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Advance Payroll

Pensioner Newsletter 2026

Welcome to your 2026 pensioner newsletter which contains important information about your pension.

This newsletter is for Local Government Pension Scheme and Teachers Compensation Pension Scheme members.

Pay As You Earn (PAYE) reference: 120/RB92403

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Pensioner newsletter 2026 (Advance Payroll)

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Message from the Fund

Thank you for taking the time to explore more about your pension arrangements and the support available to you as a member of the Local Government Pension Scheme (LGPS).

Our priority is to ensure your pension remains secure, well-managed, and paid on time.

This newsletter has been published at a time when pensions and the LGPS is in the news following the implementation of the government reforms on how LGPS invests and is governed. There are also several changes because of the creation of mayoral authorities and reorganisation of local government across Sussex.

We want to reassure you that these national reforms do not affect the pension benefits you receive. Your pension from the West Sussex Pension Fund is guaranteed under LGPS regulations and will continue to be paid in full, on time, exactly as expected. The changes affect how pension funds operate behind the scenes—not the benefits that members have earned.

1. Your Pension Payments

Each year, your pension will increase based on the Consumer Price Index (CPI). The full increase for April 2026 is 3.8%. Any increase is applied from April.

Please check your pension payslip carefully, to ensure that we have used the correct tax code for your pension.

2. Keeping your information up to date

Please ensure that your details are up to date. The easiest way to do this is by logging onto the Member Portal. This allows you to:

- securely view payslips and your P60 and view any changes in your tax code,
- change your address, name or marital status,
- update your bank details,
- add or amend 'expression of wish' nominations, and
- send us a secure message.

3. Your expression of wish

A death grant may be payable if you die while receiving your pension. To indicate where you wish any death grant to be paid it is important that you complete and review an 'Expression of Wish' form

Pension Pay Dates

<p>May 2026</p> <p>1 May</p>	<p>June 2026</p> <p>1 June</p>	<p>July 2026</p> <p>1 July</p>	<p>August 2026</p> <p>31 Jul</p>
<p>September 2026</p> <p>1 September</p>	<p>October 2026</p> <p>1 October</p>	<p>November 2026</p> <p>30 October</p>	<p>December 2026</p> <p>1 December</p>
<p>January 2027</p> <p>31 December</p>	<p>February 2027</p> <p>1 February</p>	<p>March 2027</p> <p>1 March</p>	<p>April 2027</p> <p>1 April</p>

Tax Codes

Your pension is taxable income.

If you receive a new tax code for 2026/27, it will apply from the first payment after 6 April (01 May 2026).

We can only use tax codes provided by HMRC. Please check your payslip to confirm the correct code is being used.

For tax code queries, contact HMRC (not Hampshire Pension Services) and quote your National Insurance number.

- Pay As You Earn, HMRC, BX9 1AS
- Tel: 0300 200 3300
- You can also manage your tax online at: www.gov.uk/personal-tax-account

Payslips, P60 and Member Portal

Your payslips can be viewed or downloaded for printing from the Member Portal.

To register or sign in, visit: mypensionportal.hants.gov.uk.

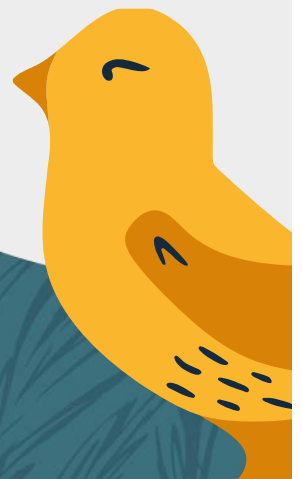
Once you have registered, we will then contact you electronically when we need to share information with you about your pension. You will also be able to:

- securely view payslips and your P60,
- change your address, name or marital status,
- update your bank details,
- view any changes in your tax code,
- add or amend 'expression of wish' nominations, and
- send us a secure message.

Any queries relating to tax should be directed to HMRC.

If you have opted out of electronic communications, we will post you a payslip twice a year (before the April and May payments are made), your P60 after the end of the tax year (usually May), and a pensioner newsletter.

If you would like other payslips throughout the year, you will need to contact us to request this.



Keep your information up to date

The easiest way to keep your details up to date is using our online Member Portal.

CHANGE OF ADDRESS

You can change your home or email address through our Member Portal.

You can also write to us or email us. Please include the following information:

- Full name
- Date of birth
- National Insurance number
- Previous address

We cannot accept change of addresses by telephone.

CHANGE OF NAME

To change your name, provide a copy of the relevant certificate (e.g., marriage or deed poll).

You can upload this via the Member Portal, or send a copy by post or as a clear scanned image by email.

CHANGE OF BANK DETAILS

The most secure way to update your bank details is through the Member Portal.

Alternatively, you can send us a signed letter by post or email (as a clear scanned image).

Changes received after the 17th may not apply to your next pension payment and will take effect from the following payment.

If a payment is returned by your bank or building society, we will suspend your pension until we receive updated details. Once processed, any arrears will be included in the next payroll run.



Transfers and Divorce?

It is not possible to transfer a pension in payment to another pension scheme.

You may be asked for a Cash Equivalent Value (CEV) as part of any divorce proceedings. If so, please send us your written request for a CEV. In all cases there will be a charge for providing this information.

Don't forget to keep us updated with any change of address resulting from your divorce.



Re-Employment (LGPS members)

We do not currently reduce LGPS pensions following re-employment within the LGPS (also known as abatement) but there are certain circumstances where re-employment may affect your benefits.

If you were awarded added years as part of a redundancy package, you must let us know if you are re-employed. These added years are governed by separate regulations which do operate abatement for the added years portion of your pension only.

If you do not have added years and your pension is currently reduced because of your reemployment, please contact us as soon as possible so that we can re-assess your benefits.



Overseas Pension

We use a system called Convera to pay pensions to overseas bank accounts. We need two weeks' notice to set up the arrangement with Convera before we can make payment to overseas accounts.

Convera do not charge an administration fee. Instead, they make their margin through a reduction to the exchange rate payable



Fraud prevention

To prevent fraud, we regularly review members' entitlement to receive pension benefits.

Occasionally, we may contact you - especially if you live overseas - for confirmation of details.

If contacted, please respond promptly using the online or paper forms provided. Paper forms can be returned by post or email.

Our auditors may also request pension payment details to compare records with other public bodies as part of fraud prevention.

Be very cautious of:



- Cold calls about pensions – these are illegal and often a scam.
- Offers of a “free pension review” – genuine advice is never free.
- Phrases like “pension liberation”, “loan” or “savings advance”.
- Promises of early access to pension savings before age 55.
- High-pressure tactics and unusual overseas investments.
- Always seek advice from a regulated financial adviser listed on the



www.moneyhelper.org.uk/

If you think you're being targeted:



1. Contact the team straight away. They might be able to stop a transfer that hasn't taken place yet.
2. Report Fraud on 0300 123 2040 or www.reportfraud.police.uk
3. You can report a regulated financial adviser or unauthorised adviser to the FCA by contacting their Consumer Helpline on 0800 111 6768 or reporting it online on the FCA website.



www.reportfraud.police.uk

Pension increases

Your pension is reviewed each year, in line with inflation. Any increase is applied from April. This year the increase is effective from 6 April 2026. The rate of the increase is set by HM Treasury based on the rate of the Consumer Price Index (CPI) in the previous September. Once the rate of increase has been approved by Parliament, we are formally notified and can apply the change to your pension.

The full increase for April 2026 is 3.8%.

However, you may not receive the full pension increase with your LGPS pension. There are three main reasons for this: your age, how long your pension has been in payment and the State Pension.

There are more details of how the pension increase is applied to your pension on our website. The table below shows how your pension will be increased each year. Please note if your pension is paid due to ill health, you may receive all or part of your increase before age 55.

1	Are you aged 55 or over?	Yes – Go to Q2	No – You won't get an annual Pensions Increase until you are 55 (exceptions for ill-health may apply).
2	Has your pension been in payment for more than one year?	Yes – Go to Q3	No – You'll receive a part-year increase in your first year.
3	Did you reach State Pension age before 5 April 2016?	Yes – Go to Q4	No – You will receive the full Pensions Increase in your LGPS pension.
4	Do you have pensionable service before 5 April 1997?	Yes – Your increase may be split: part paid with your State Pension, and part in your LGPS pension (this relates to how pre-1997 service is treated).	No – You will receive the full Pensions Increase in your LGPS pension.

Death grants

A death grant may be payable if you die while receiving your pension, and you:

- Are under 75,
- Left the scheme after 31 March 2008 and have been receiving your pension for less than 10 years, or
- Left the scheme between 1 April 1997 and 31 March 2008 and have been receiving your pension for less than five years, or
- Left the scheme before 1 April 1997, did not receive maximum commutation of your lump sum, and have been receiving your pension for less than five years.

You can complete a death grant 'Expression of Wish' form to indicate where you wish any death grant to be paid. This can be to a person, persons, or organisation (such as a charity).

The form can be completed through our Member Portal; alternative formats of the form can be found on our website.

The main advantage of completing this form is that the payment can be made directly to your chosen beneficiary, without forming part of your Estate, so it does not count for inheritance tax purposes.

Note: The Government is currently consulting on proposed changes to inheritance tax which could remove this benefit from April 2027.

West Sussex County Council, as administering authority, has absolute discretion as to the distribution of the death grant. For this reason, although the County Council will have the greatest regard to your wishes, it is not legally bound by them.

The 'Expression of Wish' form only applies to the death grant lump sum; it does not affect the payment of any pension for a spouse, partner, or dependant on your death.

Tell Us Once

We participate in the 'Tell Us Once' service that is offered when a bereavement is registered. You can find out more about the service at the link below.



www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Pensions payable to surviving dependants

If you die before your partner, they may be eligible for a pension. The amount depends on factors such as:

- When you left the scheme
- Your pensionable service
- Marital status
- Eligible children

If you marry after leaving the scheme, this may affect your partner's entitlement.

For full details on dependants' benefits, visit our website. For information specific to your circumstances, please use the 'request for a partner pension estimate' form on our website.

For Teachers' Compensation Scheme, a dependant's pension is initially payable for three months at the same rate as your pension at the date of death. This is followed by a long-term pension (payable for life) at roughly half the rate of your pension in payment. This is in addition to any pension your dependant may receive from Teachers' Pensions.

Acting on someone's behalf?

Some pensioners ask relatives or friends for help with their financial affairs.

To allow someone to discuss your pension details with us, please complete a Letter of Authority form:



www.hants.gov.uk/hampshire-services/pensions/local-government/resources/forms/west-sussex-forms

To enable someone to make changes to your pension record (e.g., address or bank details), we need evidence of: Power of Attorney, or Court of Protection Order.

For guidance on setting up a Power of Attorney, visit: www.gov.uk/power-of-attorney

Let's keep in touch

HPS can be contacted by telephone, email and through the Member Portal <https://mypensionportal.hants.gov.uk>.

The Member Portal is the easiest and most secure way of viewing information about your pension and communicating with HPS by using the 'My Message' function. Please note that the My

Message function is not a live chat feature and a response will be provided within 5 working days.

Email: pensions@hants.gov.uk

Telephone: 01962 845588

Telephone lines are open Monday to Friday – 09:00 to 16:30 but are closed on weekends and public holidays.

You can also write to us at Hampshire Pension Services, The Castle, Winchester, Hampshire, SO23 8UB

Organisation	Contact
GOV.UK (for general information about government services)	Website: www.gov.uk
Department for Work and Pensions (for information about your State Pension)	Telephone: 0800 731 7898 (to claim your State Pension) or 0800 731 0469 (for queries about your State Pension)
Money Helper (for free and impartial advice on money and pensions)	Website: www.moneyhelper.org.uk Telephone: 0800 011 3797
HMRC (for queries about your tax)	Pay As You Earn Address: HM Revenue and Customs, BX9 1AS Telephone: 0300 200 3300
TaxAid (for help with a tax problem if HMRC can't sort it out)	Website: www.taxaid.org.uk
Tax Help for Older People (for tax advice for older people on low income)	Website: www.taxvol.org.uk Telephone: 01308 488066
Pensions Ombudsman (as an independent, free service to investigate and resolve complaints regarding the administration of your pension)	Address: 10 South Colonnade, E14 4PU Website: www.pensions-ombudsman.org.uk Telephone: 0800 917 4487

Our service aims

We aim to:

- Treat all members fairly and politely.
- Answer all your calls promptly, within office hours.
- Reply to all letters or emails within five working days or contact you to explain why we need to take longer to resolve your query.

Hampshire Pension Services have maintained the Customer Service Excellence certification following an annual review in February 2026. We have held this since being first awarded it in 2009.

We are continuously looking for ways to improve our service and welcome any feedback that you give us. If appropriate, we will change our processes to ensure we provide you with a service that best meets your needs. You can write to us with any feedback or complete our online survey.

If you are unhappy with the service we have provided, please let us know. Most problems can be put right informally, however if you wish to make a formal complaint please write to us at Hampshire Pension Services, The Castle, Winchester, Hampshire, SO23 8UB or email pensions@hants.gov.uk.

