

# Are you interested in who will be involved in the running of your Pension Fund? You can choose!

your  
pension  
service

## The Lancashire Local Pension Board

### Active Member Representatives

We sent you a newsletter in early January to ask you to get involved in the running of your Pension Fund and become a member of the Local Pension Board. We have now received expression of interest forms for nominations and below is a brief resume from each candidate.



#### Yvonne Moulton

My name is Yvonne Moulton and I'm employed by Blackpool Borough Council

I have worked at Blackpool BC since 1997, providing HR, Payroll & Pensions Services to the Council as well as other Local Authorities, Housing Associations & Academies. I'm currently Senior Pensions Officer and I'm involved with public sector pensions on a daily basis; Local Government Pension Scheme, Teachers Pension Scheme & National Health Pensions. I have a Diploma in Pensions Management and have recently joined the Local Government Association's Teachers Pension Scheme Employer Group North which meets twice a year to discuss employer issues. I'm a key contact for pension queries for scheme members and I also liaise with managers and colleagues within my organisation. In my role I deal with many aspects of pension scheme legislation. I also have experience of The Pension Regulator's governance requirements. I believe I have sufficient depth of knowledge, experience & understanding to be a good member of the Lancashire Local Pension Board.

I am keen to be involved in new challenges using my pension knowledge and the chance to be a member of the Lancashire Local Pension Board would allow me to be involved with the LGPS from a different perspective. The chance to be a part of something new from its inception would be a privilege. Having worked within Local Government for many years I am well versed in operating within the public domain and would be delighted to be appointed to the Lancashire Local Pension Board.



#### Kathryn Haigh

My name is Kathryn Haigh and I am employed by Lancashire County Council

I have previously been a member of the Teachers Pension Scheme and I am now a member of the Local Government Pension Scheme.

After working as a teacher I worked for 13 years as a financial adviser. For much of that time I worked with Teachers Assurance who specialised in advising teachers and members of other public sector organisations on their pensions and other finances. I have been trained to thoroughly understand how pensions work for members and was also involved in training others. Part of my job involved going into schools and colleges to give



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talks on pensions. I later worked as an independent financial adviser and had further training in pensions generally.

I am interested in being involved in the running of Lancashire County Pension Fund and I would like to be able to use my past experience of financial planning to contribute to this work. There is much more information available now and pension schemes are more proactive in contacting members with information. However, I think there is still a role for looking at the scheme through an 'ordinary' members eyes and I would be interested to use my abilities and experience for the benefit of others. I have a good eye for detail and I am alert to jargon and other unclear or unhelpful use of language, which could be useful in considering communications with scheme members. I am now working in the Domiciliary Service which supports adults with learning disabilities.



### Gillian Sands

My name is Gillian Sands and I currently work for West Lancashire Borough Council. I have been a member of the Local Government Pension Scheme since I joined the authority in 2004.

I previously worked in the financial sector and was required to attain Financial Planning Certificates to become qualified. This enabled me to learn about different types of pension schemes

I'm currently a Performance and Project Manager at West Lancashire Borough Council. Being a Performance Manager, I regularly have to ensure data quality is being considered. How is the data being collated, why is it being collated and who reviews the quality of the data being provided.

I understand that the pension needs to comply with regulations and governance structures as well as understanding the risks associated with the administration of the pension fund.

My experience hopefully shows you that I have the skills necessary to have a positive contribution to the pension board. I am willing to learn new skills and would relish the opportunity to work on a board and gain experience outside of my current role.

Having worked in the financial sector in the past, I feel this would be a great opportunity for me to enhance what I have already learned and utilise the qualifications I achieved.

### Tracie McCrudden

I have been a member of the Local Government Pension Scheme for nearly 30 years of which many changes have occurred.

I have attended the official UNISON training courses on the new 2014 Local Government Pension Scheme in relation to the Legal Structures of Workplace Pensions, Types of Pension Schemes, and the Public Services Pension Scheme Act 2013, especially in relation to being IORP Compliant. I have a good knowledge and understanding of the governance rules, UK Stewardship Code and the requirements to ensure that the Fund is compliant.

As a local Unison Branch Secretary I regularly give advice on Ill Health Retirement, Retirement via Redundancy and normal Retirement, the Rule of 85, and many types of pension queries all of which has given me a vast knowledge of the pre 2014 pension, which enables me to understand and identify the changes to the new pension scheme.

I have also attended various presentations by LGPS staff on their understanding of the changes and how they will affect members going forward.

I have recently received further training on the Pension fund investments on what they are how do they work.

My commitment is to maintaining the Lancashire LGPS Scheme as a healthy and vibrant, with investment management being always in the best interests of all Scheme members, those being current members contributing to the Scheme, deferred members and pensioners.

I would welcome the opportunity to be a Board Member representing Scheme members diligently during my term of office on the Board.



### James Tattersall

My name is James Tattersall and I am seeking to become a member of the Lancashire Local Pension Board.

I am employed as a member of Police Staff with Lancashire Constabulary with 19 years' service.

For the last seven years I have been elected as the Unison Assistant Branch Secretary for Lancashire Police Branch where I have been the pensions contact and active trade unionist.

Prior to joining Lancashire Constabulary I worked as a financial advisor selling and advising clients on pension provision and other financial products therefore I have a good knowledge and understanding of pension schemes including the LGPS.

As part of my role as Unison Assistant Branch Secretary I have been responsible for giving presentations to members on the LGPS and advising them on changes to the scheme which took place in 2008 and 2014. I have extensive experience of dealing with members on a wide variety of issues relating to the LGPS. I have also campaigned hard to retain the LGPS.

It is essential that excellent schemes such as the LGPS continue to provide sustainable and cost effective pension provision that allow employees to save for their retirement, encourage existing and new employees to start saving for retirement and also provide value for money for employers and tax payers.

I want to make sure that the scheme continues to uphold the highest principles of customer service and investment strategy which will protect members and employers investments and make sure that the scheme continues to be financially sustainable, and meet its pension liabilities.

### John Taylor

As a trade union pension champion I have undertaken training provided by Unison regarding Local Government Pension scheme, consisting of 2 day training events, local seminars, consultation events with trade union members on the changes to the local government scheme. The Local Government scheme is the only public service pension that holds and invests funds other schemes such as "pay as you go" in which the member contributes weekly or monthly do not hold an investment pot therefore administering authorities are required to appoint a scheme actuary and auditor and to produce a pension fund annual report and accounts which, in accordance with scheme regulations, describe the governance, administration and investment arrangements.

It is important to me as a trade unionist to ensure that the future needs of Unison members are endeared too as the pension scheme is the most important investment of their lives and the outcome of that investment/ management of the scheme could have detrimental implications not just on their future needs but also the long term viability of the local government pension scheme.

Therefore the Public Service Pension Act 2013, has given me an opportunity to become a board member and to ensure that the Local Government Pension Scheme is managed well at a local level.

Enclosed is a ballot form and an addressed envelope. Please complete and return to us by 9 March 2015. The results of this ballot will be published on 13 March at [www.Yourpensionservice.org.uk](http://www.Yourpensionservice.org.uk)

## Have you registered for our Online Service?

My Pension Online is a facility where you can log in securely to your own pension scheme member record. Whether you are still working, or have a deferred pension, or a pension in payment, there is something in the online service for you.

We will be using the My Pension Online facility to communicate with you in the future. If you have not already registered for My Pension Online, please visit our website.

You need a personal email address which you can register to be able to use this service, and we will inform you when there is new information for you to view.

In addition to ad hoc communications about your benefits, each year we will make your benefit statement available online (for active and deferred pensioner members), and pensioner members will have their P60 online.

If you wish to opt out of electronic communications please inform us in writing.