

## Pensioner newsletter 2025

### **An update for members in receipt of a pension from their Local Government Pension Scheme (LGPS)**

We are pleased to provide our latest newsletter to help members keep up to date with the East Sussex Pension Fund (ESPF).

We are always looking for ways to develop and engage with our members so please contact us at [pensions@eastsussex.gov.uk](mailto:pensions@eastsussex.gov.uk) with any ideas or further support you require.

Best wishes

East Sussex Pension Fund



## **‘My Pension’ – online access to your pension record**

### **Your pension at your fingertips**

‘My Pension’ is a secure online member self-service website that allows you to take control of your Local Government Pension. The website makes keeping up to date and looking after your pension simple.

The website allows you to:

- Securely view, download, and print monthly payslips and your annual P60\* – keeping you up to date with the pension benefits you have received.
- Manage or view who you wish to receive any death grant lump sum (if payable) when you pass away\*\*.
- Calculate the benefits payable upon your death.
- Update your personal and bank details online.

To find out more, including how to register please click on the link below.

[www.eastsussexpensionfund.org/new-improved-my-pension-is-live/](http://www.eastsussexpensionfund.org/new-improved-my-pension-is-live/)

\*Note: If you opted out of electronic communication, then you will continue to receive your pay information via the post. You will only receive payslips between March and May each year, and when your pension changes by greater than £5 net per month.

\*\*The Pension Fund make the final decision but take account of your wishes where possible.

If you need any help with ‘My Pension’ then please contact our dedicated helpline on 0300 200 1027.

## **Pension payment dates**

### **Your pension payment dates from September 2025**

| Month          | Pay Day                   |
|----------------|---------------------------|
| September 2025 | Tuesday 30 <sup>th</sup>  |
| October 2025   | Friday 31 <sup>st</sup>   |
| November 2025  | Friday 28 <sup>th</sup>   |
| December 2025  | Friday 19 <sup>th</sup>   |
| January 2026   | Friday 30 <sup>th</sup>   |
| February 2026  | Friday 27 <sup>th</sup>   |
| March 2026     | Tuesday 31 <sup>st</sup>  |
| April 2026     | Thursday 30 <sup>th</sup> |
| May 2026       | Friday 29 <sup>th</sup>   |
| June 2026      | Tuesday 30 <sup>th</sup>  |
| July 2026      | Friday 31 <sup>st</sup>   |
| August 2026    | Friday 28 <sup>th</sup>   |

## The ESPF Website

### A great source of information for pensioners

Are you aware that the East Sussex Pension Fund also has its own website dedicated to supporting members, beneficiaries, and employers of the pension scheme? The website holds a comprehensive range of information to support you in your retirement.

[ESPF main website address](#)

Some areas to explore:

[Pensioners](#) – a whole section dedicated to pensioners of the scheme looking at areas such as pensions in payment, death in retirement and frequently asked questions.

[Resources](#) – you can access forms, guides to the scheme, policies, historical newsletters and other key resources.

We will also be looking to add the 'East Sussex Pension Assistant' to key pages of the website by the end of the year. This will allow users to ask a generic pension related question online with an answer (where possible) provided immediately. A link to further information will also be provided where appropriate.

## Preferred investment pooling partner identified

### Border to Coast Pensions Partnership

Government guidance states that Local Government Pension Funds (LGPS) should work together to pool investments. They should do this to reduce costs, while maintaining investment performance. Since 2016 East Sussex Pension Fund (ESPF) has been part of the [ACCESS](#) LGPS Asset Pool – along with ten other LGPS Funds.

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 Government has since published its consultation response, which confirmed that Administering Authorities (like ESPF) will continue to be responsible for setting their own investment strategies but must delegate the implementation of this strategy to a Financial Conduct Authority (FCA) authorised and regulated investment management pool.

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 must identify a new pooling partner by 30 September 2025.

ESPF, in conjunction with its advisors and West Sussex Pension Fund, has carried out a detailed evaluation process, to identify a partner to deliver in line with the Government's guidance, whilst ensuring alignment with its investment strategy and taking account of employers' and members' best interests.



On 24 July 2025, Pension Committee confirmed a preferred pooling partner as [Border to Coast Pensions Partnership](#). Established as a regulated asset manager in 2018, they are one of the largest LGPS pools in the UK. Their purpose is to make a difference for the LGPS by providing cost-effective, innovative, and responsible investment opportunities that deliver returns over the long-term. The Committee agreed that it was the right decision to work towards becoming a shareholder in Border to Coast Pensions Partnership.

This is a major step for ESPF to meet the challenge set by Government to find a new pool, but the process is still not complete. The decision to admit a new fund to the Border to Coast Pensions Partnership rests with their shareholders. We will keep members and employers up to date on our progress. The Government has set a deadline of 31 March 2026 for this change to be finalised. Important note:

The government has been clear that LGPS members' benefits and pensions are guaranteed in law and will not be affected by these changes.

## **Notifying the fund about a death**

### **Dealing with bereavement**

We understand when a bereavement occurs it can be a challenging time. This article explains the process which occurs following the death of an LGPS Scheme Member.

### **How to notify the Pension Team**

To tell us about the death of a member, there is certain information the family or representative needs to provide.

This includes the following information about the Member:

- Full name
- National Insurance Number
- Address
- Date of death

This can be provided via email at [pensions@eastsussex.gov.uk](mailto:pensions@eastsussex.gov.uk), or you can contact us on 0300 200 1022.

Please also provide your full name and the details of the Member's next of kin, personal representative, or executor - the person dealing with the Member's estate. This includes their name, address, email address and telephone number.

[Tell Us Once](#) is a service that lets you report a death to most government organisations in one go. If we are notified by the Tell Us Once service, they should inform us of all necessary information.

We will write to or email our key contact, enclosing any necessary forms that need completion. These should be signed and returned by email or to our postal address.

Once we receive the forms, we will process benefits, if any, that are due and notify all relevant parties when this is complete.

## **Benefits on death**

### **Understand about the type of benefits which may be payable when you pass away**

As a pensioner member a lump sum death grant, survivor pension and children's pensions may become payable upon your death. Any benefits payable will depend on when you retired and if you have any dependants when you die.

[Explore more about Death in retirement](#)

## **Tax queries for pensions in payment**

### **What to do if you have a tax query**

If appropriate, income tax is deducted from your pension in accordance with HM Revenue and Customs (HMRC) guidelines. Any tax queries should be directed to HMRC.

Write: Pay As You Earn, H.M. Revenue and Customs, BX9 1AS  
Phone: 0300 200 3300

You should quote the ESCC Pensions reference of 334/EZ61724, your payroll reference number and National Insurance number (shown at the top of your pay advice slips).

## HMRC tax account

### What is it and what can you do with it?

The easiest way to check your tax is through the HMRC personal tax account at <http://www.gov.uk/personal-tax-account>. Your personal tax account is like an online bank account for tax.



### What can I do with it?

You can use your personal tax account to:

- Change your address with HMRC
- Check your tax code, personal allowance and income details for up to four previous tax years
- Tell HMRC about any changes that could affect your tax code
- Update any employer and pension provider details
- See how much tax is due for the current tax year
- Check tax code changes and access information on why they have changed
- Get an estimate of your state pension and check your National Insurance record
- Claim marriage allowance
- Claim a refund of overpaid tax

## How do I sign up?

If you are ready to sign up, you can go straight to the personal tax account sign-in page at <http://www.gov.uk/personal-tax-account>. There is also a trusted helper option that allows you to ask a close friend or family member to help you use your personal tax account.

## Claiming Pension Credit

### Help for those on lower income

If you are over State Pension age and on a low income, you may be entitled to extra money to help with your living costs separate from your State Pension by applying for pension credit.

Find out more on the [GOV.UK website](https://www.gov.uk) or call the pension credit claim line on 0800 99 1234.

If you get Pension Credit you can also get other help, such as:

- [Housing Benefit](#) if you rent the property you live in
- [Winter Fuel Payment](#)
- [Support for Mortgage Interest](#) if you own the property you live in
- A [Council Tax discount](#)
- A [free TV licence](#) if you're aged 75 or over
- Help with [NHS dental treatment, glasses and transport costs](#) for hospital appointments, if you get a certain type of Pension Credit
- Help with your heating costs through the [Warm Home Discount Scheme](#)
- A discount on the [Royal Mail redirection service](#) if you're moving house

If you need help completing benefit claim forms, make an appointment at your [local Citizen's Advice](#). They have advisors that will help you.

## Power of Attorney

### Help with your financial affairs

Some pensioners ask relatives or friends to help with their financial affairs. To enable us to take their instructions about a change of address or bank details, we need evidence of either:

- a Power of Attorney, or
- a Court of Protection order.

For information on how to make a Power of Attorney see:

[www.gov.uk/power-of-attorney](http://www.gov.uk/power-of-attorney)

## Full of Life Festival

### East Sussex set for largest ever celebration for older residents

Street dancing, sangria and accessible sport are some of the events taking place across East Sussex as part of the largest celebration of older people the county has ever seen. The Full of Life Festival is a programme of activities taking place in September and October celebrating the role older people play in our communities.

More than 80 free and paid-for activities for the 50-plus age group will be taking place over the next two months to mark International Older People's Day on October 1 - the largest programme of events since the initiative was established 18 years ago.

The programme has been designed by the county council with the support of East Sussex Seniors' Association (ESSA) to help older people in the county to make connections, understand how best to look after themselves and provide a range of activities that can boost health and well-being.

Activities are taking place in locations across East Sussex including Bexhill, Crowborough, Eastbourne, Hailsham, Hastings, Newhaven, Rye, Seaford, Uckfield, and Winchelsea.

People can view the full programme and find out more information about events taking place at [www.eastsussex.gov.uk/olderpeoplesday](http://www.eastsussex.gov.uk/olderpeoplesday).

Full of Life event booklets, with the full listings of all the events and activities taking place, are available to pick up from libraries, council buildings and leisure centres. The booklet also contains additional health and wellbeing information which can be used and shared year-round.

## Health and wellbeing

### Hints and tips from Age UK

Age UK provide information on age-related health conditions, tips, and advice on staying fit and healthy, as well as information on dealing with health services and leaving hospital.

[Visit the AGE UK website to find out more](#)

The Silver Line Helpline is a free, confidential telephone service run by Age UK, providing friendship, conversation, and support for older people. Lines are open 24 hours a day, 7 days a week.

Loneliness can be tough, and many older people know this from experience. We need connection whatever our age – especially if we live alone or further away from family. The Silver Line gives people the opportunity to exchange a brief, friendly word or enjoy a long, enriching conversation. The kind of call offered depends very much on what people might want or need when they pick up the phone to talk to them.

The Silver Line service also helps by offering:

- information and support.
- insight into how to access local groups and services.
- a referral to regular friendship calls, a service also run by Age UK.
- support for older people experiencing abuse and neglect.

[Find out more about The Silver Line helpline](#)

## Contact the Fund

**We are here to help**

If you'd like to get in touch by email or phone, please [visit our contact us page](#) on the website.

If you are looking for free guidance on Pensions, please visit the [MoneyHelper website](#).

MoneyHelper joins up money and pensions guidance to make it quicker and easier to find the right help, MoneyHelper brings together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise.