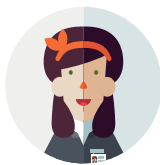
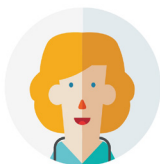


# NILGOSC NEWS 2025

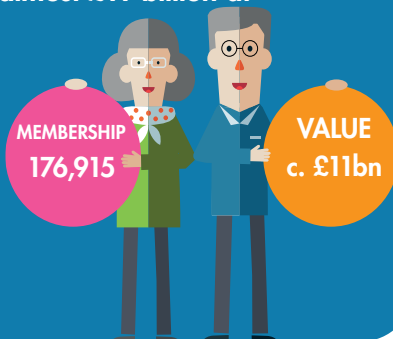


# Welcome to the 2025 NILGOSC Annual Pensioners' Newsletter

This is a milestone year for NILGOSC as we are celebrating our 75th anniversary. When the Scheme was introduced back in April 1950 we had no pensioners - rising to 4 in 1952. Fast forward to 2025 and we now pay 48,171 pensioners each month!

At 31 March 2024 the Fund was valued at £10.46 billion and grew throughout the year to reach almost £11 billion at December 2024.

We hope that you enjoy reading this newsletter which contains notes on your payslip and P60 and will answer many of the common questions that we get asked.



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



Read the Dear Thomas  
section to view frequently  
asked questions

**SEE PAGE 10**



Register with our new  
and improved  
My NILGOSC Pension  
Online portal

**SEE PAGE 14**

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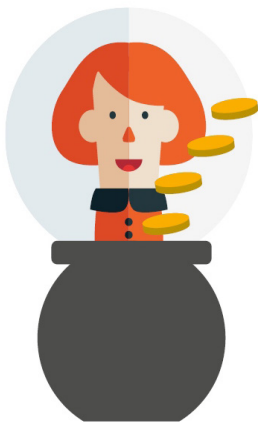
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# Pension Payment Dates

This table shows the dates your pension will be paid each month.

\*Please note early payment of pension in December.



| Timetable   |           |
|-------------|-----------|
| 2025        |           |
| 30/04/2025  | Wednesday |
| 30/05/2025  | Friday    |
| 30/06/2025  | Monday    |
| 31/07/2025  | Thursday  |
| 29/08/2025  | Friday    |
| 30/09/2025  | Tuesday   |
| 31/10/2025  | Friday    |
| 28/11/2025  | Friday    |
| 19/12/2025* | Friday    |
| 2026        |           |
| 30/01/2026  | Friday    |
| 27/02/2026  | Friday    |
| 31/03/2026  | Tuesday   |

# News

## 75th Anniversary Celebrations

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 4 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 and pensioners 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.

As a pensioner member you can view and update your personal information, contact details and bank details, view and print payslips and P60s, update your communication preferences, make or alter your Expression of Wish - death grant nomination and upload documents directly to NILGOSC.

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 18 months we have been reviewing the records of our members who are protected by the underpin which rectifies this discrimination. There are approximately 50,000 records to review so it will take us some time to fully complete.



Pensions in payment are our priority and we have already checked and reviewed 36,000 records. The majority of members are already receiving a higher pension and therefore are not due any increase to their pension benefits. We estimate that less than 250 members are affected and we intend to pay the pension arrears by the end of the summer. If you are affected we will write to you with a breakdown of the arrears due. We will only contact you if your pension will increase or if we need more information from you to establish if your pension will increase under the new rules.

### **Your pension will not be reduced because of these changes.**

For more information visit our website

<https://nilgosc.org.uk/pensioners/help-and-support/the-mccloud-remedy/>.

## Please be Vigilant of Fraudsters!

We have been contacted by two members in recent weeks who have been approached by fraudsters claiming to be from NILGOSC. The first was a cold caller who arrived at the member's house claiming to be undertaking a survey on our behalf.

The second had received a text message claiming to be from us. NILGOSC does not currently communicate with members via text, and we will never show up at your home. Currently we communicate with members via email, letter and on rare occasions via telephone. Please be vigilant of fraudsters and contact us to check if you are unsure of any communications you have received from us.

# Your Pension

## Your Payslip and P60 End of Year Certificate

Your April payslip and P60 will be available on My NILGOSC Pension Online from 30 April 2025. If you have chosen to receive electronic communications we will send you an email to let you know when it has been uploaded. Having an electronic copy means instant access and it can be printed at home in the official format. Paper copies are still available, and these will be posted by 30 April 2025 to those pensioners that have chosen post or not advised us of their communication preference. You will only receive a paper payslip in April each year or if the pension payment changes by £5 or more. If you have specifically requested paper payslips in the past, these will continue to be posted to you. More information on general communication preferences can be found on page 15.

Your April payslip shows your annual and monthly pension rates for last year and your new rate after this year's pension increase has been applied.

NILGOSC receives many queries from pensioners about their tax codes. Unfortunately, we are unable to explain why HM Revenue & Customs (HMRC) has set or amended your tax code. These queries should be directed to HMRC. It can be contacted on **0300 200 3300** or **0044 135 535 9022** if you live overseas. Remember to quote your National Insurance number and our Tax District Reference number which is 916/G82576.



**Contact HMRC**

**Call: 0300 200 3300**

**Call from Overseas: 0044 135 535 9022**



# Your Pension Increase this Year

Each year your pension increases in line with the Consumer Prices Index (CPI). CPI is adjusted each year by the Office for National Statistics. NILGOSC is pleased to announce that this year's increase is 1.7%. As the new rate is only applied from 7 April 2025, April's pension includes a mix of the old and new pay rates. Your May 2025 payment will include the full increase for the whole month. The monthly rate will then remain the same for the rest of the year, assuming your annual rate of pension and tax code do not change.

For members who reached State Pension Age before 6 April 2016 and were paying into the NILGOSC scheme before 5 April 1997, part of the 1.7% increase is paid by NILGOSC, the rest is paid through the State Pension.

If you only retired part way through the year, you will get part of the year's pension increase. No increase is paid if you retired after 22 March 2025.

The pension increases are shown in the table below.

| Date of Retirement     | Increase |
|------------------------|----------|
| Before 22-Apr-24       | 1.7%     |
| 23-Apr-24 to 22-May-24 | 1.56%    |
| 23-May-24 to 22-Jun-24 | 1.42%    |
| 23-Jun-24 to 22-Jul-24 | 1.28%    |
| 23-Jul-24 to 22-Aug-24 | 1.13%    |
| 23-Aug-24 to 22-Sep-24 | 0.99%    |
| 23-Sep-24 to 22-Oct-24 | 0.85%    |
| 23-Oct-24 to 22-Nov-24 | 0.71%    |
| 23-Nov-24 to 22-Dec-24 | 0.57%    |
| 23-Dec-24 to 22-Jan-25 | 0.43%    |
| 23-Jan-25 to 22-Feb-25 | 0.28%    |
| 23-Feb-25 to 22-Mar-25 | 0.14%    |



## Dear Thomas...

**Thomas McHenry, Payroll Manager, answers your pension questions.**



**Why do I pay tax on my NILGOSC pension and not on my State Pension?**

Your NILGOSC pension is subject to tax, just like any other type of income. You have a personal allowance of £12,570 for the 2025/26 tax year. This means that you can have a total income of £12,570 in the tax year before you must pay tax. The maximum new state pension you can receive in 2025/26 is £11,973 a year. If your only income is from the state pension, you won't pay any tax. However, if you have income from other sources that takes you over the allowance, you will pay tax on everything above that figure.

Here's an example - Mary receives the full new state pension of £11,973 a year and has an annual NILGOSC pension of £8,000 a year. Her total income for the year is £19,973. After her annual allowance of £12,570, this leaves £7,403 of her NILGOSC pension that will be subject to tax.

**I was expecting a 1.7% increase to my monthly pension payment - why can't I see this?**

The increase of 1.7% has been applied to your pension before any tax is deducted. The Government has put a freeze on the income tax thresholds until April 2028, which ultimately means you are now liable to pay more tax as your tax-free personal allowance has not increased.



**My annual pension is less than £1,500, can I receive it as a one-off payment?**

It is usually possible to take a small annual pension of approximately £1,500 or less as a one-off lump sum payment. This means you would have no further pension payments from NILGOSC and the lump sum that is payable would be taxed. The rules around small lump sum payments are complicated so it is best you contact the payroll team using any of the methods on the back page if you are interested in this option.



**What is the easiest way to manage my pension?**

One of the things you can do to make it easier to manage your pension is to register for our online portal - [My NILGOSC Pension Online](#). This means you can keep track of your monthly pension, update your personal information and view important documents such as your monthly payslips and P60 details. Further details can be found on page 14.

**How do I inform you of a change of bank account?**

You can update your bank details using [My NILGOSC Pension Online](#) or in writing by post or email. If you update us in writing we need to verify your signature, so please ensure that you have signed the letter. Unfortunately, we cannot accept bank changes over the telephone. Please let us know three weeks before your next payday so we don't try to make the payment to your old bank account.

## Do I need to inform you if I change my address?

It is important to let us know if you change address, because if we get undelivered mail returned to us your pension will be stopped.

You can update your address through your [My NILGOSC Pension Online](#) account or you can contact the payroll team by phone, email, or post using the details on the back page.

## How do I nominate someone for my Death Grant?

If you die after retiring on pension, your loved ones may receive a payment, known as a Death Grant. You can let us know who you would like to receive the Death Grant through [My NILGOSC Pension Online](#). You can also download the Expression of Wish form from the Pensioners' section of our website [www.nilgosc.org.uk/pensioners/keep-us-updated](http://www.nilgosc.org.uk/pensioners/keep-us-updated) and post it to us. For more information visit our website [www.nilgosc.org.uk/pensioners/death-benefits](http://www.nilgosc.org.uk/pensioners/death-benefits)

## Power of Attorney

We have some pensioners who need help from relatives or friends with their financial affairs. There may come a time when you will need someone to do this for you. To enable us to follow their instructions about a change of address or bank details, we require evidence of either:

- a power of attorney/enduring power of attorney, or
- a Court of Protection order. (It can take months to obtain this and it can be costly, so it may be preferable to have an enduring power of attorney in place.)



A solicitor can provide advice and the Office of Care and Protection can give general guidance. The Department of Justice website provides some useful information including how to contact the Office of Care and Protection at:

<https://www.justice-ni.gov.uk/articles/information-enduring-powers-attorney-epa>

## Survivors' Benefits

While many of us don't want to think about dying, it may give you peace of mind to know that a pension could be paid to your spouse, civil partner, eligible cohabiting partner and eligible children.

If you die after retiring on pension, your next-of-kin or person dealing with your estate must inform us immediately.

Before any benefits are paid out we will check the eligibility of the claim. In the case of a spouse or civil partner all we require is the marriage or partnership certificate and a copy of the spouse or civil partner's birth certificate.

In the case of a cohabiting partner, it will be necessary to prove that you were living together and that the eligibility criteria have been met. We recommend that if you are co-habiting with a partner, you jointly consider how you will demonstrate financial interdependency and have taken steps to ensure you have evidence in place. For more information on the criteria for cohabiting partners visit our website:

[www.nilgosc.org.uk/pensioners/death-benefits/cohabiting-partners-pensions](http://www.nilgosc.org.uk/pensioners/death-benefits/cohabiting-partners-pensions).

The amount of pension payable to an eligible child depends on how many children there are and whether a survivor's pension is also being paid to a spouse, civil partner or eligible cohabiting partner.

For more information visit our website:

[www.nilgosc.org.uk/pensioners/death-benefits/childrens-pensions/](http://www.nilgosc.org.uk/pensioners/death-benefits/childrens-pensions/)



# 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. 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. 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 pensioner member you can:

- View and update your personal information, contact details and bank details
- View and print payslips and P60s
- Update your communication preferences
- Make or alter your Expression of Wish - death grant nomination, so your family are taken care of should anything happen to you
- Upload documents directly to NILGOSC



## Payslips and P60s

You can view and print your payslips and P60's on My NILGOSC Pension Online. If you received your P60 and April payslip by post this year but would like all future payslips and P60s online, this can be set up through My NILGOSC Pension Online. Just log in (or register if you haven't already done so) and update your payroll communication preference in the 'Details and settings' section by clicking on Communication preferences.

There is no need to contact us if you currently get your payslip and P60 by post and want this to continue.

## General Communications

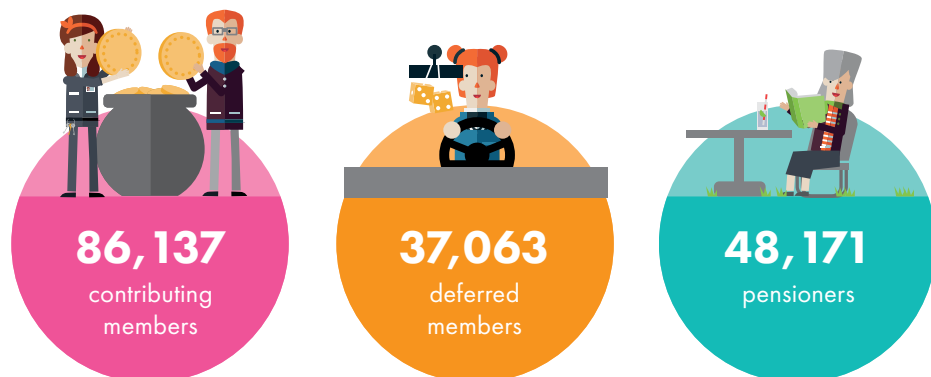
If you would like to receive general communications such as this yearly newsletter electronically, you can tell us in the following ways:

- via My NILGOSC Pension Online - you can choose your communication preference under the 'Details and settings' section by clicking on Communication preferences
- register your preference on our website at [www.nilgosc.org.uk/contact/communication-preferences](http://www.nilgosc.org.uk/contact/communication-preferences);
- write to us or telephone our office on 0345 3197 326

Your general communication preferences are held separately from your payroll preferences, which means that you can have a paper copy of your newsletter and an electronic copy of your P60 and payslips.

# 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.

We pay **48,171** pensioners every month.

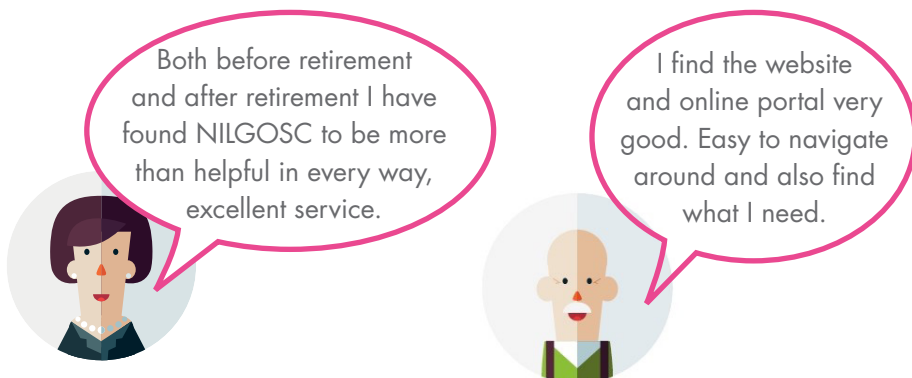
Total pensions of over **£250.5 million** were paid during 2024/25.

Pensions were increased in April 2025 by 1.7%. In the previous year, April 2024, a 6.7% increase applied.

## Satisfaction Survey

**95.4% of pensioners rate customer satisfaction as good or excellent.**

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

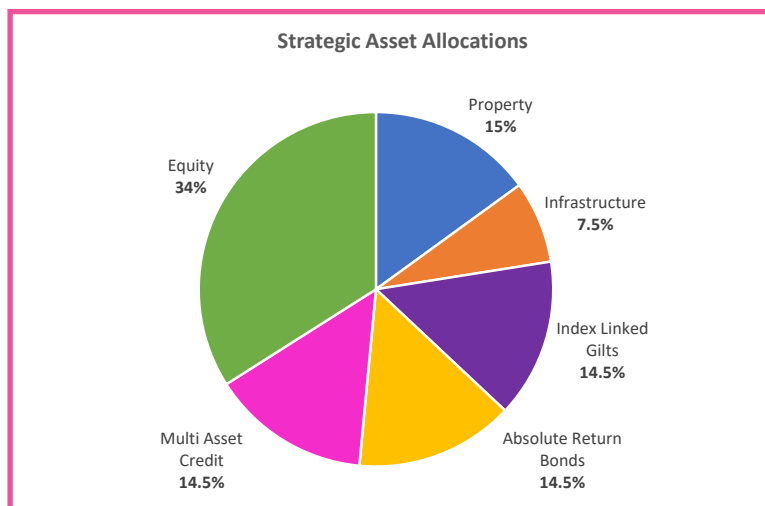




## How we Invest

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.

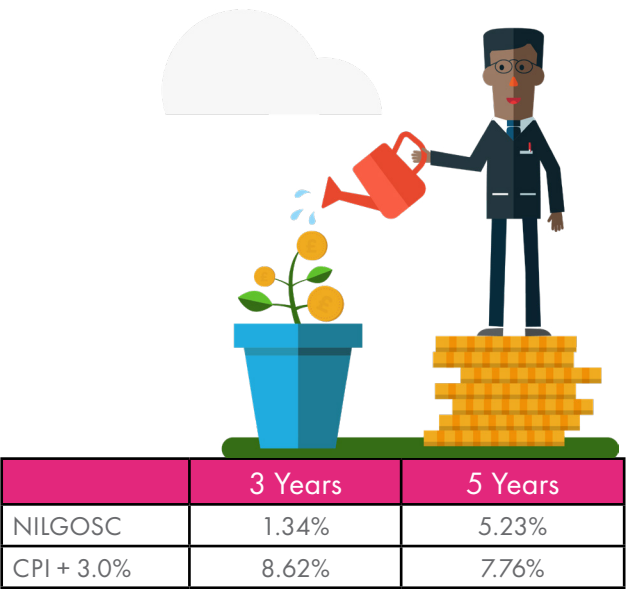
As a pension scheme with benefits payable far into the future, NILGOSC takes a longer-term approach to investment to avoid undue focus on short-term events and volatility. The Fund also reduces risk by investing across a variety of different asset classes: including equities, fixed income, property and 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; and
- 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, will be 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; and
- 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/data-protection](http://www.nilgosc.org.uk/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

We are always happy to provide documents and Scheme communications in an alternative format (such as audio or large print) or an alternative language for those whose first language is not English.

For more information and an alternative communications form, please refer to the 'Alternative Methods of Communication' booklet which can be downloaded from our website at [www.nilgosc.org.uk/about-us/equality-scheme-reports](http://www.nilgosc.org.uk/about-us/equality-scheme-reports) or obtained from NILGOSC.

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



**NILGOSC**  
Templeton House  
411 Holywood Road  
Belfast BT4 2LP



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



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**NiLGOSC**

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