AUTUMN EDITION 2026

SUFFOLK PENSION FUND

Pensioner Member Newsletter



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.

In this edition you will find:

- Pension payment dates
- Oversea(s) Pension Payment
- Power of Attorneys
- National Fraud Initiative
- Engage Member Self Service
- Engage Frequently Asked Questions
- Pensioner Representative article
- McCloud update
- Scams
- Check your junk
- Useful links and contact details

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

Pension payment dates

Your pension will be paid on the following dates for the remainder of year 2026/27:

30th October 2026
30th November 2026
31st December 2026
29th January 2027
26th February 2027
31st March 2027



Oversea(s) Pension Payment

We use Convera to facilitate international payments, helping us manage payments across different countries and currencies. Depending on the country in which your bank account is held, certain mandates may need to be completed before payments can be made.

If you would like to receive your payments into an overseas bank account, please get in touch and we will provide you with the relevant mandate for completion and return.

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.

National Fraud Initiative

Suffolk County Council participates in the National Fraud Initiative, which is a regular exercise to promote the proper spending of public money. We are required by law to protect the public funds we administer. This requires us to share details of pensioners and benefits paid with other bodies responsible for auditing or administering public funds in order to prevent and detect fraud.

This will ensure, for example, that no pensions are being paid to persons who are deceased or no longer entitled, and that occupational pension income is being declared when housing benefit is applied for. Sometimes wrong payments are made because of a genuine error.



Further information is available on the council's website, please visit https://www.suffolk.gov.uk/about/privacy-notice/audit-data-matching-andnational-fraud-initiative-privacy-notice.

If you do have any questions, you should contact Christos Constantinou, Counter Fraud Manager, on 01473 265887, who can also provide hard copies of information from our website.



Engage Member Self Service

Have you registered for Engage Member Self Service yet? If not, now is the perfect time to get started!

Engage Member Self Service gives you a convenient and secure way to manage your pension online, whenever it suits you. From checking your pension payments to keeping your personal details up to date, you can access a range of useful services all in one place — without needing to contact us for every enquiry.

What can you do online?

- **View your payslips and P60s** – access your pension payment information and important tax documents whenever you need them.
- **Update your bank account details** – keep your payment information up to date.
- **Obtain survivor benefit estimates** – access helpful information to support your future planning.
- **Upload documents securely** – send us the documents we need quickly and conveniently.

Why register?

Engage Member Self Service puts you in control, making it easier to access your pension information at a time and place that works for you. It is a simple way to stay informed, manage your details and make the most of the online services available to you.

Not registered yet? Take a few minutes to sign up today and discover how easy it can be to manage your pension online.

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'

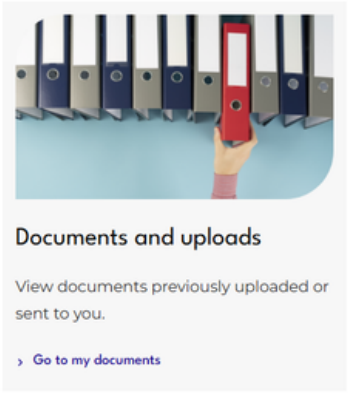
Step Two: Enter the required details to find your pension account

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.

Please be aware that for anyone who is registered to Engage, we will issue all correspondence to this system for you to access. You will be sent an email advising you of this. Please note, the email address this is sent from is pensions@pensions.suffolk.gov.uk.

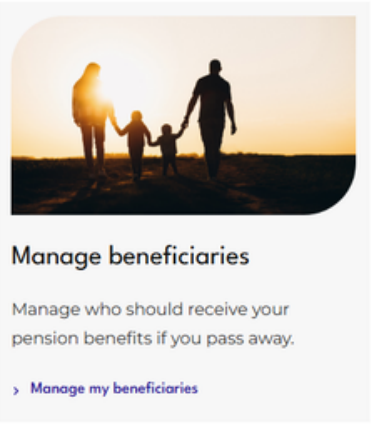
Engage FAQs



Where can I find my Payslips and P60s on Engage?

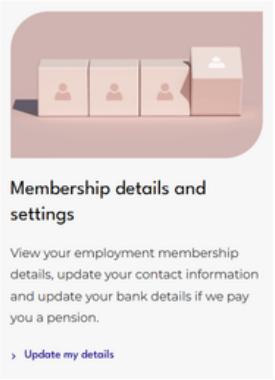
To find your pension payslips on Engage please click on the box that says 'Access my payslips and p60's. Please then make sure you click on Payslips, and you will then be presented with a list of your Payslips for that tax year. You can view payslips from previous tax years by clicking on 'Tax year.' You will then be presented with a list of previous tax years. Once you have located the payslip you want to view, you can click on the downwards arrow to download this as a PDF document. You are also able to view a simplified version of your payslip by clicking on the eye symbol.

How can I change my death grant nomination of Engage?



You can change your Death Grant Nomination on Engage by clicking on 'Manage my Beneficiaries.' You are then able to add a new beneficiary or delete an existing one. To add a new beneficiary please click on 'add new beneficiary' You will then need to enter the new beneficiaries' details including their name, relationship to you, Date of Birth, percentage allocated and their contact details.

Please make sure the total percentage allocated adds up to 100%. Please note, if you have multiple pension records, your nomination will apply and be the same for both of your records. Please note, if you left the scheme before 31st March 2008 and have been receiving your pension for more than 5 years, or if you left the scheme after 31st March 2008 and have been receiving your pension for more than 10 years, you will not be able to adjust your nomination details as a death grant is no longer applicable.



How can I change my bank details?

You can change your bank details on Engage by clicking on 'Membership details and settings'. You will then need to click on 'Bank details' where you will be able to update your bank account information. We will be notified of this and we will update your details in the next available payroll.

Pension Representative Article

Hello Everyone,

Looking back on my closing remarks from the previous newsletter about gardens and warmth, I think I should be careful about what I wish for as we all suffer with the extreme heat of late!!

Our July meeting started with a training session about the Annual Report and accounts for the Suffolk CC Pension fund. We were all reminded about the regulations that cover the scheme and the statutory guidelines that have to be followed. I am pleased that our officers do a very good job of steering us through these complex areas. In a nutshell, the fund is in very good shape with total assets now sitting at just over £4.8 Billion. This is an increase of just over £280 million on the start of the last financial year.

A new chair of the Board had to be elected at the start of the meeting and Ian Blofield was duly elected chair and councillor Rupert Tonkin-Galvin was elected as vice chair. We were updated on the annual audit review of SCC Pensions which was a pleasing very satisfactory audit report.

A representative from Northern Trust (our pension performance managers) presented a very positive report on the performance of the fund. As SCC sets challenging benchmark criteria for our fund managers to achieve against, it means that some other funds may appear to be doing better than us, but if their benchmark criteria are not so challenging this can give a false picture. As with all pension investment strategies, the position has to be looked at in the long term (10 years +) to get the overall state of affairs. Interestingly, the current geopolitical issues in the world, although affecting energy prices considerably in the short term, is not having that much of an effect on the funds performance overall. There are some small downward spikes visible in the trajectory of the fund, but overall, the trend is still upwards.

Our October meeting started with a training session on ‘Climate’ and the metrics organisations have to use to report the effect they have on Greenhouse gases. The area is complex and still developing but it was gratifying to note that the Suffolk fund, although performing well financially, is also doing very well in terms of net zero targets. One example being that for every £1m invested we need to report the amount of carbon generated by that investment. Suffolk’s figure is 56 Tonnes CO2/£1m. The industry benchmark figure is 155 Tonnes CO2/£1m. Long may this continue.

Pension Representative Article continued..

The main meeting started with a resume about the Pension Fund Annual report and accounts. This is a bulky document covering numerous aspects of how the fund is invested and managed. Ernst & Young, external auditors undertake a review and report back accordingly. This year's report was extremely positive about the overall management of the fund and the way that our officers undertake the day to day running of the scheme. I felt that the officers and their team should be thanked for their endeavours, particularly given that they had also managed the huge project transitioning Suffolk's fund into the LGPS Central Pool. I was very happy to formally propose an official vote of thanks to the team which was unanimously carried by the board.

We were informed about the impact of the geo-political issues in the middle east on the fund, and that the losses suffered consequently have now been more than recovered.

One fact I found particularly interesting was about the sales of EV vehicles dramatically increasing since March 2026 when the conflict in the middle east started. Consumers across the world are quite savvy beings and have reacted very quickly to the changing energy landscape.

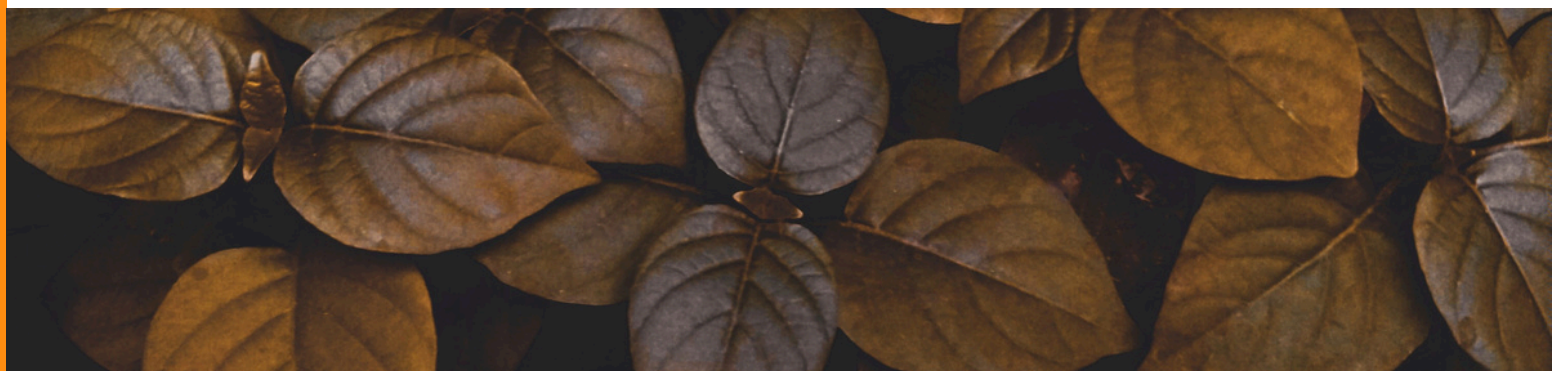
Very early I know, but Season's Greetings to you all.

Richard Blackwell.

McCloud update

Further to the article in our previous editions, the team are now in the process of reviewing all previous retirement cases. If you are affected by this ruling the team will be in contact with you.

Please be assured that there is no requirement for you to take any further action until then





Your pension is one of your most valuable long-term savings, which is why it can be a target for scammers.

Pension scams often involve people contacting you unexpectedly and offering early access to your pension, high investment returns, or free pension reviews. These offers can seem convincing, but they are usually designed to steal your money or move your pension into high-risk or fraudulent investments.

Be scam-aware

Protect yourself

- Never share your pension or personal details with anyone you don't trust
- Be cautious of unexpected phone calls, emails, texts, or social media messages
- Always check that advisers and firms are authorised by the Financial Conduct Authority (FCA)
- If you are ever unsure about an approach or offer, take your time and seek guidance before acting.

You can find impartial guidance at MoneyHelper. If you have questions about your scheme, contact the scheme administrator directly using the details on our official communications.



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

- Via 'Contact us' on Engage
- Pensions@suffolk.gov.uk
- 03456 053 000 (option 4)
- Gold Floor 3, Endeavour House, 8 Russell Road, Ipswich, IP1 2BX

USEFUL WEBSITES

- Suffolk Pension Fund: **here**
- Engage Member Self Service: **here**
- The LGPS member website: **here**

The next newsletter will be published April 2027!