

Active Member Newsletter

For active members of the Local Government Pension Scheme (LGPS) - December 2025

Welcome to the December 2025 newsletter for contributing members of the Local Government Pension Scheme (LGPS).



For more information about your pension benefits, please contact pensions@eastsussex.gov.uk.

My Pension – self-service website for East Sussex Pension Fund members

With 'My Pension' you can take control of your local government pension. Our modern and easy-to-use system allows you to view your pension information confidently and securely.



Join around 29,000 other members and start exploring...

- Online annual benefit statements, broken down into simple chunks to help you understand your pension benefits.
- A retirement-planning tool which allows you to set retirement goals and see whether you are on track to reach them.
- Benefit calculators to help you work out what will happen to your benefits if you leave the LGPS, take voluntary retirement or die before you retire.
- How to update your personal details online.

[Login to 'My Pension'](#)

[Register for 'My Pension'](#)

Our ['My Pension' support page](#) provides advice on how to register, videos on how to use the website and much more.

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Pensions increase 2026

Active pension accounts, deferred pensions and pensions in payment are adjusted each April in line with the cost of living. The increase is based on the September-to-September change in the Consumer Prices Index (CPI). The CPI increase for the year up to September 2025 was 3.8%.

This means that we expect active pension accounts, deferred pensions and pensions in payment in the LGPS to increase by 3.8% in April 2026.

Free online pension training

Whether you're looking to understand a bit more about your pension, planning for retirement or just refreshing your knowledge, we will be holding online pension training events throughout 2026.

The courses we ran in 2025 were very well received by members.

- 96% of attendees stated that their knowledge and skills had been improved by taking the courses.
- 40% stated the courses were excellent, 53% good.

[Explore free pension training](#)



Fit for the future – pooling implications

In November 2024, the Chancellor announced a "landmark" pensions review called 'Fit for the future', which included the Local Government Pension Scheme (LGPS). The stated objectives of this review were to increase further consolidation of asset pools, tackle inefficiencies, reform pension fund governance and drive more investment in the UK.

The LGPS is fully funded with good investment returns and has achieved many successes in recent years. These include the establishment of LGPS asset pools. Every fund in England and Wales invests a proportion of its assets through investment pools and the intention is that over time, most assets will be invested in this way. However, the Government felt that pooling had not delivered to its full potential and that change is needed to ensure that the scheme continues to perform in the long term in the best interests of members, employers, local communities and the wider UK economy.

The Government set out key reforms to investment management, outlining minimum standards of pooling for all LGPS pools. After considering the proposals put forward by each of the eight pools earlier this year, the government has expressed support for keeping six of the eight pools. The proposal put forward by the ACCESS pool (where ESPF invests) was not supported by government when assessed in line with the new proposals.

As a result, ESPF had to identify a new pooling partner. On 25 September 2025, the Pension Committee made an in-principle decision to become a shareholder in the [Border to Coast Pensions Partnership](#) Pool. The decision marks a significant milestone for ESPF ahead of the deadline from government to transition assets to the new asset pool by 31 March 2026.

Explore more... [Border to Coast Pensions Partnership identified as preferred pooling partner](#)

Leaving the Scheme

If you leave the Scheme before you retire, you can choose what to do with your pension. There are different options available to you depending on how long you have been in the scheme and your age at leaving.

[Explore more about leaving the Scheme](#)

Annual Report and Accounts – 2024/25

East Sussex Pension Fund has published the draft version of its Report & Accounts for 2024/2025.

The Report & Accounts highlight the important issues affecting the Fund over the previous twelve months to 31 March 2025, together with full details about its performance in administering the Local Government Pension Scheme (LGPS).

[Explore 2024/25 Report and Accounts here](#)

Our new 'live chat' service ESPA is set to launch early next year

We know that not everyone wants to talk on the phone or has time to write to us by email. Or maybe you want help when the office is closed? So, we're rolling out a new live chat service in 2026. ESPA is a basic digital assistant but can provide a useful complement to assistance from our Team.

ESPA – East Sussex Pension Assistant will be available on selected pages of the ESPF website - <https://www.eastsussexpensionfund.org/>.

ESPA is designed to answer generic questions on the Pension Fund. It cannot answer member-specific questions (e.g. how much is my pension worth?). Once launched we'd be keen to receive your feedback, as this will help us to continually improve this service. Keep your eyes peeled for the image below...



The normal minimum pension age (NMPA) is changing

The Normal Minimum Pension Age (NMPA) is the minimum age at which most people can access their pensions unless they are retiring due to ill-health. Registered pension schemes –including the LGPS – should not pay any benefits until members reach NMPA, except in cases of ill health. This information supersedes that provided in our June 2025 newsletter.

Parliament has legislated in the Finance Act 2022 to increase the NMPA from 55 to 57, effective from 6 April 2028, for all registered pension schemes in the country. You could be protected from this increase if you joined the LGPS before 4 November 2021. We are awaiting confirmation from the Government on what protections will apply.

Update - October 2025

A new consultation has been opened by the Ministry of Housing, Communities and Local Government (MHCLG) - [LGPS: Scheme improvements \(access and protections\) consultation](#).

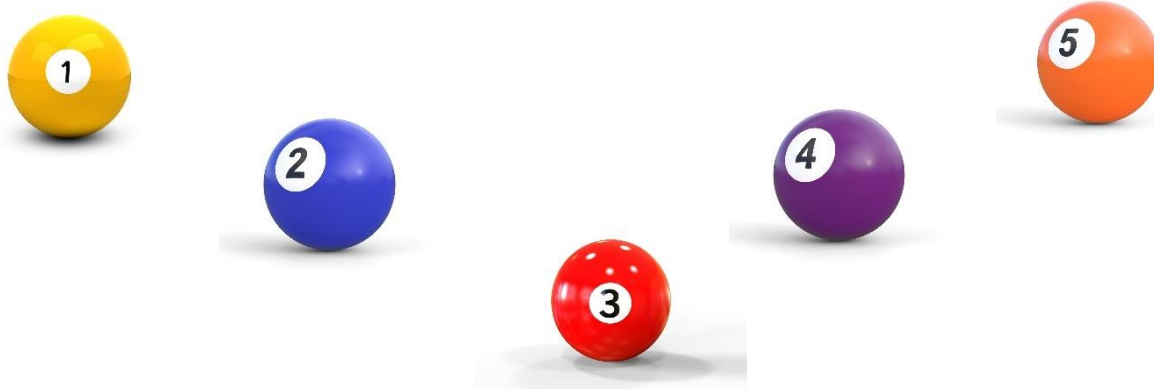
The consultation outlines proposed changes to the LGPS regulations in England and Wales. It covers several areas, including the potential protections for the future change to NMPA. If you wish to respond to the consultation, MHCLG's preferred method is by their [online survey](#). The consultation closes on 22 December 2025.



5 things you should know about your LGPS

To help you get to know your pension better, we've put together a list of 5 features of the Scheme we think all LGPS members should be aware of. How many did you know?

1. **Your pension is payable at your Normal Pension Age.** For most people it's the same as State Pension Age. You can choose to take it earlier, currently from age 55 with reductions (though this will rise to age 57 in 2028) or later, up to age 75 with increases. [Find out more about retirement.](#)
2. **You can pay more towards your pension.** You can boost your LGPS pension by paying towards Additional Voluntary Contributions (AVCs) or Additional Pension Contributions (APCs). Both methods have different features and benefits. To find out which one might be right for you, take a [look at our dedicated webpage.](#)
3. **You have LGPS life cover.** If you die while paying in, a death in service grant of 3 x your pensionable pay will be made to your nominee(s). You can nominate whoever you'd like to receive your death grant by making or changing a nomination using '[My Pension](#)'. There are also dependants' pensions payable for a spouse, civil partner, eligible cohabiting partner, and eligible children. [Find out more about Survivor Benefits.](#)
4. **Your pension isn't affected by investment performance.** The LGPS is a defined benefit pension scheme meaning that the pension you receive isn't dependant on your contributions or the performance of investments. Instead, it's calculated using a set formula.
5. **You can pay less towards your pension.** If you move to the 50/50 section, you'll pay half the contributions in exchange for half the pension build-up, but you will still benefit from full life cover. [You can find out more on our '50/50' webpage.](#)



Free MoneyHelper budget calculator

The start of a new year is a great time to look at your finances. High inflation in recent years means that your money may not stretch as far as it used to. You might be thinking about paying extra now to increase your income in later life.

[MoneyHelper's free budget calculator](#) will help you track how much money is coming in and how you are spending it. Knowing how to manage your budget is an excellent first step towards your financial goals, whether your aim is to hit your savings target, get out of debt or boost your retirement savings.

The budget planner will give you:

- a place to record all your spending, so you won't forget anything.
- a breakdown of how you spend your money.
- personalised tips to make the most of your money.

MoneyHelper is a government-backed service that helps make your money and pension choices clearer. You can find more information about their services and how to find free, impartial guidance on the [MoneyHelper website](#).

Contact us

For general queries on your pension:

Call: 0300 200 1022 (lines open from 9 am until 4 pm)

Email: pensions@eastsussex.gov.uk

Write: Pension Services. East Sussex County Council, County Hall, St Anne's Crescent, Lewes, East Sussex, BN7 1UE

If your query relates to 'My Pension' (member self-service website)

Call: 0300 200 1027