

## An update for Pensioners of the Local Government Pension Scheme

We are pleased to publish the latest edition of our newsletter; produced to keep you updated on any changes to the Local Government Pension Scheme (LGPS) which may affect you. Inside you'll also find useful information about your pension and other areas of interest.

## An Announcement

As you may be aware, with effect from 1 April 2021 the provision of our pension administration has migrated back from Orbis to the sovereign authority East Sussex County Council. We apologise for any inconvenience caused due to a short blackout period during the migration phase.

As a result, going forwards all communication received from us will feature 'East Sussex Pension Fund' and 'East Sussex County Council' branding. We will also be replacing the

Orbis logo on all forms with the East Sussex logo's— this will not change the validity of any existing forms or in-progress enquiries.

Rest assured, there will be no changes to the quality or type of pensions service you receive from us. Part of the migration back to the sovereign authority will mean there is a new helpdesk phone number and e-mail address:

✉: [Pensions@eastsussex.gov.uk](mailto:Pensions@eastsussex.gov.uk)

☎: **0300 200 1022**

## My Pension Portal

Last year we made the move towards going paperless—primarily contacting members by email, via the website and through the 'My Pension' portal where possible.

We apologise for the My Pension Portal being down for a few days during the migration period at the start of April.

Your payslips, P60 and pensions increase advice notification will continue to be sent through the post, but we would like to remind you that you can access these using the ['My Pension' portal](#).

The portal will allow you to keep track of your monthly pension being paid and any tax changes that may occur. The 'My Pension' portal also allows you to view and update your personal details such as contact details, UK bank details and home address. It will also allow you to

calculate death in retirement benefits for eligible dependents and update Nomination forms.

If you haven't done so, you can register now by following the three steps below:

- 1) Go to [mypension.eastsussex.gov.uk](http://mypension.eastsussex.gov.uk)
- 2) If you haven't got a username or password please click on **'Request One.'**
- 3) You will receive an email within 24 hours to complete your registration.

There is also a [FAQ](#) on the East Sussex Pension Fund Website: or contact the MSS Helpline on **0300 200 1034**

### Having problems registering ?

Watch a helpful video: [How to register on Member Self Service - YouTube](#)

# Keeping us Updated

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It is vital that you tell us of any changes to your contact details. This helps us to keep our records up-to-date and allows us to keep you updated of any changes that may occur in the future.

**Please note: In order to pay your monthly pension we must hold your current address in our records. It is your responsibility to keep us informed of any changes to your address.**

You can inform us of any changes in writing using the contact details within your payslip or, alternately, by using our online [‘My Pension’ portal](#)—see item above.

In the event that we are informed that you are no longer living at the address shown on our records, **we reserve the right to suspend payment of your monthly pension until you have provided us with confirmation of your address.**

In a situation in which your pension has been suspended, please note that if you update your address on the [‘My Pension’ Portal](#) you will also need to contact the My Pensions Helpdesk (details on page 4) to confirm your new details.

## Tell us how it’s going?

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We would like to hear from you. In order to improve the services we offer as a pension Fund; as well as enabling us to better plan for the future.

We would like to know what current pension services work well and any that you think we can improve upon.

- Do you find the Website a useful resource?
- Have you used the Member Self Service Portal ?
- What information would be useful to see in a newsletter?

Please can you send any feedback you may have through to the following e-mail address:

[Employer.engagement@eastsussex.gov.uk](mailto:Employer.engagement@eastsussex.gov.uk)

We will collate any responses we receive and use this to help plan our future communication and services. .



If however you have any specific questions relating to your personal benefits please use the following contact details:

✉: [Pensions@eastsussex.gov.uk](mailto:Pensions@eastsussex.gov.uk)

☎: **0300 200 1022**

# The McCloud Judgement

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When the LGPS changed from a final salary to a career average pension scheme in 2014, protections for older scheme members were introduced, this is known as the underpin.

Similar protections were provided in other public pension schemes.

The Court of Appeal ruled that younger members of the Judges' and Firefighters' Pension schemes have been discriminated against because the protections do not apply to them.

The government has decided that the general principles established will apply to all public sector pension schemes and, therefore, it has consulted on amending the LGPS.

**Please note: This will not effect most pensioners but those it does will be written to in due course.**

## What does this mean?

The proposed changes would mean that a revised underpin will apply to all members, regardless of their age, who:

- Were active on 31 March 2012.
- Build up benefits in the 2014 Scheme
- Do not have a disqualifying break.

If the members benefits would be better, the underpin will be automatically applied.

## What do I have to do?

When the new Regulations come into force, we will review all members receiving their pension, who started taking their pension from 1 April 2014 onwards.

If you meet the above criteria and your benefits would be better, the underpin will be automatically applied.

**Remember: You do not need to apply for the underpin.**

## Explaining the Jargon

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### Consumer Price Index (CPI)

The Consumer Price Index (CPI) is the official measure of inflation of consumer prices in the UK. This is currently the measure used to increase (each April) the value of your pension in payment and any deferred pension that you may have in the scheme.

The adjustment ensures your pension keeps up with the cost of living.

### GMP

The LGPS guarantees to pay you a pension that is at least as high as you would have earned had you not been contracted out of the State Earning Related Pension Scheme (SERPS) at any time between 6 April 1978 and 5 April 1997.

This is called the Guaranteed Minimum Pension (GMP.)

### Scheme Year

The scheme year runs from 1 April to 31 March each year.

### State Pension Age (SPA)

This is the earliest age you can receive the state basic pension and depends upon your date of birth.

You can use the Government's [State Pension Age calculator](#) to find out your state pension age.

**For a full glossary of pension terms, please visit:**

[www.lgpsmember.org/glossary.php](http://www.lgpsmember.org/glossary.php)

# Lifetime Allowance Freeze

The Chancellor announced a 5 year freeze on increases to Lifetime Allowance (LTA) in the budget. The current limit is £1,073,100.00 and will remain at this level until April 2026.

The LTA is the total value of all pension benefits that you can receive without triggering an excess benefits tax charge on retirement. It won't affect any pensions already in payment but may affect any other pensions that you bring into pay in the future.

For further details go to the LGPS member site at: <https://lgpsmember.org/ats/about-tax.php>

## Useful Links

### Scam Advice

Scams remain a huge problem within the pensions industry, with people often losing vast sums of money. Scammers are approaching members, promising attractive offers to get them to transfer their pension pot or to release funds from it. If you have any pensions which aren't yet in payment, then remember to take financial advice before releasing any funds.

**For more information**, please visit the Financial Conduct Authority or the Pensions Regulator websites.

[fca.org.uk/scamsmart](https://fca.org.uk/scamsmart)

[thepensionsregulator.gov.uk](https://thepensionsregulator.gov.uk)

### Impartial Pensions & Retirement Advice

[moneyandpensionservice.org.uk](https://moneyandpensionservice.org.uk)

[thesilverline.org.uk](https://thesilverline.org.uk)

[moneyadvice.service.org.uk](https://moneyadvice.service.org.uk)



### Tell Us Once Service

Tell Us Once is a service that lets you report a death to most government organisations all at once.

If an informant does not notify us of a death of a pensioner member directly, the Tell Us Once service will notify us and we will contact the informant for further information.

**For more information**, please watch this short video: [www.youtube.com/watch?v=Xw0Ob59HFEY](https://www.youtube.com/watch?v=Xw0Ob59HFEY)

Members can view their pension online:  
[Member Self-Service \(eastsussex.gov.uk\)](https://eastsussex.gov.uk)

Problem accessing the 'My Pension' portal?

 0300 200 1034

Or [Guidance notes](#) available on the East Sussex

Pension Fund site at

[www.eastsussexpensionfund.org](https://www.eastsussexpensionfund.org)

Contact: My Pensions Helpdesk

 0300 200 1022

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