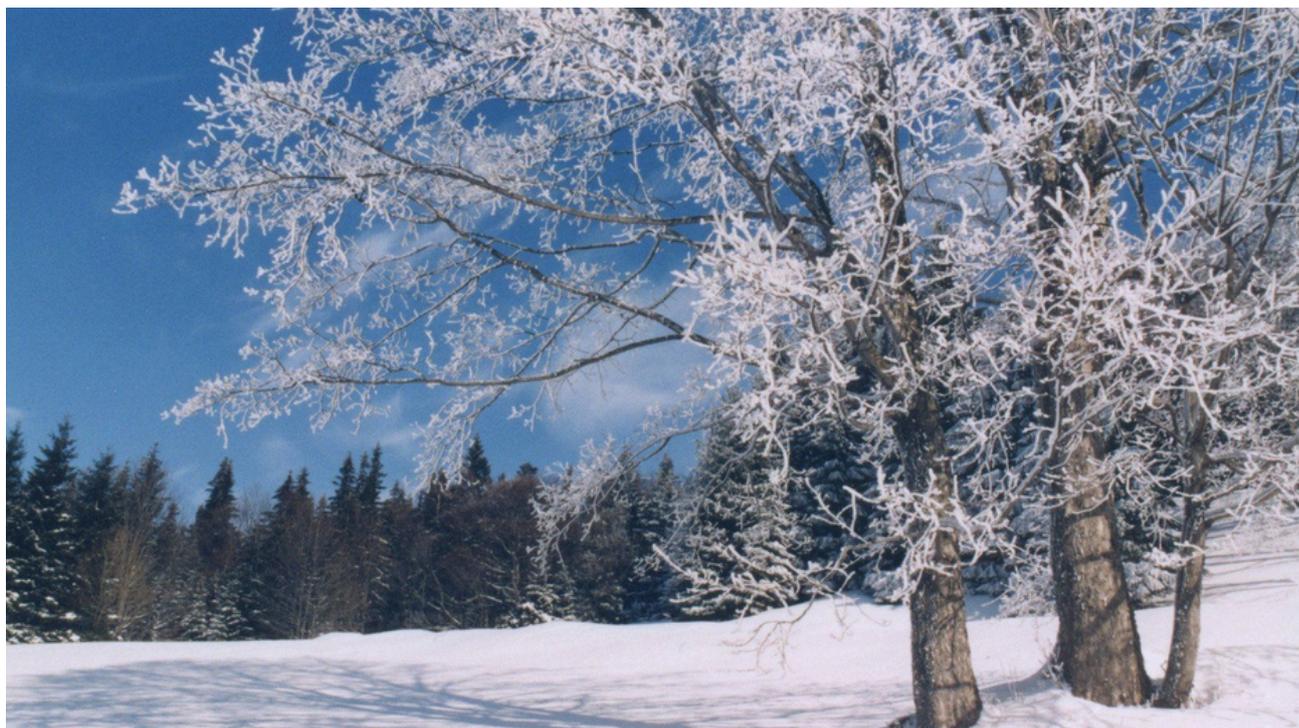


WINTER EDITION

lgps

SUFFOLK PENSION FUND

Active Member Newsletter



Welcome to the winter edition of our newsletter for active 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 Contributions
- Details on Salary Sacrifice
- An update on McCloud
- Information on Death grant nominations
- An article from Active member representative, Kay Davidson
- Details on Engage member self service
- Information on scams
- Check your junk inbox



Employee Contributions

When you join, and every April afterwards, your employer will set your contribution rate based on the table below. These bandings and rates are set nationally. If you have more than one job, your employer will set your contribution rate separately for each job.

If your pay changes in the year, your employer may decide to review your contribution rate. Please see rates below for 2026/27.

Band	Actual pensionable pay for an employment	Main section contribution rate for that employment	50/50 section contribution rate for that employment
1	Up to £18,400	5.50%	2.75%
2	£18,401 to £29,000	5.80%	2.90%
3	£29,001 to £47,300	6.50%	3.25%
4	£47,301 to £59,800	6.80%	3.40%
5	£59,801 to £84,000	8.50%	4.25%
6	£84,001 to £119,100	9.90%	4.95%
7	£119,101 to £140,400	10.50%	5.25%
8	£140,401 to £210,700	11.40%	5.70%
9	£210,701 or more	12.50%	6.25%

Employer Contributions

The Local Government Pension Scheme (LGPS) is a defined benefit scheme. A defined benefit (DB) pension scheme promises a guaranteed income at retirement. This amount is typically calculated based on your salary and the number of years you have been a member of the scheme.

Every three years, the Local Government Pension Scheme (LGPS) undergoes a valuation. The most recent review showed that the Suffolk Pension Fund is in a strong position, with enough assets to meet forecast liabilities.

As a result, a number of employers will be paying a lower contribution rate from April 2026. Please note, this does not change your pension benefits in any way.

Salary Sacrifice

The national Budget announced that, from 6 April 2029, the amount of contributions made via salary sacrifice that is exempt from National Insurance contributions will be capped at £2,000 a year. The LGPS is not a salary sacrifice pension scheme so therefore this does not affect your pension.

Some employers offer a shared cost Additional Voluntary Contribution salary sacrifice scheme, and this will be affected by this change. We will communicate further information nearer the time.



McCloud update

The McCloud remedy has introduced changes to remove some previous age discrimination that existed when the LGPS changed in 2014 from calculating pensions based on final salary to being a career average scheme.



We are in the process of reviewing all affected records, and if you are affected, we will be in contact with you in due course. Please be assured that you don't need to take any action.

The LGPS Annual Benefit Statements that will be produced in August 2026 will also show the necessary McCloud information for you.

The LGPS member website has a quick tool that will help you check whether this protection applies to you.

DEATH GRANT NOMINATION

ARE YOUR DETAILS UP TO DATE?

One of the key features of being in the Local Government Pension Scheme is that your family enjoys financial security, with immediate life cover and a pension for your spouse, civil partner or eligible cohabiting partner and eligible children in the event of your death in service.



Also, if you die in service, there is usually a one-off lump sum death grant payable to your next of kin. This is usually calculated as 3 times your annual pensionable pay.

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 Member Self Service account [here](#).

Article from your active member representative Kay Davidson

Hello, it's my turn again. It doesn't seem like a year ago since my last article. I'll start with some eye watering figures from the Pensions and Lifetime Savings Association, based on 2025/26 data, which suggest for a comfortable lifestyle in retirement a single person would need £43,900 after tax and a couple £60,600. The minimum figure, which doesn't allow for car ownership, is £13,400 for a single person and £21,600 for a couple (retirementlivingstandards.org.uk).

I start with this as I flexibly retired in May 25, meaning I have taken my pension but continue to work for a fixed period on reduced hours whilst I prepare for full retirement. When making the decision to apply for flexible retirement the question of how much income I needed to do this was at the forefront of my mind. However, I wasn't considering the figures above as I didn't know about them.

If you are close to retirement or even years away, taking an active interest in your pension to make sure it's going to deliver the lifestyle you want in retirement is time well spent. There are many sources of information available to us to keep up to date with our pension, provided by the Pensions Team:

- A yearly pension statement providing us with the current value of our pension but also predictions for our retirement date. Figures showing how we can convert annual pension into a lump sum payment demonstrate the flexibility our pension scheme gives us.
- A Member Self Service Portal – Engage (pensions.suffolk.gov.uk). This has Retirement calculators to look at payment predictions for different retirement dates. These automatically apply any deductions which would be applied to your pension if you are going to retire early. Your Local Government Pension can be taken anytime from age 55 - 75 currently. From 6th April 2028 the lower age it can be taken will increase to 57. As a point of note the Government are currently consulting on a Protected Pension Age which will allow some members to still access their benefits at 55. The details are not decided yet but watch this space to see how this develops and whether any conditions will be attached. There is a Plan your retirement section which helps you plan how to achieve the type of retirement lifestyle you want as mentioned at the beginning. The Portal also has the added advantage of having all the Pensions documents sent to you including the yearly statements stored there for you.
- The Pensions Team themselves have a vast amount of knowledge and are always willing to help with queries relating to your pension.

Should you wish to boost the value of your pension there are 2 different mechanisms that can be taken up through the Pension scheme to do this:

- Additional Pension Contributions (APC's) where as long as you are part of the main section of the LGPS scheme, not the 50/50 section, you pay to buy extra to boost your pension. There are calculators to work out the cost in either monthly payments or a lump sum payment on the LGPS website. (lgpsmember.org/help-and-support/tools-and-calculators/buy-extra-pension-calculator/)
- Additional Voluntary Contributions (AVC's) where the payments go into a separate pot with a different provider, currently Legal & General. This is where the amount you have chosen to contribute is taken directly from your salary.

Both schemes have tax benefits and further information can be found on the funds website here www.suffolkpensionfund.org/help-support/increase-my-pension/. Other actions to consider taking to make sure you have realistic details of what your overall pension is going to deliver for you are:

- Check your state pension progress. This can be done through the HMRC app if you have this or on the .GOV website (www.gov.uk/check-state-pension). Gaps in your national insurance payments will affect your state pension payment. If found in good time these could be addressed and voluntary contributions purchased to address this. Members who “contracted out of SERPS (State Earnings-Related Pension Scheme)” may find they do have gaps in their contributions during the time they were contracted out.
- Track down pension pots from other employment. According to an [article](#) from Hargreaves Lansdown, a UK financial services company an estimated £31 billion remains unclaimed in lost pensions in 2026. Having sight of these pots will allow timely decisions to be made or financial advice sought as to how to move forward with them. The Governments Pension Tracing Advice can help with lost pots, see www.gov.uk/find-pension-contact-details. Suffolk has already connected to and is testing the national Pensions Dashboard which will allow you to see all your pension entitlements in one digital location when available. The connection deadline for all schemes is 31st October 2026 and the Pensions Team will communicate the go live date for this when it has been confirmed. Find out more about this and how it is progressing at www.pensionsdashboardsprogramme.org.uk.

I hope this summary points you to at least one if not several places to find out about your pension to put you in control of your future whether you are looking to take your pension soon or it's an event in the distant future.

You can contact me at kay.davidson@scpha.gov.uk if you have any questions or queries for me as your representative.

Engage Member Self Service

Have you registered to Engage Member Self Service?

Here you can take control of your pension to:

- update your address details
- update death grant nomination details
- run your own estimated pension figures
- view documents sent to you by the pension fund
- upload documents securely
- view membership details

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.



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.

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

Remember:

- You cannot normally access your pension before age 55 (57 from 2028), except in very limited circumstances
- Don't be rushed or pressured into making a decision

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

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03456 053 000 (option 4)
Pensions@suffolk.gov.uk

USEFUL WEBSITES

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