

# SUFFOLK PENSION FUND

Pensioner Member Newsletter



## Introduction

Welcome to the autumn edition of our newsletter for pensioner members of the Local Government Pension Scheme (LGPS) in the Suffolk Pension Fund, administered by Suffolk County Council.

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## Pension Payment Dates

Your pension will be paid on the following dates for the remainder of year 2025/26

31st October 2025
28th November 2025
31st December 2025
30th January 2026
27th February 2026
31st March 2026

## McCloud update

Further to the article in our previous editions, we will be reviewing all retirement cases, and if you are affected, we will be in contact with you. This is expected to be by 31 August 2026.

Please be assured that you do not need to take any further action until then. The LGPS member website has a quick tool that will help you check whether this protection applies to you. [Am I affected? :: LGPS](#)

**If you require a copy of this newsletter in a larger print please contact us on 03456 053000 option 4**

## **Pension Representative Article**

Hello Everyone,

At our July 2025 meeting we underwent training about some proposed changes to the local government pension scheme. The government have been consulting on proposals to iron out some historic anomalies in the scheme that affect the Gender Pension gap and also about survivor benefits with same sex partnerships currently treated differently. Many female colleagues have been disadvantaged as they often had part time jobs that paid less and very often would take time off (unpaid) to look after children. This affected their final pension calculations and is now being addressed. Survivor benefits are another area where consistency is to be introduced.

The main meeting briefed us on the annual audit report (all very satisfactory) which shows how well the pensions team are performing.

A report was received detailing the performance of the Suffolk pension fund for the last financial year and I am delighted to say that Suffolk was ranked number 1 out of 42 funds for overall performance. Our officers and investment managers must take great credit for this outstanding achievement.

The 'Government Pension Review' was a large subject area that we were briefed on. The 'Access' pool, that Suffolk belongs to, had its bid to become an independent Investment Management Company dismissed by the government and we, plus the other funds in the pool, now have to find another group that we can join. LGPS Central has been selected as our preferred option and work is in progress to ensure that a smooth amalgamation of the funds occurs. This is a hugely complex and detailed undertaking that our officers have to do on top of the 'business as usual' work that must carry on at the same time. I am hugely impressed by their commitment and dedication to this vital area of work which the government want completed in a very short timescale. We, as pensioners, should not really see much difference at all, but the scheme should end up being more efficiently run with less costs than now.

At our October meeting we received further training on the Impact of the upcoming Pension Reforms that the government are pushing ahead with.

The most important part of the October meeting centred around the enormity of the task facing the Pensions team in progressing with the transfer of our funds from the current Access pool to the newly chosen LGPS Central pool. The legal and accounting complexities involved are quite frankly mind blowing! As usual the pensions team are handling the pressures on them very well and are focussed on getting the job done in the very challenging timescales that central government have set. I have every confidence in their ability to deliver this mammoth project in a timely and efficient manner. We will then be part of a pool that has 15 different funds in one pot. The new LGPS Central fund value is likely to be in excess of £90 Billion!

## **Pension Representative Article continued..**

Another important aspect of our briefing was the report on the year end accounts and the triennial valuation report of the pension fund. Both reflected how well the fund has performed over the last three years. With a funding level of 151% the fund is very healthy and allows the actuary to look at potential reductions in contribution rates for the employers in the scheme. Any reduction in contribution rate would be welcome as authorities face challenging financial restrictions. Any reductions, however, must not have a detrimental impact on future returns for the fund otherwise rates simply yo-yo up and down which is not helpful to anyone trying to budget. The actuary has calculated individual employer rates for the next 3 years and employers are being consulted on them".

As this is the last news article of 2025, can I, on behalf of the Pension Board, wish you all a happy and peaceful 2026!

Richard Blackwell

## **Engage Member Self Service**

Have you registered to Engage Member Self Service?

Here you can take control of your pension to:

- view payslips and P60s
- update your bank account details
- obtain survivor benefit estimates
- upload documents securely

Please click [here](#) to access Engage and use the below steps:

Step One: Click on 'I would like to register to create an Engage account'

Step Two: Enter the required details to find your pension account

Step Three: Follow the instructions on screen to access your account\*

\*The registration process uses Electronic Identification Verification (EIDV). This requires you to use photographic identification. This process will not be required if we already hold an e-mail address for you.

We hope that you enjoy exploring our interactive pension system.

## Death Grants

If you die within 10 years of receiving your pension, and under the age of 75 there may be a death grant payable.

If a death grant is payable, it will generally be paid to either:

- The person(s) named on your Death Grant Nomination
- Your estate, if you have not completed a Death Grant Nomination which will delay payment.

To provide a nomination, please log into your Engage member self service account [here](#).

## Survivors pension

In the event of your death, your spouse, civil partner or eligible cohabiting partner will receive part of your pension. It will be paid for the rest of their life.

If you die whilst in receipt of your pension, the survivors pension is a percentage of your benefits before giving up any pension for a tax-free lump sum, this is also before any reductions or increases for early or late payment have been applied.

You can find further information regarding survivor benefits [here](#).

## Power of Attorneys

We understand you might ask a relative or friend to manage your affairs.

To allow us to provide information to your Power of Attorney, we will need to be notified of this.

You can do this by contacting us and providing us with the contact details of your Power of Attorney along with a copy of the Power of Attorney document for our records.

Alternatively, you can provide us with the LPA number which is provided to you, where we can access a copy of the document online.

### Tell us once

The Suffolk Pension fund participate in the Governments 'Tell us Once service' etc.

This service is designed to make things easier for families upon the death of a loved one.

This service allows an individual to report a death to all organisations that have signed up to this service in one go.

If you would like to know more about this service you can use this link:

<https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>



## Scams

Scams are unfortunately commonplace in the world we live in. It's perfectly normal to feel worried about scams as being scammed can be distressing and have a significant impact on people.

We have included some advice and top tips from Age UK on how to avoid scams and these tips are:-

- Don't open emails or attachments from someone you don't know.
- Your bank will never call you and ask for your PIN or for you to give your card to a courier.
- With doorstep callers, remember: Stop, Lock, Chain, Check.
- Avoid pension scams by getting independent advice before making decisions.
- Don't believe letters claiming you have won a fortune. If you haven't entered a lottery or prize draw, you can't have won it.
- Don't be embarrassed to hang up, say no, or ask someone to leave. With regards to your pension any contact about this should only come from ourselves.

If you are ever unsure about any contact in relation to your pension, please just check with us and we will be able to look into it and put your mind at rest.

For further information and help on the different type of scams, please follow the link to Age UK website: **[Scams advice – How to spot and avoid scams | Age UK](#)**



## CHECK YOUR JUNK!

Sometimes our emails may be forwarded to your junk inbox.

Please ensure you check your junk/spam inbox to see if the email appears there.

## CONTACT US

Floor 3, Endeavour House,  
8 Russell Road, Ipswich, IP1 2BX  
03456 053 000 (option 4)  
**[Pensions@suffolk.gov.uk](mailto:Pensions@suffolk.gov.uk)**

## USEFUL WEBSITES

Suffolk Pension Fund: [here](#)  
Member Self Service: [here](#)  
The LGPS member website: [here](#)