

# NILGOSC NEWS 2026



# Welcome to the 2026 NILGOSC Annual Members' Newsletter



You are receiving this newsletter because you are a deferred member of the Local Government Pension Scheme (Northern Ireland). That means you are no longer contributing to 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.

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



Make sure you stay safe  
online

**SEE PAGE 6**



Register with  
My NILGOSC Pension  
Online

**SEE PAGE 15**

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# News

## Using AI to Understand the Questions, not to Decide the Answers

AI tools can be useful for everyday things—like finding a cooking recipe, planning a journey or summarising a long article. We know they're becoming part of daily life. When it comes to your pension though, AI should never be used as a standalone tool, it should always be used alongside trusted, official sources.

You may notice AI-generated summaries at the top of search results (for example, an "AI Overview" on Google). These can be a useful starting point, but they're not always accurate or up to date—especially for complex areas like pensions.



## Why AI Overviews aren't a reliable source for your pension details

There are many reasons why AI responses can be inaccurate. These include:

- **They can mix up different pension schemes.** Some online pages refer to the LGPS in Great Britain, private pensions, or older rules. AI summaries can blend these together.
- **They can be out of date.** Pension information changes over time, and AI tools can't guarantee they're using the latest Northern Ireland specific guidance.
- **They may miss important detail.** Short summaries can leave out conditions, exceptions, or steps you may need to take. They also do not take into account personal background and circumstances.

## Where to get the right information

AI can be used effectively to understand what some pension options mean or to explain some jargon you don't understand. However, it should not be used to make any decisions regarding your pension.

For the most accurate, up-to-date information about the Local Government Pension Scheme (Northern Ireland), please visit the NILGOSC website directly

[www.nilgosc.org.uk](http://www.nilgosc.org.uk)). We've worked hard to put lots of detailed, accurate information on our website, and we keep it up to date; you'll find member guides, forms and FAQ's to cover nearly every query. If you do use a search engine, click through to the official NILGOSC website result rather than only relying on any AI-generated summary, and, if you were in a legacy section of the Scheme, take care that you're reading the rules applicable to it.

You can also contact MoneyHelper for free, independent guidance at [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk) or call 0800 011 3797.

## A quick note on keeping your information safe

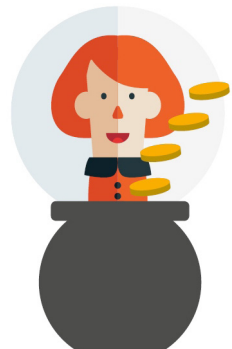
To help protect you from fraud and identity theft, never upload or paste personal information into AI tools (for example, ChatGPT or similar services), because this information could be stored and used by AI tools and you may be misinformed. This includes documents such as your Annual Benefit Statement, as well as payslips, your National Insurance number, date of birth, home address, email address, phone number, bank details, and screenshots of your My NILGOSC Pension Online account.

If you'd like help understanding your benefits, please use the information on our website or your My NILGOSC Pension Online account. If you can't find the information you are looking for you can call us on 0345 3197 325.

**Remember:** AI can be great for helping you understand complex subjects like pensions, but if you have any specific questions to do with your LGPS (NI) pension, please visit the NILGOSC website directly. This is the best way to make sure you're reading correct, and up to date information.

## Changes to some Scheme Calculations

The calculations to work out the value of your pension if you retire early or late, or decide to transfer your pension to another scheme, are based on actuarial factors. These factors are set by the 'Superannuation Contributions Adjusted for Past Experience (SCAPE)' discount rate. We expect HM Treasury to make an announcement in the coming weeks that will change the SCAPE discount rate. Following this announcement the factors will be reviewed over a number of months. We will keep members up to date via the News section of our website and publish the new factors when we receive them.



# Stay Safe Online

## Protect Your Digital Life with Simple Security Measures

With more people embracing digital technology, safeguarding your online accounts has become increasingly important. You can protect yourself by following a few straightforward steps.

Never share your passwords with anyone, whether online, over the phone, or in person. Use strong, unique passwords for each account and avoid using easily guessed words or dates, such as your birthday or pet's name. Consider using a reputable password manager to keep track of your logins securely.

Multi-factor authentication (MFA) is another vital layer of protection. It means you'll need more than just a password to access your account—often a code sent to your phone or email. This makes it harder for hackers to gain access, even if they have your password. My NILGOSC Pension Online uses MFA. Currently a code is sent by email, however later this year we plan to introduce the option to have this sent via text message.

Staying safe online is easier than you might think. By following these simple guidelines, you can enjoy the benefits of digital technology with peace of mind.

## Wider Pension News

### 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 UK 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 should help you to plan for retirement, make decisions around your long-term savings, and find any lost pension pots.



The Money and Pensions Service ('MaPS') is creating a pensions dashboard for the government. NILGOSC is currently connected to the dashboard infrastructure and ready for the launch, which is expected to be toward the end of 2026. Before the dashboard can be launched, MaPS are carrying out testing throughout the UK to make sure that the dashboard is working as expected.



## Test the new Pensions Dashboard (and get rewarded)

We're working with MoneyHelper – a government backed service run by the Money and Pensions Service – to invite you to test the new MoneyHelper Pensions Dashboard.

### How you can make a difference

You're invited to join the MoneyHelper Research Panel. If you join, you'll be invited to take part in research to make the dashboard as helpful and easy to use as possible. Testing is in the early stages, so you may not see all your pensions in the dashboard just yet.

There are many ways you could help improve the dashboard – from conducting a short test of the service on your own and completing a survey afterwards, to attending an interview with a researcher.

To say thanks, you'll receive:

- a high street voucher worth £50 if you take part in a session with a researcher
- a £10 high street voucher for shorter tasks, like completing a survey after testing the dashboard on your own.

Once on the panel, you may be invited to take part at any stage during this phase of testing, which is expected to last up to 9 months. You can accept or decline the research invitation at any time. We'd love you to take part and help shape this brand-new service.



To sign up to the research panel scan the QR code or visit <https://www.moneyhelper.org.uk/en/pensions-and-retirement/pensions-dashboard/research>

## Inheritance Tax on Pensions

The Government has announced that from 6 April 2027, inheritance tax will become payable on the value of any unused pension funds and pension death benefits held within a member's estate at the time of their death. Although most deaths currently do not result in any inheritance tax being paid, this is expected to affect around 1 in 10 people by the end of the decade, due to frozen thresholds.

Currently the recipient of a death grant is paid at the absolute discretion of NILGOSC which, in most cases, places the death grant outside of consideration of inheritance tax. From 6 April 2027, all death grants payable following the death of a deferred member or pensioner will be in scope of inheritance tax.

### Key messages:

- Death or pension benefits that are paid by NILGOSC to a surviving spouse or civil partner will continue to be exempt from inheritance tax.
- The change will mean that death grants payable following the death of pensioner and deferred members will be in scope of inheritance tax after 6 April 2027. However, it is expected that many death grants payable from the Scheme would continue to be paid without any tax deducted because the value of the estate is lower than the threshold for inheritance tax.



- Inheritance tax thresholds are currently frozen until 2031, at £325k for the standard nil-rate band. You do not have to pay any inheritance tax if the value of your estate on death is below this.
- Appointed Personal Representatives (PRs) will be responsible for both reporting and paying any inheritance tax due. Once PRs have been appointed, beneficiaries will be jointly and severally liable for the tax.
- The change will not impact active members of the Scheme because death in service benefits will remain exempt.



This has come into legislation in the Finance Act 2026. The details of how the new rules will operate in practice are currently being finalised.

## 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 is now gradually rising to age 67 between 2026 and 2028. It is planned to increase again to age 68 between 2044 and 2046, however this timeframe is currently under review. You can check your state pension age at <https://www.gov.uk/state-pension-age>.

# Keep your Pension Safe from Scammers

Scammers may try to pressure you into moving your pension to unsuitable or fake arrangements, often by exploiting money worries. NILGOSC has pledged to protect scheme members by following the principles of the Pension Scams Industry Group (PSIG) Code of Good Practice.

## Common warning signs

Red flags include unexpected contact (including cold calls), 'free' pension reviews, offers of early cash, and promises of high returns. Sometimes the approach comes from a friend or family member who is also unknowingly being scammed.

Be wary of anyone offering pension access before age 55. This is known as pension liberation - it's usually a scam and could trigger a 55% tax charge, extra fees, and the loss of your savings.

## Steps you can take to stay protected

**Say no to unexpected approaches** – Cold calls about pensions are illegal - the safest thing to do is hang up.

**Check who you are dealing with** - Check the FCA Register (<https://register.fca.org.uk/s/>) and only share details once you're confident who you're dealing with. If needed, call the Consumer Helpline on 0800 111 6768.

**Take your time—don't be rushed** - Pressure to act quickly is a common scam tactic, and money is rarely recoverable once transferred.

**Seek independent guidance and regulated advice before making a transfer decision** - MoneyHelper offers free, independent guidance ([www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)) or call 0800 011 3797. Use an FCA-registered adviser to assess your circumstances.

Transferring out of the LGPS (NI) is a major financial decision. Your pension provides guaranteed retirement income, annual inflationary increases, and benefits for dependants. Switching to another scheme may mean losing these guarantees.

**If you suspect a scam, report it:**  
<https://www.reportfraud.police.uk/> or call: 0300 123 2040



# 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 6). 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, your benefits were increased by 3.8%. 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

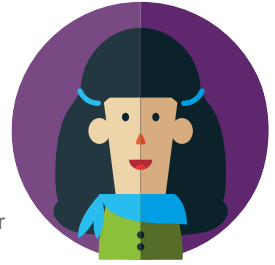


benefits with us and claim them when you're ready, but they must be paid to you by your 75th birthday. In this case your benefits would be increased as they were paid later.

## 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 their value, 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 9.



## Ill-health

You may be able to have your benefits paid at any time, 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 [medicals@nilgosc.org.uk](mailto:medicals@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 read the scams section on page 10 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. You can let us know who you would like to receive this lump sum via the Manage beneficiaries tile on [My NILGOSC Pension Online](#) or you can download and complete a Death Grant Expression of Wish form from our website [www.nilgosc.org.uk/keep-us-updated](http://www.nilgosc.org.uk/keep-us-updated) 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, therefore we recommend that you consider how you will demonstrate financial interdependency and ensure you have evidence in place.



# My NILGOSC Pension Online

We know that having access to your pension details when needed is important to you, so it's important to us. My NILGOSC Pension Online is simple and secure and allows you to instantly view and update your information – wherever and whenever.

## How do I Register?

It's easy, all you need is an internet connection and computer, tablet or smartphone. Get online in four simple steps:

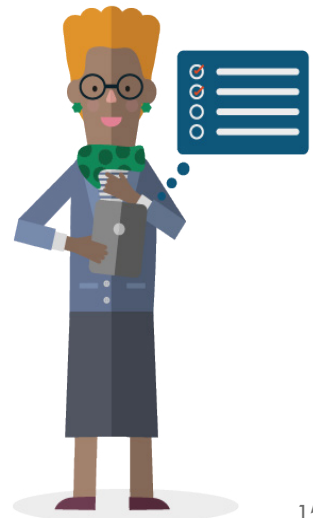
1. Scan the QR code or visit [www.nilgosc.org.uk](http://www.nilgosc.org.uk) and click on 'Register' at the top of the page.
2. Click on 'I have never registered for My NILGOSC Pension Online'.
3. Confirm your surname, date of birth and National Insurance number.
4. If we already have your email address, 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, so your family are taken care of should anything happen to you
- see how much your pension is currently worth
- get instant quotations to estimate the value of your pension at your chosen retirement date



- upload and view important documents
- view your annual benefit statements, including the value of the benefits payable should you die
- view details about your pension
- plan for your retirement using our retirement planner
- update your communication and accessibility preferences.



## Annual Benefit Statement Online

Your annual benefit statement is now published online, unless you have specifically requested a paper version. Your 2026 Annual Benefit Statement has been uploaded to your My NILGOSC Pension Online account, and if we hold an email address for you we have sent an email to let you know.

If you haven't already, you can register for My NILGOSC Pension Online and provide us with your email address. Please use a **personal email address** to register, as this helps reduce the risk of you losing access to your account if you change job, retire, or your employer closes your email account.

## Communication Preferences

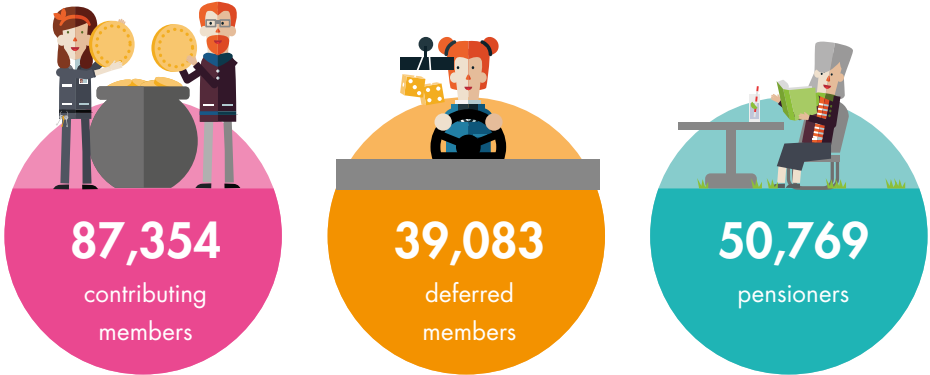
If you would prefer to continue to receive communications by post that's no problem. You can tell us by:

- 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 2025/26

The last year has been a busy one for NILGOSC with membership increasing to 183,426 members by 31 March. At that time the Scheme had:



Plus 6,220 members with a miscellaneous classification.

## Employers

At 31 March 2026, there were 168 employers contributing to the Scheme including: 11 councils, 1 Education Authority, 1 Library Authority, 47 associated bodies, 89 schools, 9 further and higher education colleges and universities and 10 employers with restricted membership (closed to new members).

## Member Satisfaction

**81% of members rate customer satisfaction as good or excellent.**

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

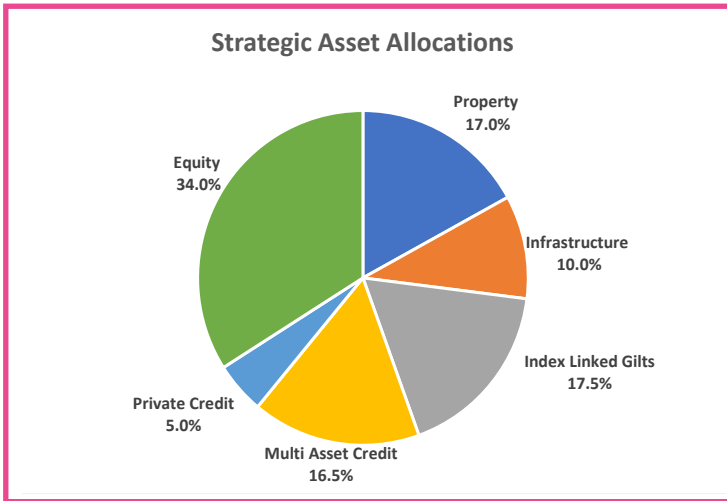


## How we Invest

The Fund value continued to grow over the year, delivering a pleasing 9.14% investment return. The Fund commenced the 2025/26 financial year at £10.95 billion and ended December 2025 at almost £12 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 high-level target allocations for each of the asset classes, which are effective from 1 April 2026; although within each asset class, multiple separate strategies are used to diversify further. For example, under the banner of a 17% allocation to property, NILGOSC invests in: UK property; global property; index-linked leases; and residential property.

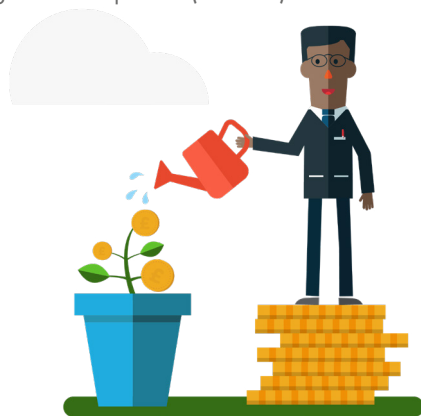


With a longer-term approach in mind, NILGOSC sets a target for investment returns it expects from the Fund over a three and five year period. Since 1 January 2022, the investment return target for the Fund has been the UK CPI + 3%.

It is often quoted, but past performance really is no guarantee of future returns in financial markets and our focus remains firmly on the future and achieving solid longer-term investment returns within an acceptable level of risk. With this in mind, NILGOSC undertook its latest triennial Investment Strategy Review during 2025/26 to ensure it remained appropriate from both a risk and return perspective. We concluded that the overall investment target remains suitable to meet the long-term needs of the fund, but that this target could be achieved with reduced risk if some minor changes were made to the strategic asset allocation. This new strategic asset allocation is set out in the chart on the previous page and the proposed changes will be implemented over the coming years.

## 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. Despite strong performance during 2025 which was 2.8% ahead of CPI+3%, the Fund did not meet its investment target of CPI+3%, to be measured over a three and five year period. Although performance exceeded CPI+3% over three years, it did not meet the target over five years as expected, due to high levels of inflation and interest rates in earlier periods. Total investment returns to 31 December 2025 are shown below, alongside the relevant target for that period (CPI+3%):



	3 Years	5 Years
NILGOSC	9.41%	4.27%
CPI + 3.0%	6.27%	8.21%

2025 was a more resilient year for investors generally, with improved fixed income returns and strong global equity returns mainly driven by the tech sector, despite episodic periods of volatility. Over the longer term, NILGOSC's investment performance is expected to move closer to the target. 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.

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 fourth 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.

In 2024, the FRC initiated a fundamental review of the Stewardship Code, which culminated in publication of the UK Stewardship Code 2026; restructured to ensure that the Code's principles continue to drive the right stewardship outcomes for investors, while not unduly contributing to reporting burdens. NILGOSC's first submission under the 2026 Code, covering the period to 30 June 2025, will be submitted to the FRC in May 2026.

## 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 2025 Non-Disclosure Campaign;
- Co-signing and supporting the launch of the Asset Owner Statement on Climate Stewardship and the Asset Owner Statement on Net Zero Asset Managers (NZAM); and
- Voluntarily publishing our annual 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.

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: <https://nilgosc.org.uk/about-us/data-protection/>. 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

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 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).

## 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) or contact our office.

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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**NILGOSC**

NORTHERN IRELAND LOCAL GOVERNMENT OFFICERS'  
SUPERANNUATION COMMITTEE

