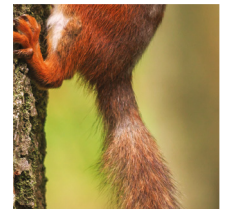
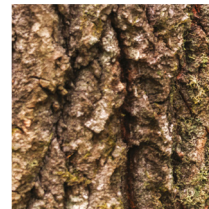


News for Deferred Members

This booklet is provided to help members of the East Sussex Pension Fund keep up to date with their Local Government Pension Scheme

www.eastsussexpensionfund.org

June 2026





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Welcome

Welcome to the 2026 Local Government Pension Scheme (LGPS) newsletter. This newsletter is for people who no longer pay into the LGPS but have a deferred benefit.

To learn more about your pension, go to www.eastsussexpensionfund.org

If you would prefer to receive information from us by email in the future, please send us a letter stating this with your email address, National Insurance number and full name to:

Pension Services, East Sussex County Council, County Hall, St Anne's Crescent, Lewes, East Sussex, BN7 1UE

Deferred FAQs

Frequently asked questions

What are deferred benefits?

Deferred benefits are benefits that are set aside to be taken at a later date. If you leave service after completing two years' pensionable service, you will be entitled to a deferred pension payable from Normal Pension Age (NPA). This is a pension based on your pension benefits accrued (based on service and salary) to the date of leaving.

Your annual benefit statement shows the current value of pension if you claim it from your NPA. If you are over 65 and older than your NPA, your annual statement will also include increases for retiring after your NPA.

What is my NPA?

Your Normal Pension Age (NPA) is the date from which your LGPS pension can be paid without any reductions. This age is different for each member and depends on when you left the scheme.

- If you left **after 1 April 2014**, your NPA is linked to your State Pension Age.
- If you left **between 1 October 2006 and 1 April 2014**, your NPA is 65.
- If you left **before 1 October 2006**, your NPA is normally 65 but could be as early as 60.

If you are unsure of your State Pension age, you can check it online at www.gov.uk/state-pension-age

When can I take my deferred benefits?

Currently, you can take your deferred benefits at any age between 55 and 75.

You can take your benefits:

- **From age 55 to your Normal Pension Age (NPA):** You can take your benefits early, although they will usually be reduced.
- **At your NPA:** You can take your benefits in full, with no reduction.
- **After your NPA (up to age 75):** Your benefits will be increased as they are being paid later. However, if you left the LGPS before 1 April 1998, you must take your pension by your NPA.
- **Before your NPA due to ill health:** If approved by your former employer, you may be able to take your benefits early without any reduction.

The Government has announced that the earliest age you can take your pension, other than for ill-health reasons, will increase to 57 from 6 April 2028. See 'Changes to NMPA from 2028' section later in the newsletter for more details.

Our benefit calculators in ‘My Pension’ – our member self-service website can help you work out how much your pension will be – accounting for any early or late retirement factor adjustments. The figures are estimated and not guaranteed. If you proceed with the retirement, you should contact pensions@eastsussex.gov.uk and the team will provide you with guaranteed figures and paperwork to complete.

I paid additional voluntary contributions (AVCs) before I left – what happens with those?

If you paid AVCs before you left, your AVC provider will continue to send you a separate annual statement. Your provider may also have a portal you can access to view your AVC pot.

When you choose to claim your LGPS pension, we will include your AVCs into the options we provide to you.

I cannot work because of ill health, so can I take my deferred benefits?

If you cannot work because of ill health, you may be able to have your benefits paid without reductions, whatever your age. For your application to be approved, you must be permanently incapable of doing the job you were in when you stopped paying LGPS contributions and your benefits became deferred.

If you think this may apply to you, you should contact your former employer. They will arrange for an independent registered medical practitioner to provide an opinion, to help with their decision.

Do my deferred benefits keep their value against inflation?

Yes. Each April, the value of your deferred pension is adjusted, based on the Consumer Price Index from the previous September. The standard increase applied from 6 April 2026 was 3.8%.



If you became a deferred member before 22 April 2025, you will get the full increase. However, if you became a deferred member after that date, your pension increase will normally only be a proportion of the full increase.

Can I transfer my deferred benefits to another pension scheme?

If you meet certain conditions, you may be able to transfer your deferred benefits to another pension scheme. Transferring your pension is an important decision and one that you should think about carefully. Visit our website to find out more about transferring your pension:

www.eastsussexpensionfund.org/help-support/leave-the-scheme/transferring-your-pension-out

If you join another public sector pension scheme, you will usually need to register your interest in transferring your deferred LGPS pension within 12 months of joining your new scheme. Your new pension scheme will be able to

provide more information about the transfer process and your options.

What happens to my deferred benefits if I die?

A death grant may be paid as a lump sum, and the amount depends on when you left the scheme:

- If you stopped paying LGPS contributions **before 1 April 2008**, the death grant is three times your deferred pension.
- If you stopped paying contributions **on or after 1 April 2008**, the death grant is five times your deferred pension.

If you are also still paying LGPS contributions for a different job at the time of your death, only the highest death grant will be paid.

If you have a linked Additional Voluntary Contribution (AVC) fund, the value of the fund at your date of death will be paid with the death grant.

Please see the nominated beneficiaries article on page 20 for details on how to nominate a beneficiary to receive any death grant that is due or how to update an existing nomination.

A survivor’s pension may also be paid to your dependants, such as:

- your spouse or civil partner,
- any eligible children, or
- someone you live with as if you were married (if you were still paying LGPS contributions on or after 1 April 2008).

How do I update my personal details?

You can update your information by logging into ‘My Pension’ – our member self-service website.

<https://mypension.eastsussex.gov.uk/welcome>

If you need to change your name, partnership status, or gender, we need to see a copy of the relevant legal document.

Rejoining the scheme / aggregation

Deferred members – rejoining the scheme / aggregation

If you rejoin the LGPS in England or Wales, you have the option of joining your deferred pension(s) with your new pension or leaving them separate.

Even if you do not wish to join the pensions together, you must let your new fund know the dates of service as this may affect your future pension benefits.

If you do not inform the new fund of the former service within 12 months of re-joining, your benefits may automatically be joined or kept separate depending on the type of previous LGPS pension benefits you hold.

Different rules apply depending on what type of LGPS benefits you have, when you left the LGPS, and how long you were a member.


Things to consider when deciding whether to combine your benefits:

- **Redundancy or ill health:** if you leave your role because of ill health or redundancy and you keep your pension records separate, whilst your current LGPS pension would be paid early without reductions, your previous LGPS pension would not.
- **Retiring early:** If you retire before your Normal Pension Age (NPA), your pension would normally be paid at a reduced rate to take account of the early payment. If you choose to join your pension records together, you will not be able to take one pension early and leave the other until your NPA, as your entire pension will be reduced for early payment.
- **Final salary link:** If you were in the LGPS before 31 March 2014, left after 1 April 2014, rejoin within five years, and combine your benefits, your pension will keep its final salary link and your LGPS membership from pre-April 2014 will be linked to your new full-time salary.

Please note, if you opted out on or after 10 April 2015 and qualify for Deferred pension benefits, your pension cannot be combined (unless your service is concurrent).

It may not always be in your interest to join a deferred benefit with an active pension account. You should contact your new pension fund when you join the LGPS to tell them that you have been a member of the Scheme before. They will let you know your options and what you should think about when you make your decision. It is important that you think about your options carefully and that you are aware of the deadlines that apply. You will not be able to change your decision later.

**DID YOU
KNOW**



Over half of our members are using the ‘My Pension’ website. Are you?

‘My Pension’ – self-service website for members

Your pension information at your fingertips

‘My Pension’ is our website, where you can take control of your local government pension. Our modern and easy-to-use system allows you to view your pension information confidently and securely. ‘My Pension’ provides the following.

- Online annual benefit statements, broken down into simple chunks to help you understand your pension benefits.

- A retirement-planning tool which allows you to set retirement goals and see whether you are on track to reach them.
- Benefit calculators to work out what will happen to your benefits if you take voluntary retirement or die before you retire.
- A way for you to update your personal details.
- A way for you to tell us who you would like to receive any death benefits that are due.

Login to ‘My Pension’:


<https://mypension.eastsussex.gov.uk/login>

Register for ‘My Pension’:

<https://mypension.eastsussex.gov.uk/welcome>

If you need help to register, please visit the ‘My Pension’ support page:

www.eastsussexpensionfund.org/my-pension-support-page



DID YOU KNOW?

We offer simple overview videos to help you get the most out of your ‘My Pension’ account.

Access and Fairness

Scheme Changes – Improving access and fairness in the LGPS

The Government has confirmed a series of changes to the Local Government Pension Scheme (LGPS) to make the LGPS fairer for all members. Most changes took effect from 1 April 2026, and some applied retrospectively.

Below is a summary of some key changes and what they may mean for you.

Fairer survivor benefits

From 1 April 2026, survivor pensions are calculated more consistently to ensure equal treatment regardless of the sex of the deceased member or their surviving spouse / civil partner.

Some survivor pensions will be increased as more of the member's service before April 2014 will now count. Some survivor pensions will become payable for the first

time, this is most likely to affect male survivors of female members who left the pension scheme before April 1988.

Who could be affected?

The changes apply to deaths dating back to:

- **5 December 2005** for opposite sex marriages and same sex civil partnerships,
- **14 March 2014** for same sex marriages, and
- **31 December 2019** for opposite sex civil partnerships.

Some cohabiting partners' pensions may also increase if the member died between 1 April 2008 and 31 March 2014.

You do not need to take any action.

We will identify any affected cases and contact you if a review applies. This is a complex exercise. We will work through the legislation, identify potential cases, and then recalculate pensions.

Changes to death grants

There are also changes to the rules around death grants:

- **Age limit removed:** A death grant can now be paid even if a member dies after age 75. This change is backdated to cover deaths from 1 April 2014.

A death grant is only paid in limited circumstances when an LGPS member dies after age 75. LGPS pension funds are working to identify any new death grants in respect of members who died after age 75 since April 2014. Where necessary, they will contact the beneficiaries or personal representatives to arrange payment of the death grant. Interest for late payment will be added. Death grants where someone dies over the of 75 will likely be subject to tax, at either the recipients marginal tax rate or a flat rate of 45% if paid to the personal representative.

- **More discretion over who receives the death grant:** Your pension fund no longer has to pay late death grants to personal representatives. Instead, it

can use its discretion to choose the most appropriate beneficiaries. This means the death grant will be taxed at each beneficiary's marginal rate of tax, rather than the 45% charge that applies when it is paid to personal representatives. Some older AVC arrangements are excluded from this change.

A 'late' death grant is usually one that is not paid within two years of the date of death. Before 1 April 2026, a 'late' death grant could only be paid to personal representatives.



This isn't a savings pot – it's a secure, guaranteed income for life.

Scams

Pension scams

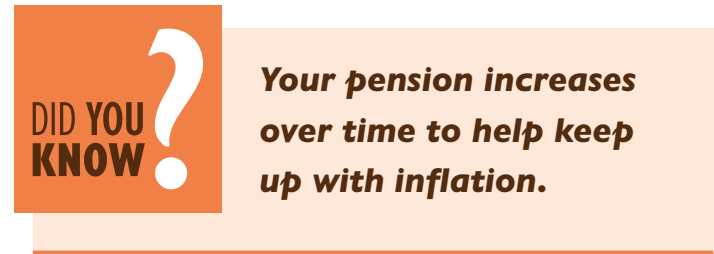
The number of pension scams continues to rise, so it is more important than ever to understand how to protect your money and recognise the warning signs. Scammers often pretend to be from genuine pension providers. They may contact you unexpectedly by email, text message, social media or through illegal cold calls. They might offer a free review of your finances or claim you can access your pension before the normal minimum pension age (currently 55 increasing to 57 from 06 April 2028).

Their aim is to persuade you to transfer your pension savings to them by promising high returns with little or no risk. To reduce the likelihood of being scammed:

- Reject unexpected offers, unsolicited messages, or cold calls.
- Always check who you are dealing with on the Financial Services Register at <https://register.fca.org.uk/s/>

- Read The Pension Regulator’s leaflet on pension scams.
- Do not be rushed or pressured into making decisions.
- Get free, impartial guidance from MoneyHelper at www.moneyhelper.org.uk/en

If you receive a phone call or email that appears to be from us, but you are unsure, do not share any personal or financial information. Contact us directly to confirm whether the communication is genuine.



DID YOU KNOW?

Your pension increases over time to help keep up with inflation.

Dashboards

Pensions Dashboards update

You may have picked up from previous communications from the Fund about the introduction of Pensions Dashboards. Pensions Dashboards are an online tool which will allow you to securely locate and view all your pension information in one place including your LGPS benefits, State pension, and any other pension savings you may have accumulated over the years.

The pension fund connected to the Pensions Dashboards digital ecosystem on 24 September 2025, and we are now regularly uploading scheme member data. Across the pensions industry over 70 million pension records are now connected, representing 85% of records in scope. Connections are targeted to be complete by 31 October 2026. Meanwhile, the MoneyHelper dashboard is continuing to be tested.

The Government is prioritising a non-commercial

dashboard which will be provided by The Money and Pensions Service (MaPS), an arm's-length body of the Department for Work and Pensions. This will be available on the MoneyHelper website – the government backed money and pensions guidance service – www.moneyhelper.org.uk/en It will be open to all savers with a pension built up in the UK that has:

- not yet been accessed, or
- is not currently being paid (for the State Pension, you must be under State Pension age).

Commercial dashboards will follow later, provided by banks and other financial bodies. Based upon current plans, we expect the MoneyHelper dashboard to be available to the public in the 2027/28 financial year. The launch date will be decided by the Secretary of State for Work and Pensions, with six months' notice being given to the pensions industry.

For more information on Pensions Dashboards, please visit: www.pensionsdashboardsprogramme.org.uk

Retirement Living Standards

Planning your retirement income

Thinking about how much income you will need in retirement is a major step in planning your future. The Retirement Living Standards can help you picture what life after work might look like – and what it might cost.

What are the Retirement Living Standards?

The standards were developed by Loughborough University and describe three lifestyles in retirement:

- **Minimum:**
Covering basic needs, with little left over for extras.
- **Moderate:**
Offering more financial comfort and flexibility.
- **Comfortable:**
Providing greater choice, security, and leisure.

They estimate typical spending on everyday essentials like housing costs, food, transport, clothing, and leisure. The figures are updated regularly to reflect changes in prices and living expectations.

How much income might you need?

Based on the 2026 figures, the estimated yearly income needed is:

Lifestyle	Single person	Couple
Minimum	£13,900	£22,500
Moderate	£32,700	£45,400
Comfortable	£45,400	£62,700

You can find out more about what each lifestyle includes at www.retirementlivingstandards.org.uk

Everyone's retirement is different

These figures are a helpful guide, but they will not be the same for everyone. Your own costs may be higher or lower depending on things like:

- whether you still have a mortgage or rent to pay,
- any health or care costs,
- tax on your pension income, and
- your hobbies, travel plans, or family commitments.

It is worth thinking about what **you** want your retirement to look like and setting your own personal income target.

Where will your retirement income come from?

Once you have an idea of how much income you might need, the next step is to look at what income you are likely to have.

• State Pension

The full State Pension for 2026/27 is **£12,548** a year.

This goes a long way towards meeting the minimum standard for a single person.

Couples where both partners receive the full State Pension would usually meet the minimum standard together.

You can check your State Pension forecast at www.gov.uk/check-state-pension

• Other income

Your retirement income may also come from:

- your LGPS pension,
- any additional payments you make, like AVCs or APCs,
- other workplace or personal pensions, and
- savings or investments.

If you have lost track of an old pension, the Pension Tracing Service can help.

www.gov.uk/find-pension-contact-details

Checking your LGPS benefits

You can log in ‘My Pension,’ your LGPS online self-service website at any time to view an estimate of your benefits.

This includes:

- your expected pension at retirement,
- estimates for early retirement, and
- any reductions that may apply.

Taking time to review your expected income alongside your likely spending can help you feel more confident and better prepared for retirement.

<https://mypension.eastsussex.gov.uk/welcome>

Pension Awareness Week

15 September 2026

Pension Awareness Week takes place from 15 September 2026, and it is a fantastic opportunity for you to check in on your retirement planning.

Securing a financially stable retirement is a topic that affects us all! Pension awareness week helps to give you tools to educate yourself and includes national and local activities – free webinars, live sessions and pension clinics aimed at helping you better understand your pension and plan your financial future, with confidence.

The annual Pensions Awareness campaign aims to demystify pensions and encourages you to take proactive steps toward your retirement planning, making pensions more accessible and understandable, breaking down complex jargon, and providing clear, actionable information.

Despite the importance of pensions in ensuring financial security during retirement, many people remain disengaged or uninformed about their pension plans. According to recent studies, a significant portion of the population is not saving enough for retirement, and many are unaware of how their pension schemes operate.

Pension Awareness aims to bridge the knowledge gap by highlighting the importance of early and consistent contributions, understanding different types of pension schemes, and recognising the value of employer contributions and tax reliefs.

Pensions Awareness Week is the perfect time to take small steps to engage with your pension, such as exploring your pension provider’s online portal, using pension calculators, or watching a webinar to learn how to get the most from your savings.

So spread the word and save the date!

Pensions Awareness Week starts on 15 September 2026 – look forward to taking a few little steps now, that could make a big difference to your future.

Pension awareness week helps to give you tools to educate yourself and includes national and local activities.

More information about Pension Awareness week is available at www.pensionawarenessday.com

You can also find clear, reliable information about your LGPS pension at www.eastsussexpensionfund.org

**DID YOU
KNOW** ?

The Fund works with over 140 employers, from county councils to universities and colleges.

Cost of living

Cost of living support

Most of us would like to be able to make our money stretch a bit further – and there are lots of ways to do this.

With household budgets under pressure as costs go up, for many people, budgeting is more crucial than ever before. MoneyHelper, the government-backed service, provide free impartial guidance on money and pensions. They have now launched a budget planner tool which can help you keep track of your money and suggest ways you can improve your finances:

www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner

The planner will give you a clear idea of where you are spending your money. Once you know this you can start to look at whether you could cut your costs by changing

your spending patterns or understand how to get the most out of any money you have left over.

There are a range of tools available on their site, including budget guides, a bill prioritiser and debt advice locator tool.

With household budgets under pressure as costs go up, for many people, budgeting is more crucial than ever before.

If you do not have enough money to live on, help and advice can be found through Citizens Advice. Their help is available even if you work, have savings or own a home:

www.citizensadvice.org.uk/debt-and-money/cost-of-living/get-help-with-the-cost-of-living

Your Local Authority may also be able to provide some practical support if you contact them directly.

Change to Normal Minimum Pension Age

Earliest age to access your pension is changing

The UK Government has announced future changes to the Normal Minimum Pension Age (NMPA). The NMPA is the earliest age from which pension schemes can allow members to access their workplace or personal pensions for reasons other than ill-health. The NMPA will increase from age 55 to age 57 with effect from 6 April 2028.

You **may** be protected from this increase (and retain NMPA of 55) if you:

- joined the LGPS before 4 November 2021,
- transferred a previous pension into the LGPS and certain conditions are met.

The Ministry of Housing, Communities and Local Government (MHCLG) makes the LGPS rules, and any protections will be dependent on these rules.

MHCLG has not yet confirmed if it will allow members who qualify for protection to take their LGPS pension before age 57 from 6 April 2028 onwards. Further updates will be provided if MHCLG changes the Scheme rules to reflect the increase in the normal minimum pension age.

**DID YOU
KNOW** ?

You can normally take your pension from age 55 (rising to 57 from April 2028).

Nominated beneficiaries

Are your nominated beneficiaries up to date?

If you die while paying into the LGPS, a lump sum death grant of three times your annual pay may be paid to one or more people you have nominated (your beneficiaries). You are covered from the day you join the scheme, regardless of how long you have been a member.

If, at the time of your death, you also have a deferred LGPS benefit and/or an LGPS pension already in payment from a previous period of membership, the lump sum death grant paid will be the greater of:

- the total of any lump sum death grants payable from your deferred benefit(s) and/or pension(s) in payment, or
- three times your annual pay at the date of death.

The annual pay used to calculate the death grant is based on Assumed Pensionable Pay (APP). This is a notional

pay figure designed to protect your benefits if your pensionable pay reduces during periods away from work, for example due to sickness or certain types of leave.

You can complete an “expression of wish” to tell the Fund who you would like to receive any death grant. While any expression made is not legally binding, it helps guide the Fund’s decision. The Fund retains absolute discretion over the final payment.

If you die while paying into the LGPS, a lump sum death grant may be paid to one or more people you have nominated.

To make or update your expression, you can fill in an “expression of wish” form, available to download from our website, or log on to ‘My Pension’ our online self-service member website. We recommend reviewing your nomination regularly and updating it if your personal circumstances change.

Pensions made simple

Understanding your pension with videos

If you would like a clearer understanding of your LGPS pension and the options available to you as a scheme member, but do not have much time, the Pensions Made Simple videos are perfect to watch. These short videos offer a quick summary of important topics, including “How your pension works,” “Protection for you and your family,” “Life after work,” and “The McCloud remedy”.

Watch: www.lgpsmember.org/help-and-support/videos

ESPF are seeking to improve member engagement by providing personalised video content, starting with annual benefit statements (ABS). The video statements will include personalised details and explanations tailored to each member’s pension held with the scheme. Once launched, the real-time personalised videos are expected to offer members a better understanding of their pension benefits, reducing the need for queries.



East Sussex Pension Assistant – ESPA

24/7 answers to commonly asked questions

You may have seen our new digital assistant ‘ESPA’ on our website. ESPA is designed to simulate human conversation, answering your general pension questions with pre-calculated responses.

ESPA is available 24/7 and can provide answers to commonly asked questions quickly and easily. It is not designed to answer queries relating to your own personal circumstances. ESPA is only available on our most widely used website pages, but we will look to improve functionality and scope in future. Find out more at our website.

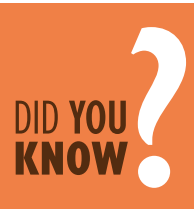
[www.eastsussexpensionfund.org/
east-sussex-pensions-assistant-esp](http://www.eastsussexpensionfund.org/east-sussex-pensions-assistant-esp)

Border to Coast Pensions Partnership

East Sussex Pension Fund’s new pooling partner

The Government launched its “Fit for the Future” consultation in late 2024. This set out key reforms to investment management in the LGPS, outlining minimum standards of pooling for all LGPS pools. The proposed approach of our current pooling partner ACCESS to comply with the requirements of the consultation was not supported by government. As a result, ESPF was required to identify a new pooling partner. On the 1 April 2026; East Sussex Pension Fund became a shareholder in a new pool – the Border to Coast Pensions Partnership (a FCA- authorised asset pool since 2018 and one of the largest LGPS pools in the UK).

www.eastsussexpensionfund.org/espfn-new-pooling-partner-border-to-coast-pensions-partnership



When you retire, you can choose to take part of your pension as a tax-free lump sum. You have many retirement options, including early, late, ill-health, or flexible retirement (with employer’s agreement).

Don't forget to register for 'My Pension'

'My Pension' is our website, where you can take control of your local government pension. Our modern and easy-to-use system allows you to view your pension information confidently and securely.

See page 9 for more details about this service.

Visit the registration page at:
<https://mypension.eastsussex.gov.uk/welcome>

If you need help to register, please visit 'My Pension' support page:
www.eastsussexpensionfund.org/my-pension-support-page





Contact us

Visit our website for up to date information:

www.eastsussexpensionfund.org

Email pensions@eastsussex.gov.uk

Write Pension Services

East Sussex County Council
County Hall, St Anne's Crescent
Lewes, East Sussex, BN7 1UE

Call General enquiries – 0300 200 1022
Member self-service enquiries – 0300 200 1027

There is also a national Local Government Pension Scheme website for members:

www.lgpsmember.org

Looking for more help with your money

Get free, impartial information on money matters, including pensions.

www.moneyhelper.org.uk

Disclaimer This guide is for members of the East Sussex Pension Fund and reflects the provisions of the LGPS and overriding legislation in May 2026. In the event of any dispute over your pension benefits the appropriate legislation will prevail. This short guide does not confer any contractual or statutory rights and is provided for information purposes only.