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Cornwall Pension Fund Employer Newsletter - February 2026

Welcome to the February edition of our monthly newsletter.

In this issue, we bring you an early look at the upcoming employee contribution changes, which will take effect from 1 April 2026. We are also inviting applications for an employer representative to join our Local Pension Board - read on to find out how to get involved.

Our employer meetings are just around the corner, offering a valuable opportunity to stay updated, ask questions, and share feedback. We have also recently upgraded our



Member Self-Service portal to give members quicker, easier access to their pension information, and we would appreciate your support in sharing this update with them.

Finally, we highlight important information on pension review scams and what members should be aware of - please pass this on to help keep everyone informed and protected.

Thank you for taking the time to read, and we hope you find this edition useful and informative.

[Read more here](#)

Kind regards,

Daniel Pattingale



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Employer Newsletter

February 2026



2026/27 Employee contribution bands

Below are the new employee contribution bands, which will be effective **from 1 April 2026**. Please ensure that you apply the below employee contributions bandings from 1 April 2026 and inform your payroll provider accordingly.

Contribution bandings 2026/27		
Actual Pensionable Pay	Main Section	50/50 Section
Up to £18,400	5.50%	2.75%
£18,401 to £29,000	5.80%	2.90%
£29,001 to £47,300	6.50%	3.25%
£47,301 to £59,800	6.80%	3.40%
£59,801 to £84,000	8.50%	4.25%
£84,001 to £119,100	9.90%	4.95%
£119,101 to £140,400	10.50%	5.25%
£140,401 to £210,700	11.40%	5.70%
£210,701 or more	12.50%	6.25%

Your **employer contribution** rate will also be updated from 1 April 2026. Provisional contribution rates were released to all employers in November. These rates will be applicable from **1st of April**, unless the Fund has contacted you separately to discuss your rate. All rates will be confirmed within the Rates & Adjustment certificate which will be published on the Cornwall Pension Fund website at the end of March.

If you have any queries regarding your employer contribution rate, please email Melissa Kelly, Finance, Governance and Valuation Manager: melissa.kelly@cornwall.gov.uk or our Employer Support Team on LGPSEmployers@cornwall.gov.uk.

Local Pension Board vacancy for Employer Representative

The Local Pension Board oversee, assist and support the management and governance of the Cornwall Pension Fund and play a key advisory role in assisting the Pension Fund Committee in managing the Fund, ensuring that we are compliant with Local Government Pension Scheme (LGPS) and other relevant regulations.

The aim of the Local Pension Board is to safeguard the interest of all Pension Fund members and associated employer organisations; successful applicants will act as a representative for all employers of the Cornwall Pension Fund. This position offers opportunities for training and further understanding of the LGPS and relevant legislation, as well as the management of Pension Fund at local level.

Further information on the Local Pension Board can be viewed on our website: <https://www.cornwall.gov.uk/jobs-and-careers/cornwall-pension-fund/governance/local-pension-board/>

Successful applicants must have the capacity to attend regular meetings (four per year) and training sessions (at least twice a year).

Following the resignation of one of the Board, we currently have a vacancy for an Employer Representative. If you are interested in applying or can recommend anyone at your organisation that you feel could fulfil this role, please email Melissa Kelly, Finance, Governance and Valuation Manager: melissa.kelly@cornwall.gov.uk

REMINDER | Employer meetings – March 2026

We are pleased to invite you to our upcoming bi-annual employer meetings this March. These sessions are a great opportunity to stay informed, ask questions, and share feedback.

Meeting details:

- **Dates:**
 - Thursday 5 March 2026, 10:00am - 11:00am
 - Monday 9 March 2026, 10:00am - 11:00am
 - Tuesday 10 March 2026, 1:00pm - 2:00pm
- **Duration:** 1 hour
- **Location:** Online via MS Teams
- **Cost:** Free of charge

To book your place, please contact Daniel Pattingale at Daniel.pattingale@cornwall.gov.uk. If there are any specific topics you would like us to cover, please let us know when reserving your spot.

REMINDER | My Pension Online has been upgraded

Last month, we launched our new **Member Self-Service portal**, designed to give members easier access to their pension information. All members will need to register for this updated system.

- **For members who already have a My Pension Online account:** The process is quick and simple. They just need to click '**Create an account**', use the same email address linked to their existing MPO account, and confirm their email when prompted. This ensures a smooth transition.
- **New to the Fund:** Registration is simple—just click '**Create an account**' and follow the on-screen instructions.

Please encourage members to register as soon as possible so they can manage their pension details easily and securely. For more details, visit our dedicated [Member Self-Service webpage](#).

Pension review scams

Below is a summarised section on pension scams taken from the FCA website. Please share this information with members of your organisation. Further details about pension scams can be found on the FCA website at: <https://www.fca.org.uk/consumers/pension-scams>

If you are contacted unexpectedly and offered a free pension review, it is likely to be a scam. **Professional advice on pensions is not free.**

Most of the companies offering free pension reviews are not authorised, but many falsely claim they are. They may also claim that they do not have to be authorised, as they are not providing the advice themselves.

Some scammers may even say they are acting on behalf of the FCA or [MoneyHelper](#).

How pension review scams work

Free pension reviews are designed to persuade you to move money from your pension pot into a high-risk scheme. Your pension pot is then invested in unusual investments such as overseas property, forestry, storage units, care homes, biofuels or businesses you may not be familiar with.

You may be promised guaranteed returns or cash from your pension to tempt you to take up these offers. Some of these investments are badly run, while others are outright scams.

Protect yourself from pension scams

If you get a call out of the blue (a cold call) about your pension, the safest thing to do is hang up. It is illegal and probably a scam. If you get offers via email or text, you should simply ignore them.

Report pension cold calls to the [Information Commissioner's Office \(ICO\)](#).

If you are thinking about changing your pension arrangements, you should get financial guidance or advice beforehand.

If you want to find an adviser, make sure they are authorised by the FCA. Never take advice from the company that contacted you. This may be part of the scam.

Report a pension scam

If you are worried about a potential scam, or you think you may have been contacted by a fraudster, report it to the FCA by calling on 0800 111 6768 or use their [contact form](#) to get in touch.

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