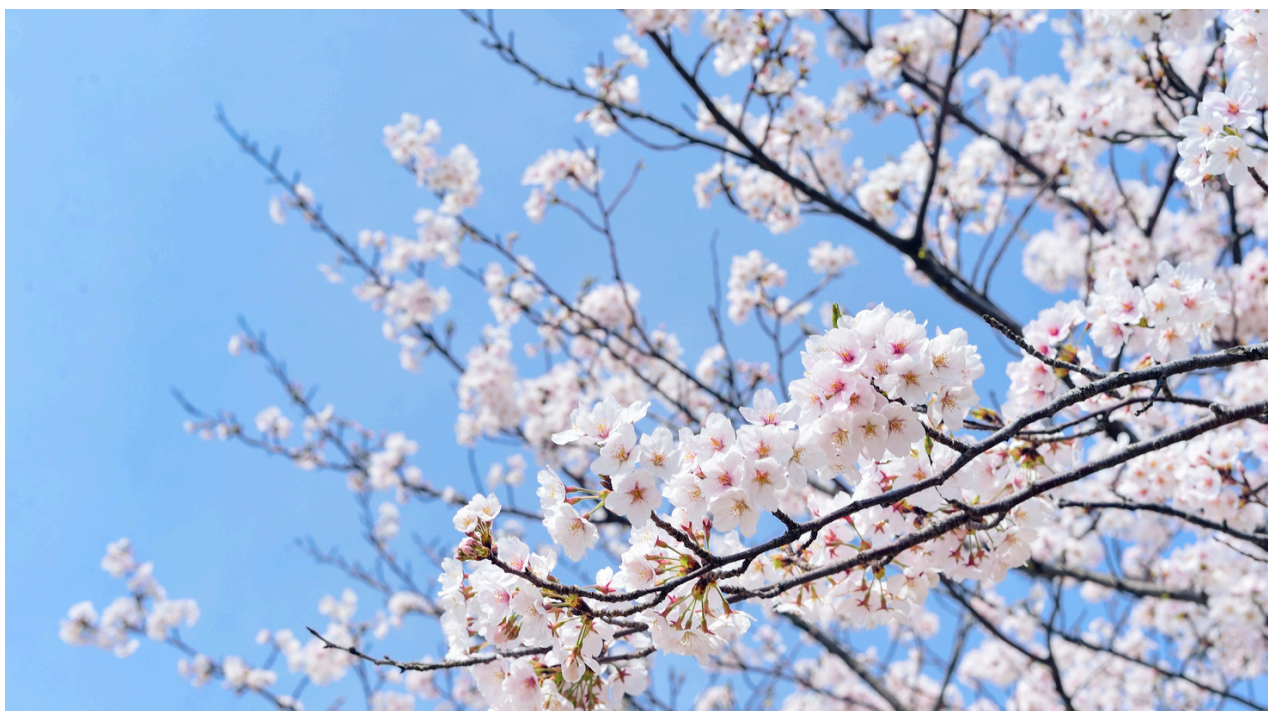


SUFFOLK PENSION FUND

Pensioner Member Newsletter



Welcome to the spring 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
- Annual Pensions Increase
- Tax codes
- P60's
- Pensioner Representative Article
- Check your junk
- Engage Member Self Service
- McCloud Update
- Death Grant nominations
- Scams
- 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 year 2026/27:

30th April 2026
29th May 2026
30th June 2026
31st July 2026
28th August 2026
30th September 2026
30th October 2026
30th November 2026
31st December 2026
30th January 2027
26th February 2027
31st March 2027

Annual Pensions Increase

The Pensions Increase (Review) Order 2026 has determined that public service pensions which have been in payment for a year will be increased by 3.8% from 6th April 2026. This is in line with the Consumer Price Index (CPI) September 2025 value which is used for this purpose.

We have applied this Pensions Increase to your pension payments, where applicable, and you will be able to see the increase from 6th April 2026 on your payslip. As the increase is applicable part way through April you will see your new full rate from your May 2026 payslip onwards.

Part-year retirements

If your pension has been in payment for less than a year an increase will be proportionate depending on the number of months it has been in payment. The adjacent table highlights this in further detail for you:

23/03/2025 - 21/04/2025	3.80%
22/04/2025 - 21/05/2025	3.48%
22/05/2025 - 21/06/2026	3.17%
22/06/2025 - 21/07/2025	2.85%
22/07/2025 - 21/08/2025	2.53%
22/08/2025 - 21/09/2025	2.22%
22/09/2025 - 21/10/2025	1.90%
22/10/2025 - 21/11/2025	1.58%
22/11/2025 - 21/12/2025	1.27%
22/12/2025 - 21/01/2026	0.95%
22/01/2026 - 21/02/2026	0.63%
22/02/2026 - 21/03/2026	0.32%

Guaranteed Minimum Pension (GMPs)

If you have a guaranteed minimum pension (GMP) which you will already be aware of, the Department of Work and Pensions (DWP) may pay some of the increase due on this GMP amount with your State Pension. If your State Pension age is before 6 April 2016, some of the increase will be paid as part of your State Pension instead. GMPs are split into two categories:-

- Pre 88 GMP amount (Built up between April 1978 and April 1988)
- Post 88 GMP amount (Built up between April 1988 and April 1997)

If you have a Pre 88 GMP amount this will be increased by 3.8%, but the increase will be paid as part of your State Pension. If you have a Post 88 GMP amount this will also be increased by 3.8%. We will pay you 3% of the increase and the remaining 0.8% will be paid with your State Pension.

Any remaining pension in excess of your GMP amount will be increased by 3.8% and paid by us.

If your State Pension age is on or after 6 April 2016, we will pay your full increase. For all Pensioners who do not have a GMP you will also see your full increase included in your pension with us.

Tax codes

Going into a new financial year HMRC change a number of tax codes and update our systems. You can see your current tax code on your payslip on Engage Member Self Service. If you notice that your net pay has changed due to a code change, and you're not expecting this, then please contact HMRC directly on 0300 200 3300 and they will be able to help.

Alternatively, HMRC provide an online personal tax account that allows you to view and check your tax records at any time. You can use this account to:

- check your income tax estimate and tax code
- fill in, send and view a personal tax return
- claim a tax refund
- check and manage your tax credits
- check your state pension
- track tax forms that you've submitted online
- tell HMRC about a change of name or address.

To access this site, go to:

<https://www.gov.uk/personal-tax-account>

P60s

Your P60 for 2025/2026 financial year has now been published online to your Engage Member Self Service account. Please access or register for your account by using the below link:

<https://pensions.suffolk.gov.uk/>

If you have already contacted us to request a paper version, these were posted to you in early April.

Pensioner Representative Article

Hello Everyone,

At our December 2025 meeting we started with a training session about LGPS Improvements that are being consulted on. There are 4 key areas of proposed change:

- Amend the normal minimum pension age (NMPA) to reflect legislative changes.
- Simplify the process that allows, primarily Multi-Academy Trusts, to combine their LGPS funds into one.
- Creating fairness for outsourced workers – ensuring they remain in the LGPS.
- Allowing pension fund access for Mayors and councillors in England

Nothing particularly contentious and should all pass into legislation next year. The December meeting reviewed the last periods performance of the Pensions team which remains at a very satisfactory level.

We were updated with the latest position regarding the transfer from ACCESS to the LGPS Central pool arrangements. These are progressing very well but are hugely complex with lengthy legal agreements having to be drawn up which inevitably take considerable time to get right and all parties to agree to them. The complex process involves creating the new pool that we will belong to and also, simultaneously, winding down the existing pool arrangements. None of the above is straightforward and our officers are working very hard to bring the project to a successful conclusion.

We also received a report about the LGPS Pensions Gender Gap Analysis. This issue arises as female employees are more likely to have time off work (often unpaid) to look after family members and this adversely affects their pension entitlements in later life. For comparison, where a male employee retires with £1 the equivalent amount for a female employee is 49p. Government efforts are trying to redress this imbalance.

Our March 2026 meeting started with a training session on the new LGPS Regulations that implement the powers laid out in the Pensions Scheme Bill. The complexities of all of this new legislation mean the timetable is being delayed slightly.

Much of the rest of our meeting was devoted to reviewing the Actuarial Valuation report that had been circulated. We noted the excellent performance that the fund had achieved over the last 3 years, showing an increase in value that has enabled most employers in the fund to have a reduction in their employer contribution rates.

The other main topic we were looking at was the continuing transfer from our existing pooling arrangements using the Access pool to our new pooling arrangements with LGPS Central.

We have to recognise that all this investment is for the long term. The shorter term volatility that we are currently seeing with global stock markets in turmoil due to the middle east crisis and oil and gas prices becoming even more fluid, will pass at some point. No one has a crystal ball, but we hope for better times ahead and a more peaceful world.

On a brighter note, there were good displays of daffodils and other spring flowers on show on my drive into the meeting. We will soon be out in our gardens again enjoying the sunshine and a bit of warmth.

Richard Blackwell.



**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.

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](#)

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.

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.

Have you nominated? FOR YOUR DEATH GRANT

If you die within 10 years of receiving your pension 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.

SCAM ALERT

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.

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](#)