

# NILGOSC NEWS 2025



# Welcome to the 2025 NILGOSC Annual Members' Newsletter

## Why me?

You are receiving this newsletter because you are a deferred member. That means you are someone who is no longer contributing to the Local Government Pension Scheme (Northern Ireland) ("the Scheme") but you are not yet receiving your pension.

Even though you are no longer paying into the Scheme, we are continuing to look after your pension savings until you reach retirement and can enjoy them. It is important that you don't lose touch with us so that we can pay your pension quickly when the time comes.

This newsletter provides some useful information on your future pension and how to keep in touch with NILGOSC, who administer and manage the Scheme.

We hope you enjoy reading this edition.

Why  
me?



**We recommend that you take this opportunity to:**



Make sure you are  
protected from pension  
scams

**SEE PAGE 8**



Register with  
My NILGOSC Pension  
Online

**SEE PAGE 14**

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# News

## 75th Anniversary

NILGOSC is celebrating its 75th anniversary this year. Much has changed in the past 75 years, and we have come a long way from 1 April 1950 when only four staff looked after the Scheme.

NILGOSC was set up to administer the pension scheme for the local councils and other similar bodies in Northern Ireland. We started out with only 1,849 members and no pensioners. A far cry from the 86,137 members that now contribute to the Scheme and 48,171 pensioners that we pay every month.

Thankfully the value of the Fund has also grown from £511,904 to almost £11 billion to ensure that we can pay all of our pensioners each month, and prepare for all of the pensions that will come into payment in the future.

While there have been numerous changes over the past 75 years, including many regulation changes, our members have always remained at the centre of all that we do. We would like to thank you and our amazing staff, both past and present, for making the last 75 years so successful.

## Did you know...

The oldest pensioner in our Scheme is 103 years old and they have been receiving their pension for nearly 40 years!

Many of our pensioners live abroad in Europe, USA, Canada, Asia, South America, Africa and even as far away as Australia and New Zealand!



## My NILGOSC Pension Online has been upgraded

We have recently upgraded our My NILGOSC Pension Online portal, so it's a great time to register if you haven't already done so.

The new portal has many of the same features as the original site, but with a fresh new look, easier navigation and improved security features. The web address has not changed, so we would encourage you to visit <https://members.nilgosc.org.uk/> and check it out.

You can view and update your personal information and contact details, check your latest pension value on your annual benefit statement, get instant quotations of what your pension might be when you decide to retire, update your communication preferences, make or alter your Expression of Wish - death grant nomination and upload documents directly to us.

More information on how to register can be found on page 14.

## Pension Scheme of the Year

NILGOSC is delighted to have won the Defined Benefit Pension Scheme of the Year award at the Pensions Age Awards in London on 4 March 2025.

The judges were impressed by our pensions service, which included our high levels of customer satisfaction, member and employer engagement activities and My NILGOSC Pension Online. They also praised our Responsible Investment and climate achievements, the performance of the Fund, our surplus funding position and our success in building up an infrastructure portfolio. Finally, they were impressed how a small scheme from Northern Ireland had come to influence the pension industry across the UK due to our involvement with many local and national pension groups.



## McCloud Remedy Update

From 1 October 2023 changes were made to the Scheme to remove the discrimination found in the McCloud court case.

For the past eighteen months we have been updating the records of members who are eligible for the underpin, which rectifies this discrimination. There are approximately 50,000 records to review so it will take us some time to fully complete. The final underpin can only be calculated when you take your pension.



We have now updated the records of over 36,000 members. To date just over 1% of eligible pensioners have received an uplift in their benefits from the underpin.

**Most members do not need to take any action** as NILGOSC can identify who has protection from their Scheme records. If you have membership in another public service pension scheme before 1 April 2012 you will need to tell us by completing form LGS10. For more information visit our website <https://nilgosc.org.uk/deferred-members/your-benefits/the-mccloud-remedy/>.

## Wider Pension News

### Increase in normal minimum pension age

The normal minimum pension age will be increased from 55 to 57 from 6 April 2028. This is the earliest age that you can take your pension benefits (apart from ill-health). At this stage we do not know what protections, if any, will apply to members of the Scheme.

### State Pension Age review

Currently the state pension age is 66, however it will rise to age 67 between 2026 and 2028. It is then planned to increase again to age 68 between 2044 and 2046, but this is due to be reviewed. You can check your state pension age at <https://www.gov.uk/state-pension-age>.



## Pensions Dashboards

Most people will change jobs several times during their working life, meaning that they may have more than one pension pot. Pensions Dashboards is a government initiative which will enable you to see simple information about your Scheme pension as well as any other pension savings that you have (including your State Pension), online, securely and in one place. This facility should also help you to find any lost pension pots.

When you use a pensions dashboard, you will be asked to input certain personal data. We will then use that data to search our records and determine if you have a pension with us. This process is called 'matching'. To match you with your pension benefits it is essential that the personal data we hold for you, such as first name (given name), surname, date of birth, National Insurance number and current address is correct. You can check your details on My NILGOSC Pension Online and update your address if necessary. If any of the other information that we hold is incorrect, please contact us so that we can update our systems and avoid any delays when the dashboard becomes available.

All pension schemes are to connect to the Pensions Dashboard by 31 October 2026. We do not know the date that dashboards will be made available to the public as this will be decided by the Government. It is to give at least six months' notice of this date.

## Inheritance Tax on Pensions

In October 2024, the Government published a technical consultation on implementing its policy to bring inheritance tax on pensions into force for deaths from 6 April 2027. The current exemption that individuals can usually transfer their entire estate (including their pensions) to a spouse free of inheritance tax will continue to apply. NILGOSC responded to this consultation as it is unclear whether the intention is that death grants, payable on death of a member, are within scope of this change. Links to this consultation and NILGOSC's response are on our website at

<https://nilgosc.org.uk/consultations/previous-consultations/>.

The Government is to publish its response and carry out a technical consultation on draft legislation to implement these changes later in 2025.



# Protect your Pension from Fraudsters

## Your LGPS (NI) pension is one of the most valuable assets you own

Sadly, the last decade has seen an increase in companies being formed to defraud the public of their pension savings, by encouraging them to transfer their pension savings to unsuitable or bogus schemes. Unfortunately, the cost-of-living crisis has led to an increase in these companies, with many using people's possible financial difficulties to further manipulate them into transferring their savings. NILGOSC has pledged to protect scheme members by following the principles of the Pension Scams Industry Group (PSIG) Code of Good Practice.

## What should you look out for?

According to the PSIG, victims of pensions scams report receiving cold or unsolicited calls, offers of free pension reviews, offers of upfront cash and promises of high investment returns. These should be viewed as warning signs of a scam. You may even be introduced to these companies by a friend or family member who is also unknowingly being scammed.

You should be very wary of a scheme offering to help you release cash from your pension before you're 55. This is known as pension liberation and is almost certainly a scam which will result in you having to pay a tax bill of 55% plus other charges, and you could lose your entire pension pot.

- Do not click links or open emails from senders you don't already know.
- Do not give out personal details like bank details, address, existing pension or investment details.
- Beware of adverts on social media channels and search engines.

**If you suspect you have been the victim of a scam:**

**Report it to Action Fraud**

- Go to [www.actionfraud.police.uk](http://www.actionfraud.police.uk)
- Call 0300 123 2040

**Report it to the Financial Conduct Authority (FCA)**

- Go to [www.fca.org.uk/contact](http://www.fca.org.uk/contact)
- Call 0800 111 6768





## How do you protect yourself?

**Reject Unexpected Offers** – chances are it's high risk or a scam. If you receive a cold call regarding your pension, the safest thing to do is hang up – the call is illegal and probably a scam. If you have been offered a free pension review, please be very cautious. Professional financial advice on pensions is not free. A free offer from a company you have not dealt with before is probably a scam.

**Check who you are dealing with** - Is the individual or company offering you advice on transferring your pension qualified to do so? You can confirm this by checking the FCA Register (<https://register.fca.org.uk/s/>) and calling the Consumer Helpline on **0800 111 6768** to check the firm is permitted to give pension advice. There are many different areas of registration and it's important the advice you receive is specifically on pension transfers. Do not give any personal information (name, address, bank details, email or phone number) to organisations or people before verifying their credentials.

**Don't be rushed or pressured into making a decision** - This is another red flag of a possible scam. Take your time and make sure you are happy. This will be time well spent. If you make the wrong decision and transfer your pension to a scam scheme your monies are unlikely to be recovered. Better to make sure you are making the right decision at the outset.

**Get impartial advice** - You have worked hard to build up your pension savings, so a little extra time spent to make sure any transfer is in your best interest is very worthwhile.

- **MoneyHelper provides free independent guidance** ([www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)) or call 0800 011 3797.
- **Use an FCA registered adviser – they will be able to give you the best advice based on your own individual circumstances. Never take financial advice from the company that contacted you or an adviser they suggest, as they could be part of the scam.**

## And finally...

Deciding whether to transfer out of the LGPS (NI) is a serious financial decision. Your pension with us is a guaranteed income at retirement. If you transfer your defined benefit pension to another type of scheme you will lose this guarantee, along with other Scheme benefits such as annual inflationary pension increases and guaranteed dependants' benefits.

# Your Pension

## Let's Stay Connected

We have moved to digital communications for most of our members, meaning that your annual benefit statement, newsletters and other information about your pension are available online via My NILGOSC Pension Online. If you haven't already registered please do so today using the QR code above or visit

<https://nilgosc.org.uk/deferred-members/keep-us-updated/lets-stay-connected/>.



Please also remember to add NILGOSC to the list of people who need to know if you move house, get married or if any of your personal details or circumstances change. It is essential that your information is up to date before the introduction of Pensions Dashboards (see page 7). We also want to make sure personal or sensitive information doesn't go to your old address and put you at risk of identity fraud.

## How your Benefits are Increased

Each year your benefits are increased by Pensions Increase Orders. In April this year, the value of your pension benefit was increased by 1.7%. More information on how your pension is increased each year is available on our website:

[www.nilgosc.org.uk/deferred-members/your-options/annual-pension-increase](http://www.nilgosc.org.uk/deferred-members/your-options/annual-pension-increase).

## When can I Claim my Pension?

The date that your deferred pension benefits are due to be paid depends on when you left the Scheme. If you left before 1 April 2015 your normal retirement date is usually age 65. If you left on or after 1 April 2015 your normal pension age is the same as your state pension age. Your annual pension benefit statement will show you the exact date.

If you are due to retire this year, NILGOSC will issue your pension claim forms directly to your home address approximately three months before your retirement date.



If you left the LGPS (NI) after 6 April 2006, you can choose to leave your benefits here and claim them when you're ready, but they must be paid to you by your 75th birthday. In this case your benefits would be increased to reflect the later payment.

## At age 55 or over

Your benefits can be paid out as soon as you reach age 55 and have left your Scheme employer. As NILGOSC will be paying your benefits for a longer period of time, your benefits will be reduced.

If you are interested in seeing how taking your benefits early would affect your benefits, you can log on to My NILGOSC Pension Online and use the benefit calculator. Please see the information on the increase to the normal minimum pension age on page 6.

## Ill-health

You may be able to have your benefits paid early, without reduction, if because of your health:

- You would be permanently unable to do the job you were working in when you left the LGPS (NI).
- You are less likely to be capable of doing any other job before normal pension age.

The decision is made by NILGOSC after examination by an independent registered medical practitioner. Ill-health retirement applications should be made to us in writing, accompanied by current medical evidence. For more information or to apply please contact [medical@nilgosc.org.uk](mailto:medical@nilgosc.org.uk).

## Transferring your benefits to another scheme

It is important to be very careful about transferring your pension to a defined contribution scheme. Your pension with NILGOSC is a defined benefit pension and is a safe, long-term investment for your retirement, so transferring it is a serious decision. Transferring to a defined contribution scheme will mean your



pension will then depend on your contributions and investment performance. You cannot change your mind once you've transferred out your pension so take your time, get guidance or advice and make all the checks set out in the scams section on page 8 of this newsletter.

As long as you are not already receiving a pension from us and are more than one year away from your normal pension age, you can ask for a transfer to another scheme. Please ask your new employer or pension provider to request transfer details from NILGOSC as soon as possible after joining a new scheme or plan. If you are transferring to a defined contribution scheme and the value of your NILGOSC pension is greater than £30,000 you must take financial advice. In addition, if NILGOSC is concerned about the transfer it may direct members to take mandatory pension scams guidance from MoneyHelper.

## Rejoining the Scheme?

If you start working for one of our Scheme employers and have a contract of employment of three months or more, you will automatically rejoin the Scheme.

Rejoining could allow you to combine your deferred benefits with the pension built up in your new job. You only have 12 months to decide whether to combine your benefits. Extending the 12-month time limit is at the discretion of your employer and not NILGOSC. You should contact your employer and ask what its policy is on extending this time limit. If you have deferred benefits as a result of previously deciding to opt out of the scheme, these cannot be combined.

If you opted out because of the cost of being in the Scheme, you may wish to consider re-joining and choosing the 50/50 section of the Scheme. In the 50/50 section you build up pension at half the rate and pay half the contributions. You still have full death and ill-health protection.

Visit our website for more information on rejoining the Scheme - <https://nilgosc.org.uk/members/joining-the-scheme/re-joining/>.



## Death Benefits

### Death Grant Expression of Wish form

If you die while you are a deferred member of the Scheme, we will normally pay out a lump sum of either three times the value of your deferred annual pension (if you left the Scheme before 1 April 2009) or five times the current value of your deferred annual pension (if you left the Scheme on or after 1 April 2009).

From 1 April 2015 if you are also a contributing member of the Scheme, the death grant payable will be the higher of that from your deferred membership or your active membership. Both death grants will not be paid.

The easiest way to let us know who you would like to receive this lump sum is by logging onto [My NILGOSC Pension Online](#). Alternatively, you can download and complete a Death Grant Expression of Wish form from our website [www.nilgosc.org.uk/members/making-changes/](http://www.nilgosc.org.uk/members/making-changes/) and return it to us.

### I live with my partner but we aren't married. Will my partner receive a pension when I die?

If you and your partner live together but are not married or in a civil partnership you are known as co-habiting partners. If you left the Scheme on or after 1 April 2009 your partner may be entitled to a pension if you die if the conditions below are met:

- You must be able to marry or form a civil partnership with your partner.
- You and your partner must be living together as if you are a married couple or as if you are civil partners.
- Neither you nor your cohabiting partner have been living with someone else as if you are a married couple or civil partners.
- Either your partner is financially dependent on you or you rely on your joint income to support your standard of living – even if you don't contribute equally.

**The first condition must apply at the date of your death. The other conditions must have applied for a continuous period of at least two years before the date you died. Cohabiting partners will have to provide evidence that they meet these criteria.**



# My NILGOSC Pension Online

We have recently upgraded our My NILGOSC Pension Online portal, so it's a great time to register if you haven't already done so. The new portal has many of the same features as the original site, but with a fresh new look, easier navigation and improved security features.

## How do I access the new portal?

It's easy, all you need is an internet connection and computer, tablet or smartphone. There are different ways to log in, depending on whether you had registered on the old site. If you have already registered for My NILGOSC Pension Online, you will need to update your login details to access the new portal.

### I have already registered on the old site:

1. Use the QR code or visit [www.nilgosc.org.uk](http://www.nilgosc.org.uk) and click on 'Register' at the top of the page.
2. Click on 'I previously registered for My NILGOSC Pension Online, but I need to update my login details to access the new portal.'
3. Follow the instructions to update your details.



### I have never registered for My NILGOSC Pension Online:

1. Use the QR code above or visit [www.nilgosc.org.uk](http://www.nilgosc.org.uk) and click on 'Register' at the top of the page.
2. Click on 'I have never registered for My NILGOSC Pension Online'.
3. Confirm your surname, date of birth and National Insurance number.
4. If we already have your email address, you can complete your registration by creating a password. If we do not have your email address, you can either phone us so that we can add it to our system, or we can send an activation key to your home address which you can use to complete your registration.



## What can I do?

As a deferred member you can:

- view and update your personal information and contact details
- make or alter your Expression of Wish – Death Grant Nomination
- view details about your pension
- check your latest pension value on your annual benefit statement and get instant quotations of what your pension might be when you decide to retire
- update your communication and accessibility preferences
- upload documents directly to NILGOSC.



## Annual Benefit Statement Online

Your annual benefit statement is now published online, unless you have specifically requested a paper version. We will notify you by email when they have been uploaded to [My NILGOSC Pension Online](#). If you haven't already, you can register for My NILGOSC Pension Online and provide us with your email address.

## Communication Preferences

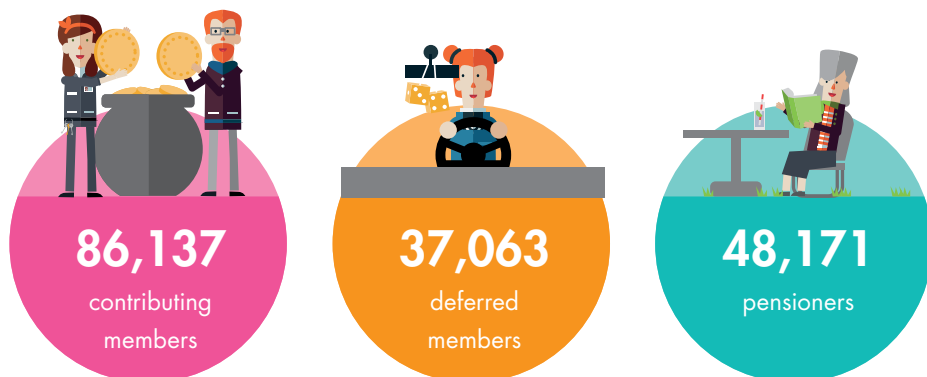
If you would prefer to continue to receive communications by post that's no problem. You can tell us by:

- visiting [My NILGOSC Pension Online](#) - you can choose your communication preference under the Details and settings section by clicking on Communication preferences
- registering your preference on our website at [www.nilgosc.org.uk/contact/communication-preferences](http://www.nilgosc.org.uk/contact/communication-preferences)
- writing to us or telephoning our office on 0345 3197 325.



# Review of The Year 2024/25

The last year has been a busy one for NILGOSC with membership increasing to **176,915** members by 31 March. At that time the Scheme had:



Plus 5,544 members with a miscellaneous classification.

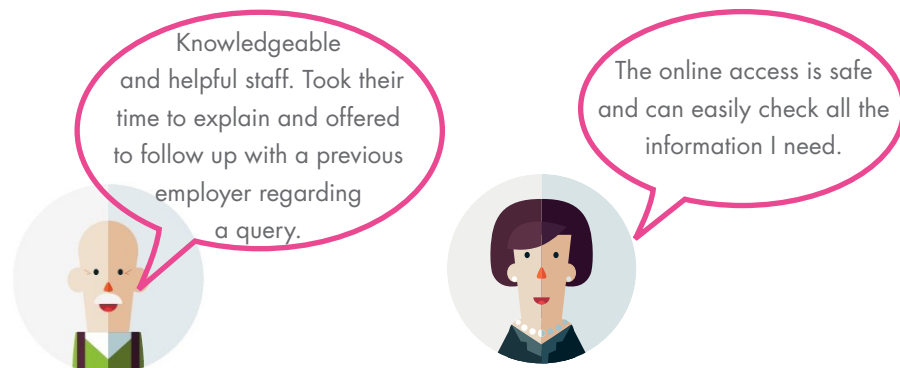
## Employers

At 31 March 2025, there were 170 employers contributing to the Scheme including: 11 councils, 1 Education Authority, 1 Library Authority, 48 associated bodies, 89 schools, 9 further and higher education colleges and universities and 11 employers with restricted membership (closed to new members).

## Satisfaction Survey

**79% of members rate customer satisfaction as good or excellent.**

**Here's what some of our members had to say...**

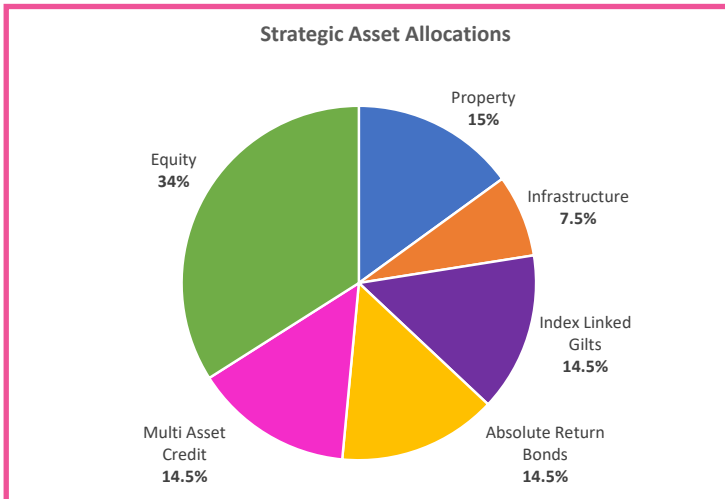




# How we Invest

The Fund value continued to grow over the year, although performance against benchmark remained disappointing (because the benchmark includes inflation, which has remained high over the past few years). The Fund commenced the 2023/24 financial year at £10.46 billion and ended December 2024 at almost £11 billion.

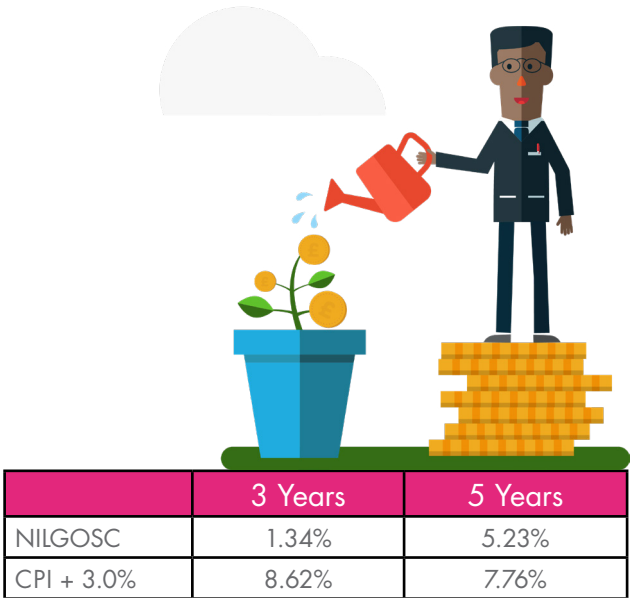
As a pension scheme with benefits payable far into the future, NILGOSC takes a longer-term approach to investment to avoid undue focus on short-term events and volatility. The Fund also reduces risk by investing across a variety of different asset classes: including equities, fixed income, property and infrastructure. The chart below shows the high-level target allocations for each of the asset classes; although within each asset class, multiple separate strategies are used to diversify further. For example, under the banner of a 15% allocation to property, NILGOSC invests in: UK property; global property; index-linked leases; and the private rental sector.



With a longer-term approach in mind, NILGOSC sets a target for investment returns it expects from the Fund over a three and five year period. Since 1 January 2022, the investment return target for the Fund has been the UK Consumer Price Index (CPI) + 3%.

# Investment Performance

The Consumer Price Index (CPI) measures the average change in price for a basket of goods and services over time, and therefore incorporates inflation growth. As expected, given continued high levels of inflation and high interest rates, the Fund underperformed its investment target of CPI +3% during 2024. Total investment returns to 31 December 2024 are shown below, alongside the relevant target for that period (CPI + 3%):



For many investors, 2024 proved to be another challenging year of high interest rates, continued high inflation worldwide and ongoing global turmoil. Over the longer term, performance is expected to move closer to the target as inflation moves back towards historical norms. NILGOSC continues to work with its investment consultant and the investment managers to monitor Fund performance and assess if steps need to be taken to address specific underperformance.

NILGOSC’s last triennial review of its investment strategy was undertaken in 2021 to ensure it remained appropriate from both a risk and return perspective. In order to align the Fund with its target asset allocation, work

has been carried out since then, including the appointment of a new global equity manager and a new global property manager. The 2024 triennial investment strategy review was paused following a change in service provider in early 2025, and will recommence later in the year. Any actions which come out of the review will be implemented over the coming years.

As a reminder, your NILGOSC pension is not affected by investment market returns. For further details on how the NILGOSC Fund is invested and its performance, please refer to the NILGOSC website:

[www.nilgosc.org.uk/pension-fund](http://www.nilgosc.org.uk/pension-fund).

## Being a Responsible Investor

NILGOSC takes its responsibilities as a global investor seriously and strongly believes that environmental, social and governance (ESG) issues can affect the long-term performance of investments. Such issues should therefore be taken into account when managing investments, subject to the overriding legal duty to maximise the financial return for pension scheme members and beneficiaries.

We do this in a number of ways:

- We instruct our investment managers to include ESG considerations in their decision-making process, provided the primary financial obligation is not compromised.
- We exercise our right to vote at all company meetings in which we can.
- Our managers are instructed to engage, on NILGOSC's behalf, with companies whose ESG policies and disclosures fall short of acceptable standards.
- We work with like-minded investors across the globe to help influence governments, policy makers and corporations.
- We only appoint investment managers and consultants who can demonstrate that they have the necessary ESG capabilities.

NILGOSC has been a signatory to the UK Stewardship Code since its first publication in 2010. In 2020, the Code was substantially revised, requiring

signatories to report annually on their stewardship policies, processes, activities and outcomes. During the year, NILGOSC submitted its third Stewardship Report to the Financial Reporting Council (FRC). We were pleased to have continued to meet the expected standard of reporting, demonstrating continued efforts and improvements in the stewardship of the Fund's assets, and successfully remaining a signatory. NILGOSC's next report, covering the period to 30 June 2024, was submitted to the FRC in May 2025.

## Climate Risk

Although there are many important ESG factors to consider, the changing climate arguably presents the biggest long-term, systematic risk to the value and security of pension scheme investments.

Climate change will have a significant impact on the global economy, corporations and society, whether through direct physical impacts, tighter regulations or reputational damage suffered by those who fail to adequately address the risks posed.

NILGOSC believes that active engagement is the most effective way to bring about change, both at a policy level and in respect of individual investments. NILGOSC does not exclude investment in, nor divest from, particular industries on ESG grounds alone, but instead aims to be an active investor bringing about change from within.

All of NILGOSC's active investment managers are required to include climate risk considerations in their decision-making process, provided the primary financial obligation is not compromised. Where climate change produces a financial risk for a particular investment, NILGOSC expects this to be a fundamental part of the investment decision-making process and we challenge such decisions accordingly.

NILGOSC also makes investments that are designed to passively follow an index, without such active decision making. To incorporate the consideration of climate risk into that portion of the Fund, at the beginning of 2022 the £2.8 billion passive equity holding was transferred to the Legal & General Low Carbon Transition Fund, which follows an index aimed to reduce exposure to carbon emissions over time.

Other initiatives undertaken over the year to address climate risk include:

- Supporting a number of collaborative initiatives alongside like-minded global investors, including supporting the CDP as a Capital Markets signatory and supporting their 2024 Non-Disclosure Campaign; as well as endorsing the Principles for Responsible Investment's (PRI) Spring initiative.
- Continuing to support the CDP's 2023/24 Science Based Targets Campaign.
- Co-signing the 2024 Global Investor Statement to Governments on the Climate Crisis, calling on global governments and policy makers to urgently raise their climate ambition, in line with the goal of limiting global temperature rise to 1.5°C.
- Voluntarily publishing our fourth Taskforce on Climate-related Financial Disclosures (TCFD) aligned report, setting out the steps NILGOSC is taking to manage climate risk within its investment process.

If you are interested in our responsible investment activities, further details can be found on our website at

[www.nilgosc.org.uk/pension-fund/being-a-responsible-investor](http://www.nilgosc.org.uk/pension-fund/being-a-responsible-investor).



# Data Sharing and Accessibility



## Data Protection

NILGOSC is a data controller under UK data protection law. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duties, we are required to share your information with certain bodies but will only do so in limited and specified circumstances.

For more information about how we hold your data, who we share it with and what rights you have to request information from NILGOSC, please refer to the Privacy Notice for Members and Scheme Beneficiaries, available on our website at:  
[www.nilgosc.org.uk/about-us/data-protection](http://www.nilgosc.org.uk/about-us/data-protection).



If you do not have access to the internet, or if you would like a hard copy of this Privacy Notice, please contact us using the details on the back cover.

Requests in relation to accessing your personal data or exercising any other rights under data protection legislation should be made in writing or via email to the Data Protection Officer at NILGOSC at [governance@nilgosc.org.uk](mailto:governance@nilgosc.org.uk).

## National Fraud Initiative

In order to prevent and detect fraud, we may share information with other bodies responsible for auditing or administering public funds.

We participate in the National Fraud Initiative (NFI) run by the Northern Ireland Audit Office, which has statutory powers to conduct data matching exercises. As part of this initiative, we provide details of pensioners and deferred members so that the information can be compared to that held by other public bodies. This will ensure, for example, that a pension is not being paid to someone who has died or is no longer entitled.

For further information about our participation in the National Fraud Initiative, please refer to the NFI Privacy Notice available on our website at [www.nilgosc.org.uk/about-us/data-protection](http://www.nilgosc.org.uk/about-us/data-protection) or contact our Governance Manager at [governance@nilgosc.org.uk](mailto:governance@nilgosc.org.uk). If you would like a hard copy, please contact us using the details on the back cover.

## Accessibility for our Members

You can request documents and Scheme communications in an alternative format or language through My NILGOSC Pension Online by clicking on Details and settings and then Communication preferences. Alternatively you can download the 'Alternative Methods of Communication' booklet from our website at [www.nilgosc.org.uk/about-us/equality-scheme-reports](http://www.nilgosc.org.uk/about-us/equality-scheme-reports).

If you would like to raise an equality issue with NILGOSC, please contact the Equality Officer on **0345 3197 320** or email [equality@nilgosc.org.uk](mailto:equality@nilgosc.org.uk).



# Contact Details



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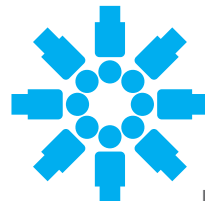
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