



# Pensions Increase is 3.8% this year from 6 April 2026

## How is the increase calculated?

Every year, the Government tells public sector pension schemes how much pensions should rise to keep up with the cost of living. This annual increase is based on the Consumer Price Index (CPI) figure from the previous September.

## Who will receive the increase?

You'll receive the increase if:

- You are aged 55 or over and receiving your pension.
- You retired on ill health grounds, or you are receiving your preserved benefits due to ill health.
- You receive a spouse's, partner's or child's pension.

## When will we notify you about the increase?

Your April payslip will include the increase from 6 April 2026. This payment will include 5 days at your old amount and 25 days at your new amount. Your May payslip will show your new monthly pension in full.

**Please note:** If we receive a tax code change in April, your net monthly pension might be lower, even though your pension has been increased correctly. **Please make sure you check for this on your payslip before contacting the pension section as we are unable to answer tax code queries.**

If you need to speak to someone about your tax code please contact HM Revenue and Customs on 0300 200 3300 and have your National Insurance number and Pay as you Earn reference number 120/FE27730 handy.

## Am I entitled to the full increase?

If your pension began on or before 22 April 2025 you will receive the full increase. If your pension began after this date, you will receive a smaller, prorated increase. You can find further details on our website at [Pensions Increase > North Yorkshire Pension Fund](#)

## P60s

P60s are only issued once a year. The law requires us to issue them by 31 May each year but we aim to produce them before then. Please keep your P60 safe as you may need it in the future, for example if you want to claim benefits.

All P60s are available to view and download on your My Pension Online account. If you need a paper copy, please contact us.

## Changing Bank Details?

If you change your bank account, please remember to tell us as banks do not pass this information on.

The quickest way to change your bank details is via My Pension Online. Alternatively, you can write to the payroll team at the address shown in 'Contact us' or email them at [payroll@northyorks.gov.uk](mailto:payroll@northyorks.gov.uk). Please include your name, date of birth, National Insurance number, new sort code and account number, pensioner payroll number and the date your account will be changing.

Please let us know by the 12th of the month otherwise the change will not be made until the following month's payment. If the 12th falls on a non-working day, the deadline will be the last working day before the 12th.

## Moving House?

If you move house, please tell us as soon as possible. If mail is returned to us, we will suspend payment of your pension immediately until we can re-establish contact with you.

This is our standard practice to ensure we are not paying a pension to someone who may not be entitled to receive it.

The easiest and quickest way to update your address is on My Pension Online. Please also provide an email address so we can email you immediately to re-establish contact and confirm your address.

## How to avoid overpayments

It's not easy talking about what will happen after you've gone, especially with your loved ones, but it's something we should all do. Please take the time to have that difficult conversation, and make sure that someone will take care of your affairs when that day comes.

It's important that whoever is looking after your affairs knows how to contact us to tell us that you have died. The North Yorkshire Pension Fund (NYPF) contact details to share are, email: [pensions@northyorks.gov.uk](mailto:pensions@northyorks.gov.uk) or phone: **01609 536335**.

As soon as we are informed, we can stop the pension payments to avoid any overpayment, and also put in place any new pensions, such as pensions for a husband, wife or partner who is entitled to one.

## Dependants Benefits

An ongoing pension is provided for your spouse, registered civil partner and children as long as certain criteria are met. Also, if you left after 31 March 2008, in addition to the above, a pension could be payable to a cohabiting partner, subject to certain qualifying conditions.

Although not mandatory, it is advisable to complete a cohabiting partner's form which you can download from the NYPF website at [www.nypf.org.uk](http://www.nypf.org.uk) under 'Forms/Guides > Forms'.

A lump sum death grant may also be payable if you die within 10 years of retiring. To enable us to make payment to the people you want to receive this benefit, it's important that you keep your death grant nominations up to date. The easiest way to do this is via My Pension Online. If there are no nominations in place when you die we have to carry out an investigation into your circumstances and decide who should receive the money. This may not be the person or people you wanted to receive it. The payment may also be subject to inheritance tax if there is no nomination.

Further information can be found on the NYPF website at [www.nypf.org.uk](http://www.nypf.org.uk) under 'Forms/Guides > Guides > Brief Guide to the LGPS'

## Could you be missing out on benefits?

Lots of people don't realise there is financial help available for all sorts of situations and not everyone is claiming what they are entitled to. It's important that you don't miss out on any extra money that you could be claiming.

The Government has gathered all this information in one place, look to see what support is available at [helpforhouseholds.campaign.gov.uk](http://helpforhouseholds.campaign.gov.uk).

## Setting up power of attorney can give you peace of mind

As we get older, it's possible that illness or a long hospital stay could affect our ability to manage our own affairs. Setting up a power of attorney ensures someone you trust can help make decisions on your behalf.

Millions of people across the UK have already put one in place as a precaution, and it's important to arrange it early—before it's needed—rather than waiting until it may be too late.

### What is power of attorney?

A power of attorney is a legal document that lets you choose one or more people to make decisions for you if you're no longer able to do so yourself.

### Why is power of attorney important?

Without a power of attorney in place, it can be very difficult for your family or friends to manage things like your pension, bank accounts, or healthcare. This can lead to long delays and additional costs. In some cases, it may even affect our ability to pay your pension.

If you don't have a power of attorney, a court may need to decide who can act on your behalf. By setting one up in advance, you stay in control by choosing who you trust to make decisions for you.

### What does power of attorney cover?

There are two types of power of attorney:

- **Health and welfare**, for decisions about medical care and daily living
- **Property and financial affairs**, for decisions about money, property, and pensions

Having both in place gives you the most comprehensive protection for the future.

## Getting help setting up your power of attorney

Unfortunately, we can't help you set up a power of attorney, but there are organisations that can support you. Some people use a paid service, others choose a solicitor, and many complete the process themselves online.

Age UK provides helpful guidance on what's involved. Visit their website at [ageuk.org.uk](http://ageuk.org.uk) or call **0800 055 6112**.

### Make sure you've got a Will

It's just as important to make a Will while you're physically and mentally able. A Will ensures your money, property, possessions, and investments go to the people or causes you care about.

You can find out more about making a Will at [ageuk.org.uk](http://ageuk.org.uk) or by calling **0800 055 6112**.

Twice a year, a free Wills service is available in the UK. Free Wills Month takes place in March and October. For more information, visit **freewillsmonth.org.uk**.

## My Pension Online

My Pension Online is the easiest way to manage your pension. You can:

- Update your address and contact details (don't forget to tell us if you move so we can keep in touch and continue paying your pension)
- Change your bank details
- View, download and print your payslips and P60s (we only issue paper documents if you have requested them and your pension changes by more than £10 from one month to the next)
- Nominate who you'd like to receive any benefits payable after your death
- Contact us out of hours using our 'Contact Us' service
- Access documents instantly, without waiting for the post

### Already have a My Pension Online account?

My Pension Online was upgraded on 15 January 2026. If you used the previous system, you'll need to **create an account** the first time you log in by following the steps below.

**You only need to create an account once.** After creating your account, you can log in using your email, password and the six digit passcode we'll email to you as part of our two factor authentication.

### Getting Started on My Pension Online

You can access My Pension Online through the main NYPF website [nypf.org.uk](http://nypf.org.uk) or directly via [mypension.northyorks.gov.uk](http://mypension.northyorks.gov.uk)

Follow our simple registration process to access your NYPF information online.

#### Get started:

1. Go to: [mypension.northyorks.gov.uk](http://mypension.northyorks.gov.uk) and click on the '**Create an Account**' button.

2. Tick the 'I understand this website uses my personal data' box and click '**Let's begin**'.

3. Enter your surname, date of birth and National Insurance number and click '**Submit**'.

We will check whether we hold an email address for you.

## Email address is held

- Click on '**Send a registration link**'
- A registration link, which is valid for 24 hours, will be emailed to you
- Use the link to complete the registration process
- A one-time passcode will be emailed to complete the secure login process



**Never** disclose any passwords or sensitive information **to anyone**.

Don't save your password in your web browser, this could allow someone else to access your online information.

For more tips on staying safe online visit: [www.getsafeonline.org](http://www.getsafeonline.org)

## No email address held

The quickest way to register is to provide your email address:

- Call us on 01609 536335 or email at [pensions@northyorks.gov.uk](mailto:pensions@northyorks.gov.uk)
- We'll update your record and confirm the change
- Complete your registration using steps 1 to 3 above

**Or**

You can request an activation code by post by clicking the 'Send activation code by post' button instead. Please note this code is valid for 30 days and may take up to 10 days to arrive.

- Activation code is received by post
- Go to: [mypension.northyorks.gov.uk](http://mypension.northyorks.gov.uk) and click on the '**Create an Account**' button.
- Tick the '**I understand this website uses my personal data**' box and click '**I have an activation code**'
- Enter your surname, date of birth, National Insurance number and activation code and click '**Submit**'
- Add your email address and click the '**Confirm email**' button
- Create a password and click '**Submit**'
- A registration link, which is valid for 24 hours, will be emailed to you
- Use the link to complete the registration process
- A one-time passcode will be emailed to complete the secure log in process



**Remember you only need to create an account once.**

## Accessing your Payslips and P60s

You can view your payslips and P60s from the Home screen > Payslips and P60s.

- To see your payslips select the '**Payslips**' header and choose the relevant year from the '**Tax year**' drop down list at the top of the screen.
- To see your P60s select the '**P60s**' header and choose the one you want to view from the list.

You can view an individual document by clicking the eye symbol next to it or download it by clicking the down arrow.

If you need paper copies, please email our payroll team at [payroll@northyorks.gov.uk](mailto:payroll@northyorks.gov.uk)

## Don't want to go online

We are always looking for ways to improve and modernise, which helps us reduce our carbon footprint and manage costs for the NYPF. However, we understand that some pensioners prefer to receive a paper payslip instead of viewing them online.

If you would like paper payslips, just let us know in writing (email is fine) that you want to opt out of electronic communications. Once we update your record, you will receive a paper payslip whenever your pension changes by more than £10 from one month to the next.

## Protect yourself from frauds and scams

There are many ways to keep yourself safe from frauds and scams if you know what to look out for.

Watch out for:

- Post delivered to your address for someone you don't know
- Unusual activity in your bank account
- Anyone who asks for your PIN or password

If you think you are the victim of a scam or fraud, you can report it and get advice by calling Action Fraud on 0300 123 2040.

## Sharing Information

We aren't always informed when one of our pensioners has sadly passed away, so we use a trusted third party company who checks for potential deaths against the General Register Office's records. This helps us keep our information accurate and avoid overpayments.

We also take part in the Tell us Once service. When a death is registered, the family can ask for the details to be shared with the Department for Work and Pensions (DWP) and with council services, including the NYPF.

In addition, the Cabinet Office requires all pension funds, including the NYPF to take part in the National Fraud Initiative (NFI). The NFI compares information from different pension schemes and the DWP. This helps all organisations identify cases where someone may have died but their pension is still being paid.

Finally, if you receive any kind of state benefit, it is extremely important to tell the benefit provider that you are receiving a pension from the NYPF in case its value must be taken into account. If this information isn't shared, the NFI may flag the benefit as a potential fraudulent claim.

## Scheme Funding

At the end of 2025, the Pension Fund's investments were valued at £5 billion. The funding level, which compares the value of the Fund's investments with the estimated cost of all current and future pension benefits was 121%. This means The Fund had more than enough money to cover the expected cost of pensions.

This chart shows how the funding level has changed since the Global Financial Crisis in 2007/08. Although, there have been times when the funding level has fallen, the Fund has always recovered well, and the overall improvement has been significant.



The Fund invests in a wide range of assets, which respond differently to changes in the economy. This mix of investments helps protect the Fund's value when financial markets conditions are challenging, and economies are going through difficult times. It's good to know that the Fund remains in strong financial health.

You can keep up to date by reading the quarterly investment reports on the Fund's website at [nypf.org.uk](http://nypf.org.uk). Go to About the Fund > Investment Reports.

### 'Pensioners' Representative'

Retired Members views and issues are represented by the Pensioner Representative on the Pension Board. This gives the representative the opportunity to contribute to the way the NYPF is run and to ensure that pensioners' views are considered.

David Houlgate is the current pensioner representative. If you have any comments, complaints or queries about pension matters, please email the pensions team at [pensions@northyorks.gov.uk](mailto:pensions@northyorks.gov.uk) and put 'Pensioner Representative' in the subject box.



## Contact us...

Website: [nypf.org.uk](http://nypf.org.uk)

Telephone: **01609 536335** – lines are open every weekday 10am to 4pm excluding Wednesdays when they are closed all day.

Email: [pensions@northyorks.gov.uk](mailto:pensions@northyorks.gov.uk) and remember to quote your name, date of birth and National Insurance number.

Post: North Yorkshire Pension Fund, County Hall, Northallerton, North Yorkshire, DL7 8AL.

Pension payments are made by North Yorkshire Council's Payroll Service.

Telephone: **01609 532190** – lines are open every day 8.30am to 5pm excluding Wednesdays, when they are open from 8.30am to 1pm.

Email: [payroll@northyorks.gov.uk](mailto:payroll@northyorks.gov.uk) and remember to quote your name, date of birth and National Insurance number.

Post: Payroll Service, North Yorkshire Council, County Hall, Northallerton, North Yorkshire, DL7 8AD.

If you would like this information in another language or format such as Braille, large print or audio, please contact the NYPF on 01609 536335.