

## Pensioner newsletter 2024

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



We are always looking for ways to develop and engage with members so contact us at [pensions@eastsussex.gov.uk](mailto:pensions@eastsussex.gov.uk) with any ideas or further support you require.

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 self-service website that allows you to take control of your Local Government Pension. Recently upgraded, the new and improved site makes keeping up to date and looking after your pension simple.

Manage your pension



#### Documents and uploads

Manage or view documents related to your pension.

[Go to my documents](#)



#### Manage beneficiaries

Manage who should receive your pension benefits if you pass away.

[Manage my beneficiaries](#)



#### Benefit calculators

Discover a range of online benefit calculators.

[Calculate my benefits](#)



#### Payslips and P60s

Access your current and previous pension payslips and P60s.

[Access my payslips and P60s](#)



#### Pension details

View the current value of your pension.

[View my pension details](#)



#### Details and settings

Manage account settings and update personal details, all in one place.

[Update my details](#)

The website allows you to:

- Securely view, download, and print payslips and your annual P60\* – keeping you up to date with the pension benefits you have received.
- Manage or view who you wish to receive benefits when you pass away\*\*.
- Calculate the benefits payable upon your death.
- Update your personal and bank details online.

To find out more, including how to register please click on the link below.

[www.eastsussexpensionfund.org/new-improved-my-pension-is-live/](http://www.eastsussexpensionfund.org/new-improved-my-pension-is-live/)

\*Note: If you opted out of electronic communication, then you will continue to receive your pay information via the post.

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

If you require any assistance with 'My Pension' then please contact our helpline on 0300 200 1027.

## Member Survey 2024 – coming soon

**Please tell us what you think. Your view matters.**

Your Pension is important and so is making sure we deliver a first-class service to support you.

But do we do enough?

We will shortly be publishing our latest member survey where you can have your say. We will be contacting members who have an email address registered on our systems with instructions on how to complete the survey soon.

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## Pension payment dates

**Your pension payment dates from October 2024**



Month	Pay Day
October	Thursday 31st
November	Friday 29th
December	Friday 20th
January 2025	Friday 31st
February 2025	Friday 28th
March 2025	Monday 31st

## Tax queries for pensions in payment

### What to do if you have a tax query

If appropriate, income tax is deducted from your pension in accordance with HM HMRC guidelines (any tax queries should be directed to HMRC).

Write: Pay As You Earn, H.M. Revenue and Customs, BX9 IAS  
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).



## The ESPF Website

### A great source of information for pensioners

Are you aware that the [East Sussex Pension Fund also 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. Some areas to explore:

[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.

[Resources](#) – you can access forms, guides to the scheme, policies, historical newsletters and other key resources.

## 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 require evidence of either:

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

For information on how to make a Power of Attorney see:

[www.gov.uk/power-of-attorney](http://www.gov.uk/power-of-attorney)

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## 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 Scheme Member.

To tell us about the death of a member, there is certain information the family or representative needs to provide including:

Full name, National Insurance number, Address, Date of death

This can be emailed via [pensions@eastsussex.gov.uk](mailto:pensions@eastsussex.gov.uk), or they can call 0300 200 1022.

We will also need their full name and the details of the Member's next of kin, personal representative, or executor - the person dealing with the Member's estate. This includes their name, address, email address and telephone number.

[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 to or email all relevant parties and enclose any necessary forms that need to be completed. These should be signed and returned by email or to our postal address. Once the necessary forms have been returned to us, we will process benefits, if any, that are due, and notify all relevant parties when this is complete.



## Benefits on death

### Understand in what situations and what type of benefits 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.

#### Lump Sum Death Grant



A death grant may be payable if you die while receiving a pension and are under 75:

- If you left after 31 March 2008, a lump sum may be payable if you die before you have taken ten years' pension.
- If you left the LGPS between 1 April 1998 and 31 March 2008, a lump sum may be payable if you die before you have taken five years' pension.
- If you left before 1 April 1998 and are receiving your pension, a death grant may be paid when you die. The calculation is complex and you should [contact us](#) if you need more information.

If you die on or after age 75, no lump sum can be paid.

If you have not already done so, please return a completed [Death Grant Expression of Wish Form](#) to us. You can also provide or amend your nominees online using [My Pension](#). We make the final decision on whom to pay the lump sum to. Before we make any decision, we will consider any wishes you have expressed, but are not bound by this.

## Survivor's pensions

When you die, we may pay a pension to your husband/wife/civil partner/cohabiting partner\* and your dependent children.

The amount of pension is based on how long you were in the East Sussex Pension Fund, your pay when you retired, and any dependants you leave. The pension will be payable for life to your husband/wife or your civil partner or your cohabiting partner, even if they remarry. If you got married after you retired, not all of your membership may count towards a pension for them. The amount of survivor's pension depends on a number of factors, please [contact us](#) for the details applicable to your circumstances.

\*Co-habiting partner pensions only apply to members who were active in the scheme on or after 1 April 2008. If you're living with a partner who is not your husband, wife or civil partner, they will not be automatically covered by the LGPS when you die. For your partner to be eligible to receive a survivor's pension, there are a number of conditions that must be met:

- You and your partner must have been free to marry or form a civil partnership for at least 2 years and must have been living together for at least 2 years
- Neither of you have lived with another person within those 2 years, for example ex-husband/wife or civil partner
- Your partner is financially dependent on you or you are financially interdependent on each other.

**Please note:** Your partner is financially dependent on you if you have the highest income. Financially interdependent means you rely on your joint finances to support your standard of living. In order for the surviving partner to receive the pension, they will have to provide evidence that the above conditions are met at the time of your death.



## Children's Pensions

Children's pensions are payable to any eligible dependent children you may have when you die. This includes your own children, adopted children, and certain other children who depend on you financially. They must normally be under 18 but can be as old as 23 if they carry on in full time education. It can even cover some adult children who cannot work because of a disability.

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## 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 [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 that will help you.



## 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](#)

## Contact the Fund

### We are here to help

If you'd like to get in touch by email or phone, please [visit our contact us page](#) on the website.

If you are looking for free guidance on Pensions, please visit the [MoneyHelper website](#).

MoneyHelper joins up money and pensions guidance to make it quicker and easier to find the right help, MoneyHelper brings together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise.

