

Changes have been made to the Local Government Pension Scheme (LGPS).

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Changes to survivor benefits for same sex spouses and civil partners

A change to the scheme rules has been made to ensure that survivor benefits payable to a same sex spouse or a civil partner are equal to those paid to the widow of a male member.

Why has the change been made?

The change has been made as a result of a Supreme Court judgment (*Walker v Innospec*) which found that Mr Walker's male spouse was entitled to the same benefits that would have been paid if Mr Walker had left a widow in an opposite sex marriage.

Why does this apply to the LGPS?

The government believes that the implication of this judgment for all public service pensions schemes, including the LGPS, is that surviving civil partners or surviving same sex spouses should be provided with benefits equal to those that would be left to the widow of a male member.

When does the change take effect from?

The change is backdated to the date the civil partnerships and same sex marriages were introduced – this is 5 December 2005 for civil partnerships and 13 March 2014 for same sex marriages.

This means that where a member of the LGPS has died leaving a surviving civil partner or a same sex spouse, the survivor's pension in payment will need to be reviewed and any additional amounts paid, where applicable. We have contacted affected civil partners and same sex spouses.

The change will automatically be taken into account in survivor benefits paid to civil partners and same sex spouses in the future.

Changes to reductions to your benefits for early payment

If you choose to take your pension benefits earlier than your Normal Pension Age (NPA) they will normally be reduced to take account of the fact that your pension will be paid for longer.

The early retirement factors used to calculate reductions have been changed. As the changes were beneficial to members they were introduced without advance notification on 8 January 2019.

How much your benefits are reduced by will depend on how early you take them. The reduction is based on the length of time (in years and days) between the date you take them and the date your benefits are payable without a reduction for early payment. If you are unsure when your NPA is you should check your annual benefit statement.

The early retirement reduction factors are set by the government and can vary from time to time. The current factors can be found on the national LGPS member website - www.lgpsmember.org/more/reductions.php

Changes to when you can take your deferred benefit (for deferred members who left active membership before 1 April 1998)

Last year we wrote to you to inform you of a change to scheme rules if you had left with a deferred benefit before 1 April 1998. We informed you that the scheme rules had been changed to allow you take your benefits at age 55 (rather than 60), or the date your deferred benefit will be payable without a reduction for early payment – this is called your Normal Pension Age (NPA). Your NPA will be between age 60 and 65 depending on when you joined the scheme – you can find this information on your deferred benefit statement.

A further change to the scheme rules has been now made which allows you to take your benefits at any age from 55 (rather than only at age 55 or NPA) – your former employer does not need to provide consent for you take your benefits between the age of 55 and your NPA. You must take payment of your deferred benefit at NPA (if you have not taken payment before).

In addition, you no longer have to leave all local government employment to take payment of your deferred benefit. This means that if you are working in another local government employment (i.e. a different employment to the one you were in when you built up your deferred benefit) you can now choose to take payment of your deferred benefit and continue in your local government employment.

The above changes are backdated to 17 April 2018.

More information about taking your deferred pension is available on the national LGPS website - www.lgpsmember.org/arl/already-left-when.php

An application for early payment of your deferred benefit should be made to the below address:

Address: Pensions Section
Floor 2
Constantine House
5 Constantine Road
Ipswich
Suffolk
IP1 2DH

Email: pensions@suffolk.gov.uk Telephone: 03456 053000