickle' of approximately 15 rescue hedgehogs, a range of birdlife and a wide variety of insects. There are more than 50 heritage varieties of apple tree scattered amongst the gardens, so pollinators are particularly welcome visitors. A recently installed nest box camera has revealed local birds already settling in.

Other items of note are our small museum of garden artefacts, 1930s pig sties and a variety of summer houses which the owners

of the gardens would have used as somewhere to have a cup of tea and enjoy the view, or to simply shelter on a rainy Warwickshire day.

As well as welcoming visitors who wish to explore the gardens, there are several events throughout the year such as Snowdrop Weekend, Bee Weekend, Apple Weekend, drawing workshops, outdoor plays and family activities. We also have a welcoming Visitor Centre and our lovely Lammas Room is available for hire for events and meetings.

We look forward to welcoming you to Hill Close Gardens!

www.hillclosegardens.com



PENSION INCREASE

This years 'Cost of Living' increase to pensions in payment is 6.7% from 8th April 2024. The full increase is only payable if your pension began on or before the 23 April 2023. If your pension began after this date a smaller increase will be applied:

Your annual pension is reviewed each April, so that it reflects the cost of living. The amount of Pensions Increase is based on an index specified by the Government.

Any Pensions Increase is normally paid to:

- Pensioners who are aged 55 or over.
- Pensioners who have retired for the reason of permanent ill health at any age.
- Spouses and dependants of former pensioners.

Pensions Increase is currently based on the change in the Consumer Prices Index in the 12-month period up to the end of the previous September.

26 Mar 23	to	23 Apr 23	1.0670
24 Apr 23	to	23 May 23	1.0614
24 May 23	to	23 Jun 23	1.0558
24 Jun 23	to	23 Jul 23	1.0503
24 Jul 23	to	23 Aug 23	1.0447
24 Aug 23	to	23 Sep 23	1.0391
24 Sep 23	to	23 Oct 23	1.0335
24 Oct 23	to	23 Nov 23	1.0279
24 Nov 23	to	23 Dec 23	1.0223
24 Dec 23	to	3 Jan 24	1.0168
24 Jan 24	to	23 Feb 24	1.0112
24 Feb 24	to	23 Mar 24	1.0056

MEMBER SELF SERVICE

Member Self Service (MSS) is a website that we launched in 2022 to give our scheme members access to their pension details online.

Members can register for MSS by visiting our website warwickshirepensionfund.org.uk/ or by scanning the QR code with your smart phone.

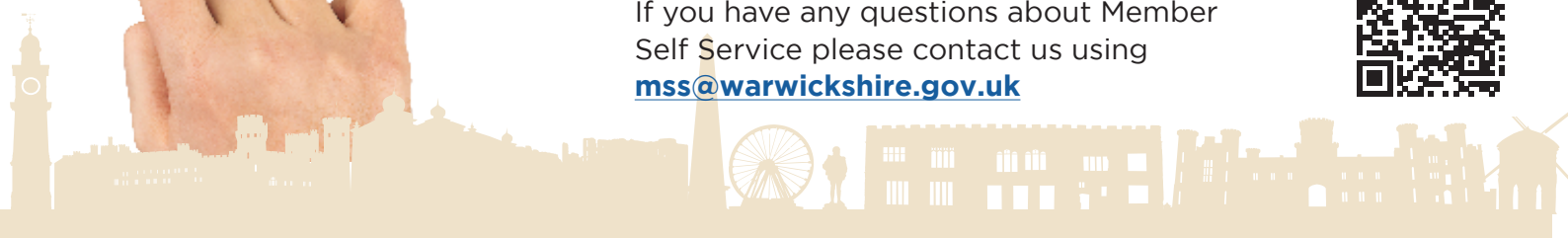


What can I do on MSS?

- Keep your contact details up to date to ensure we are able to contact you
- Update your nominated beneficiary to receive any lump sum that would be payable should you pass away
- Share documents with the pension fund digitally and securely
- Find out how much pension your beneficiaries could get in the event of your death

Please note your pension payslip and P60 are not available on MSS. Both documents are sent via email to your current email address.

If you have any questions about Member Self Service please contact us using mss@warwickshire.gov.uk



WARWICKSHIRE'S YOUNG POET LAUREATE

**We are pleased to feature
a poem in this issue
from Warwickshire's
Young Poet Laureate for
2023/24 May Vaughan.**

Warwickshire Libraries appoint a Young Poet Laureate each year and it is open to anyone aged between 13 - 17 who lives and is educated in Warwickshire. If you know anyone who would be interested in this fantastic opportunity please help us to spread the word. More information is available on

**[www.warwickshire.gov.uk/
youngpoetlaureate](http://www.warwickshire.gov.uk/youngpoetlaureate)**

Hello, I'm May, the Warwickshire young poet laureate. My poem, Home is inspired by growing up and the role of place in forming a sense of identity and community. I have so many stories and memories tied to Warwickshire and that's something I wanted to think about in this poem. This year has been an incredible opportunity for me to share my love of all things poetry and I hope to see you around at any of the events coming up this year.

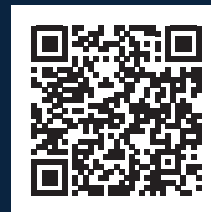


Home

Sometimes I think I am untethered
Taut to earth with sugar
paper threads
If you call my name,
try to teach me poetry;
Epics, iambic. (I am lost to meter).
I will never reply, and there will be
Both of our words. Lost

Sometimes I find the streets, places.
There is a mural venerated
An accolade of faces.
I am spat out on the tarmac
By someone famous and their plaque
And I will find my way back.

Somewhere between the
terraces and river
There is a reminder of me, seven.
This place rolls off the
tongue as home.
I am, suns for eyes, watching
A woman selling pottery, how
She has cut out this earth as well
And made-up sentences to fit
Molded into cups and saucers.
And it rolls off the tongue as home.



**SCAN FOR
MORE INFO**

If you are a poet (published or not!) and would like to share your poems in our newsletter, please send them to

pensions@warwickshire.gov.uk

SUPPORTING DOGS FOR GOOD

ANNA PROSSER

I am currently Chair of the Dogs for Good Warwickshire and Coventry Supporters Group. I am also a Voluntary Speaker for Dogs for Good and sometimes I temporary board puppies/dogs for the charity.

Just before I retired from Warwickshire County Council employment I decided I wanted to continue to be active and still feel useful.

Whilst I was a Children's Social Worker I was given the opportunity to work with families and children in a therapeutic way and set up several Parent's Support Groups in Leamington Spa.

On retirement I looked at various organisations with a view to volunteering. I chose Dogs for Good because of the combination of (animals) dogs and support for people. I am a puppy socialiser and have had several puppies for their first year helping them to grow up to be confident, happy dogs, learning all that is required to enable them to become an assistance dogs.

I love working with our friendly, amazing volunteers for the charity,

organising various events for fund raising and encouraging people to become involved, whether it is caring for a puppy for its first year, telling people about the charity or encouraging them to support our fundraising.

We fundraise, an important task, but we desperately need socialisers so that we can provide wonderful assistance dogs for adults and children with a disability. We provide Autism dogs for families where there are children on the autistic spectrum and Dementia dogs. We tell anyone and everyone about our online workshops to help families buy and/or train their own dog to help their child on the autistic spectrum. Dogs for Good are developing Dementia Workshops and we also undertake pieces of work with our Community Dogs helping people to overcome their anxiety.

We attend many events during the year with our fund-raising stand such as the Kenilworth Lions, Kineton Music Festival, and many events in the community, sometimes setting up fun dog shows and we always need help. We have monthly meetings and regular socials.

Look around there are so many charities that need help, give what time suits you and find a fit. Look on our Facebook Page, Dogs for Good Warwickshire and Coventry Supporters Group or contact [dogsforgood.org](https://www.dogsforgood.org)



CONTACTING US

There are various ways you can contact our office.

Write to us at: Warwickshire Pension Fund, Warwickshire County Council, Shire Hall, Warwick CV34 4RL

Call us on: 01926 412005

Member Self Service Queries:

Email: mss@warwickshire.gov.uk

Articles or feedback about communications:

Email: pensions@warwickshire.gov.uk

Payroll Queries:

Email: hrandpayroll@warwickshire.gov.uk

Our office opening hours are 9am - 5pm Monday to Thursday and 9am - 4pm on a Friday*

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*Staff are available Monday to Thursday for face to face meetings but please contact us in advance to arrange a time .