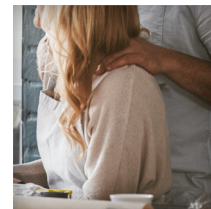
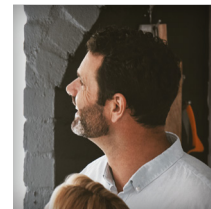


Your Retirement

This is a news booklet for people receiving
a pension from [East Sussex Pension Fund](#)

Autumn 2026



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Your retirement news 2026

An update for members in receipt of a pension from the Local Government Pension Scheme (LGPS).

We are pleased to provide our latest newsletter to help members keep up to date with the East Sussex Pension Fund (ESPF). We are always looking for ways to engage with our members so please email us at espf.comms@eastsussex.gov.uk with any ideas or further support you require.

If you would prefer to receive information from us by email in the future, please send us a letter stating this with your email address, National Insurance number and full name to:

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

Best wishes,
East Sussex Pension Fund



'My Pension' – online access to your pension record

Your pension at your fingertips

'My Pension' is a secure online member self-service website that allows you to take control of your Local Government Pension:

- Securely view, download, and print monthly payslips and your annual P60* – keeping you up to date with the pension benefits you have received.
- Calculate benefits payable upon your death and manage who you wish to receive any death grant lump sum (if payable) when you pass away.**
- Update your personal and bank details online.

To register please click on this link:

[Welcome to 'My Pension' - East Sussex Pension Fund](#)

* Note: If you opted out of electronic communication, then you will continue to receive your pay information in the post. You will only receive payslips between March and May each year, and when your pension changes by greater than £10 net per month. The £10 limit will increase each April by £5, until a ceiling of £30 is reached.

** The Pension Fund make the final decision but take account of your wishes where possible.

If you need help with 'My Pension' then please call 0300 200 1027.



Your pension payment dates from October 2026

2026	Pay Day
October	Friday 30th
November	Monday 30th
December	Friday 18th

2027	Pay Day
January	Friday 29th
February	Friday 26th
March	Wednesday 31st
April	Friday 30th
May	Friday 28th
June	Wednesday 30th

2027	Pay Day
July	Friday 30th
August	Tuesday 31st
September	Thursday 30th
October	Friday 29th
November	Tuesday 30th
December	Friday 24th



ESPF Website

An information source for members

East Sussex Pension Fund has its own website dedicated to supporting members, beneficiaries, and employers of the pension scheme. The website holds a comprehensive range of information to support you in your retirement.

ESPF main website address

Pensioners – a whole section dedicated to pensioners of the scheme looking at areas such as pensions in payment, death in retirement and frequently asked questions.



We have also added the 'East Sussex Pension Assistant' (ESPA) to key pages of the website.

This is available 24/7 and allows users to ask a generic pension related question online with an answer (where possible) provided immediately.

ESPA SUPPORT PAGE | East Sussex Pension Fund

Follow us on LinkedIn

East Sussex Pension Fund are delighted to have joined the LinkedIn community



This will be a space where we share updates, insights and stories from East Sussex Pension Fund. This will include employer and member information, investment and governance updates, and of course highlights and personal stories from the people and partnerships that help make what we do possible.

If you want to stay up to date with the latest news, insights and developments from East Sussex Pension Fund, we'd be delighted to have you as a follower.

Follow us here:

East Sussex Pension Fund LinkedIn

Border to Coast Pensions Partnership

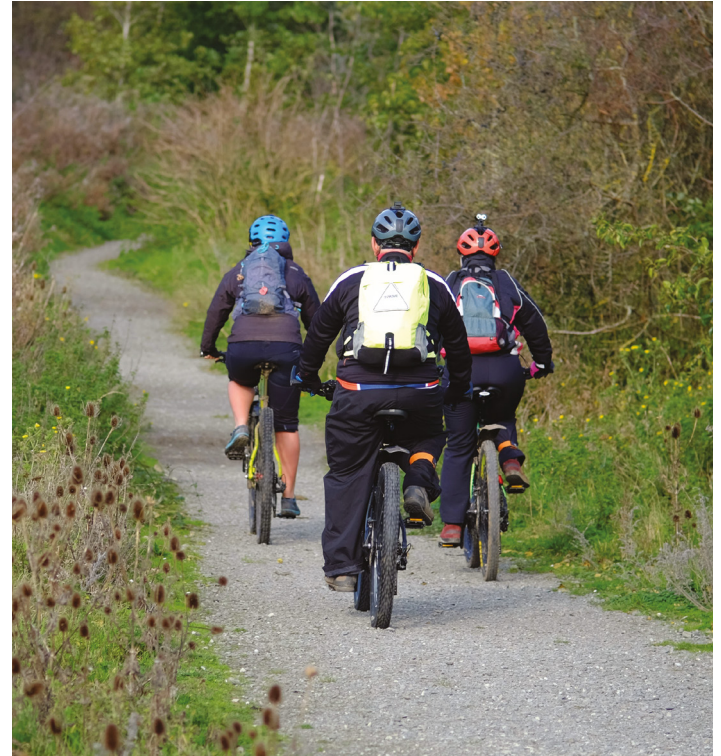
New investment pooling partner in place

The Government launched its “Fit for the Future” consultation in late 2024. This set out key reforms to investment management in the LGPS, outlining minimum standards of pooling for all LGPS pools. The proposed approach of our current pooling partner ACCESS to comply with the requirements of the consultation was not supported by government.

As a result, ESPF was required to identify a new pooling partner. On the 1 April 2026; East Sussex Pension Fund became a shareholder in a new pool – the Border to Coast Pensions Partnership (a FCA-authorised asset pool since 2018 and one of the largest LGPS pools in the UK).

Explore more:

[ESPF identifies new pooling partner](#)



Notifying the fund about a death

Dealing with bereavement

We understand when a bereavement occurs it can be a challenging time. This article explains the process which occurs following the death of an LGPS member.

How to notify the Pension Team

To tell us about the death of a member, there is certain information the family or representative needs to provide. This includes the following details about the member and about their next of kin, personal representative, or executor (i.e. the person dealing with the Member's estate).

Member:

Full name / National Insurance number / address / date of death

Person dealing with the estate:

Full name / address / email address / phone number

This can be provided via email to pensions@eastsussex.gov.uk, or by calling **0300 200 1022**.

[Tell Us Once](#) is a service that lets you report a death to most government organisations in one go. If we are notified by the Tell Us Once service, they should inform us of all necessary information.

We will write or email our key contact, enclosing any necessary forms that need completion.

These should be signed and returned by email or to our postal address. Once we receive the forms, we will process benefits, if any, that are due and notify all relevant parties when this is complete.



Benefits on death

Understand benefits which may be payable when you pass away

As a pensioner member a lump-sum death grant, survivor pension and children's pensions may become payable upon your death. Any benefits payable will depend on when you joined and retired and if you have any dependants when you die.

[Explore more about Death in retirement](#)



Tax queries for pensions in payment

What to do if you have a tax query

If appropriate, income tax is deducted from your pension following HM Revenue and Customs (HMRC) guidelines. Any tax queries should be directed to HMRC.

Write:

Pay As You Earn,
H.M. Revenue and Customs,
BX9 1AS

Phone:

0300 200 3300

You should quote the ESCC Pensions reference of 334/EZ61724, your payroll reference number and National Insurance number (shown at the top of your pay advice slips).

HMRC tax account

What is it and what can you do with it?

The easiest way to check your tax is through the [HMRC personal tax account](#). Your personal tax account is like an online bank account for tax.

What can I do with it?

You can use your personal tax account to:

- Change your address with HMRC
- Check your tax code, personal allowance and income details for up to four previous tax years
- Tell HMRC about any changes that could affect your tax code

- Update any employer and pension provider details
- See how much tax is due for the current tax year
- Check tax code changes and access information on why they have changed
- Get an estimate of your state pension and check your National Insurance record
- Claim marriage allowance
- Claim a refund of overpaid tax

How do I sign up?

If you are ready to sign up, you can go straight to the [personal tax account sign-in page](#).

There is also a trusted helper option that allows you to ask a close friend or family member to help you use your personal tax account.



Claiming Pension Credit

Help for those on lower income

If you are over State Pension age and on a low income, you may be entitled to extra money to help with your living costs separate from your State Pension by applying for pension credit.

Find out more on the [GOV.UK website](https://www.gov.uk) or call the pension credit claim line on 0800 99 1234.

If you get Pension Credit you can also get other help, such as:

- [Housing Benefit](#) if you rent the property you live in
- [Winter Fuel Payment](#)
- [Support for Mortgage Interest](#) if you own the property you live in
- A [Council Tax discount](#)
- A [free TV licence](#) if you're aged 75 or over

- Help with [NHS dental treatment, glasses and transport costs for hospital appointments](#), if you get a certain type of Pension Credit
- Help with your heating costs through the [Warm Home Discount Scheme](#)
- A discount on the [Royal Mail redirection service](#) if you're moving house

If you need help completing benefit claim forms, make an appointment at your [local Citizen's Advice](#). They have advisors who will help you.



Power of Attorney

Help with your financial affairs

Some pensioners ask relatives or friends to help with their financial affairs. To enable us to take their instructions about a change of address or bank details, we need evidence of either:

- a Power of Attorney, or
- a Court of Protection order.

[Visit the GOV.UK website for information on how to make a Power of Attorney.](#)



Health and wellbeing

Hints and tips from Age UK

Age UK provide information on age-related health conditions, tips, and advice on staying fit and healthy, as well as information on dealing with health services and leaving hospital.

[Visit the AGE UK website to find out more.](#)

The Silver Line Helpline is a free, confidential telephone service run by Age UK, providing friendship, conversation, and support for older people. Lines are open 24 hours a day, 7 days a week. Loneliness can be tough, and many older people know this from experience. We need connection whatever our age, especially if we live alone or further away from family. The Silver Line gives people the opportunity to exchange a brief, friendly word or enjoy a long, enriching conversation.

The kind of call offered depends very much on what people might want or need.

[Find out more about The Silver Line helpline.](#)



Access and fairness

Scheme Changes – Improving access and fairness in the LGPS

The Government has confirmed a series of changes to the LGPS to improve fairness. Most took effect from 1 April 2026, with some applied retrospectively.

Survivor benefits

From 1 April 2026, survivor pensions are calculated more consistently to ensure equal treatment regardless of the sex of the deceased member or their surviving spouse / civil partner. Some survivor pensions will be increased as more of the member's service before April 2014 will now count. Some survivor pensions will become payable for the first time (most likely to affect male survivors of female members who left the scheme before April 1988).

You do not need to take any action. Where necessary, we will recalculate survivor pensions and pay arrears with interest.

Changes to death grants

- **Age limit removed:** A death grant can now be paid even if a member dies after age 75 (this covers any deaths after age 75 from 1 April 2014). The Fund will identify any new cases.
- **More discretion over who receives the death grant:** Your pension fund no longer has to pay late death grants to personal representatives. It can now use discretion to choose the most appropriate beneficiaries. This affects the taxation of the death grant.

[Explore 'Access and Fairness'.](#)



Changes to Inheritance Tax on pensions

Death grants paid via the Local Government Pension Scheme are currently out of scope for inheritance tax.

However, from 6 April 2027, most unused pension funds and pension death benefits will be brought within the value of a deceased person's estate for Inheritance Tax purposes. This includes death grants paid via the LGPS*.

Under the new rules, it will be the responsibility of the deceased's personal representative to obtain the value of certain death benefits payable from any former pension arrangements. The personal representative will then calculate whether inheritance tax is due on the member's estate, using an HMRC online calculator.

Where inheritance tax is due, the personal representative must provide details to the relevant pension schemes. It will be for pension administrators to calculate the tax due, deduct it and pay it across to HMRC, before paying the

death grant to the appropriate dependant.

If the pension scheme member dies before 6 April 2027, then the current rules will apply even if pension benefits are paid to their beneficiaries after this date.

* It's important to note that many LGPS death grants would continue to be paid without any tax deducted because the value of the estate is lower than the threshold for inheritance tax.





Contact us

Visit our website for up to date information.

Email pensions@eastsussex.gov.uk

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

Call General enquiries – 0300 200 1022
Member self-service enquiries – 0300 200 1027

There is also a national [Local Government Pension Scheme website for members](#).

Looking for more help with your money

Get free, impartial information on money matters, including pensions, from [MoneyHelper](#).

Disclaimer This guide is for members of the East Sussex Pension Fund and reflects the provisions of the LGPS and overriding legislation in September 2026. In the event of any dispute over your pension benefits the appropriate legislation will prevail. This short guide does not confer any contractual or statutory rights and is provided for information purposes only.