APRIL 2026

Enfield Pension Fund
NEWSLETTER
Pensioner Update

UPDATE for Pensioners

Welcome to the 2026 pensioner's newsletter, which has been compiled for individuals who currently receive a **Local Government Pension** from the **London Borough of Enfield Pension Fund.** Our aim is to provide you with useful and interesting information about your pension that can aid you in your retirement.

- Paper Payslip Distribution 2026
- Form P60
- Pay dates 2026/2027
- Public sector pensions increase
- Budget 2026 updates
- Tax code changes
- HMRC – Personal Tax account
- National Fraud Initiative
- Frequently Asked questions
- Website Forms
- Contact details

Paper Payslip Distribution 2026/2027

The pension paper payslips will be issued as follows:

MARCH PAYSLIP

At the end of March, you will have received a payslip for month ending 31st March 2026. This payslip shows the total pension paid and any tax deducted for the whole financial year 2026/27. These figures can be found in the "Tax to Date" table on the bottom left of the payslip and they will also appear on your P60.

APRIL PAYSLIP

Along with any tax code changes for financial year 2026/27, your April payslip will also show, where applicable, any pensions increase from 6th April. This means, should you qualify, a proportion of your April pension will be at the old rate and a proportion at the new rate. Please see below for further details of this year's pensions increase..

MAY PAYSLIP

If applicable, this payslip will show the new rate of your pension for a whole month following the pension increase. This will normally be the last payslip you will receive until March 2027. We no longer issue a monthly payslip unless there is a variation to the net monthly pension of at least £1.00 when compared with your May payslip.

e-Payslip & e-P60

The Payroll Team continues to use e-payslips for all its customers.

For those pensioners yet to access Epay, the e-payslip and P60 are online versions of the printed paper versions and contain all the same pay information. The e-payslip would be available to you every month. You can access your e-payslip and P60 through a secure online portal, which is accessible to any Internet-enabled device - PC, laptop, tablet or smartphone - anytime, anywhere.

Enfield Pension Fund
NEWSLETTER
Pensioner Update

Epay Portal

The secure online portal is a safe place to keep all past and present pay information. To access the portal, you will be provided with an individual username and password, which you can change once logged in. In your portal, you will find your pay information, payslips, and key messages/ announcements. You can access and view your information 24 hours a day, 365 days a year, with the option to print a PDF copy of your payslip should you require a hard copy.

We understand the sensitive and private nature of your pay information and that and you may be concerned about the security of your information held online. The online portal's external hosting facility has data security accreditations and has been developed to banking standards to keep your information safe and secure with strict password settings. Security questions are also required to help maintain a high level of security.

If you have not yet created an Epay account, please contact our dedicated Epay email address. Please quote your Pay Number, NI Number, and let us know the email address you want linked to the account, and we will set you up and issue you with all the information you require to get started.

LBEPayslip@enfield.gov.uk

FORM P60

If you were in receipt of your pension on 6th April 2026, you will receive your P60 from HM Revenue & Customs (HMRC) by the statutory deadline of 31st May 2026. The P60 will show your pension and any Income Tax you paid during the financial year starting April 2025 and ending March 2026. The same information will be given to HMRC.

ELECTRONIC P60

Alternatively, for those staff with access to Epay, your 2025/26 P60 will be available to you in an electronic format. This can be accessed in the same way you currently access your e-payslip. If you do not have an Epay account, please refer to the article 'e-payslip & e-P60' above, which will show you how to gain access.

Your P60 is very important. If you receive a paper copy you need to keep it safe in case you are asked by HMRC to complete a tax return. Historical P60s will be retained on Epay.

SELF-ASSESSMENT

HMRC believe that the idea of self-assessment is that you are responsible for completing a tax return each year if you need to, and for paying any tax due for that tax year. It is your responsibility to tell HMRC if you think you need to complete a tax return.

If you are required to complete a self-assessment tax return, you should include all your taxable income and any capital gains. You can also claim tax allowances or reliefs that you may be entitled to on the tax return.

For more information and help on the process, deadlines, and possible penalties, please follow this link:
www.gov.uk/topic/personal-tax/self-assessment

Enfield Pension Fund NEWSLETTER

Pensioner Update

Enfield Pension Fund

Budget 2026 Update

INCOME TAX ALLOWANCES

Allowance	2025/26	2026/27
Personal Allowance	£12,570	£12,570
Transferable Tax Allowance for married couples and civil partners	£1,260	£1,260

Rate	Taxable Income	Rate
Personal Allowance	Up to £12,570	0%
Basic Rate	£12,571 to £50,270	20%
Higher Rate	£50,271 to £125,140	40%
Additional Rate	Over £125,140	45%

Pension amounts below your personal allowance are not taxed. Changes will be implemented in April in accordance with HMRC instructions.

The value of the personal allowance will be restricted for those with annual incomes over £100,000. The personal allowance will be reduced by £1 for every £2 that income exceeds £100,000 until the personal allowance is reduced to zero.

TRANSFERABLE TAX ALLOWANCES FOR MARRIED COUPLES & CIVIL PARTNERS

This allowance is currently set at 10% of the personal allowance. It allows a spouse or civil partner who is not liable to income tax above the basic rate to transfer this amount of their personal allowance to their spouse or civil partner. The recipient must not be liable to tax above the basic rate. The recipient is eligible for a tax reduction of 20% of the transferred amount.

To register your interest, please follow this link:
www.gov.uk/marriage-allowance

Tax Code Changes

Occasionally, HMRC issue tax code changes to employees directly. These code changes are issued approximately 4 weeks before HMRC notify the Payroll Team.

If you receive a change of tax code, wait approximately two pay cycles (2 separate instances of being paid). If by this time your tax code has not changed on your payslip, please contact the Payroll Team who will investigate.

PAY DATES FOR 2026/27

For pensioners who have their pension credited to bank accounts in the United Kingdom, pay dates for the 2026/27 year are as follows:

Period	Pay Day	Pay Day
April	Thursday	30/04/2026
May	Friday	29/05/2026
June	Tuesday	30/06/2026
July	Friday	31/07/2026
August	Monday	28/08/2026
September	Wednesday	30/09/2026
October	Friday	30/10/2026
November	Monday	30/11/2026
December	Wednesday	23/12/2026
January	Friday	29/01/2027
February	Friday	26/02/2027
March	Wednesday	31/03/2027

Pensioners who have their pension credited to bank accounts outside of the United Kingdom will normally have their pension credited four banking days later than the above list, although this may vary according to local public holidays.

HMRC – Personal Tax Account

In 2015 HMRC introduced the Personal Tax Account. Since this time, it has been phasing in the use of this new online account and by April 2016 all taxpayers, both business and personal, have been able to manage their tax affairs online.

Taxpayers are being encouraged to sign up via this link: **www.gov.uk/personal-tax-account?utm_source=HMRCPTApage&utm_medium=GOVUK&utm_campaign=PTA**

HMRC says that once set up you can use your account to:

- check your Income Tax estimate and tax code.
- fill in, send, and view a personal tax return.
- claim a tax refund.
- check and manage your tax credits.
- check your State Pension.
- track tax forms that you've submitted online.
- check or update your Marriage Allowance.
- tell HMRC about a change of address.
- check or update benefits you get from work, for example company car details and medical insurance.

CHANGES TO YOUR PERSONAL DETAILS

It is extremely important that we keep our records up to date so that we can keep you informed of any changes to the pension scheme and, in some rare cases, avoid the possibility of pension payments being suspended. Therefore, please let us know of any changes to your personal details such as surname, address, banking arrangements, marital status etc.

If we receive any amendments by the 15th of the month (or the last working day prior to 15th), that change will take place for that current month. An exception to this will be the early payday for December, where we will need any changes by the 8th of December.

WHY DO I PAY MORE TAX SINCE I STARTED TO RECEIVE MY STATE PENSION?

If you receive a State Pension, you may pay more tax on the pension you receive from the London Borough of Enfield Pension Fund. This is because the State Pension is classed as a taxable income even though it is not taxed initially when it is paid to you by The Pension Service, part of the Department for Work and Pensions (DWP).

When HMRC allocates your personal allowance, it will be reduced by the amount of your State Pension so that the tax due on both sources of income is deducted from the pension you receive from Enfield Council.

Public Sector Pensions Increases

Local Government pensions are uprated by the increase in the Consumer Price Index (CPI). Each April, His Majesty's Treasury uses CPI in the previous September to ensure pensions are keeping up with the cost of living. CPI is the government's measure of how prices are rising or falling.

Enfield Pension Fund
NEWSLETTER
Pensioner Update

Enfield Pension Fund

With effect from the 6th of April 2026, qualifying pensioners will have their pensions increased by 3.8% (or in accordance with the table below).

From	To	Percentage increase (%)
Pensions commencing on or before 21st April 2025		3.80%
22nd April	21st May	3.48%
22nd May	21st June	3.17%
22nd June	21st July	2.85%
22nd July	21st August	2.53%
22nd August	21st September	2.22%
22nd September	21st October	1.90%
22nd October	21st November	1.58%
22nd November	21st December	1.27%
22nd December 2025	21st January 2026	0.95%
22nd January	21st February	0.63%
22nd February	21st March	0.32%

Please note that pension increases are normally paid to pensioners who:

- are aged 55 (this is increasing to 57 in 2028) or over, or
- have retired due to permanent ill-health regardless of age, or
- are spouses and dependants of former employees or pensioners.

Further information about CPI can be found by visiting the Office for National Statistics website: **www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/previousreleases**

National Fraud Initiative

The National Fraud Initiative data-matching exercise is coordinated by the Cabinet Office to identify potential cases of fraud and error in the public sector.

As part of the exercise, we have to submit our pensions data, including personal identifiers such as contact information, to the Cabinet Office, as well as other key datasets including Council Tax, housing, and payroll records.

This data is then matched against records held by all participating bodies, and any anomalies found will be returned to us for investigation.

No assumption is made as to whether there is fraud, error, or other explanation until an investigation is conducted. Matching also helps to ensure records are kept up to date and correct.

The main exercise, which is mandatory, takes place every two years and our participation helps fulfil our responsibility to protect the public funds we administer.

Additionally, the Council has agreed in principle to become members of the new NFI Fraud Hub, which will involve our data being matched on a more regular basis and lead to the earlier identification of any cases of fraud or error

Further information is available on the **GOV.UK** website at: **www.gov.uk/government/collections/national-fraud-initiative**

And also on the London Borough of Enfield website: **www.enfield.gov.uk/privacy-notice/specific-purposes#31**

No action is required on your part, but if you do have any questions regarding NFI, please contact Enfield's Counter Fraud Team: **fraud.team@enfield.gov.uk**

Please note that any changes in your circumstances, such as a change of address or bank account details, should be reported to Payroll & Pension Services in the normal way. See the 'Keeping in touch' page.

MCCLOUD REMEDY

The McCloud Remedy is currently under review. You do not have to do anything, and you will be notified if you are affected.

Please find all details at:

www.enfield.gov.uk/pensions/mccloud-remedy

Enfield Pension Fund

Frequently Asked Questions (FAQS)

How can I let you know if I think something is wrong with my tax code?	If you need to discuss anything to do with tax, you should contact HMRC. Please refer to the back cover page for their contact details and more information about tax and your pension.
I need an estimate for a divorce, how much does this cost?	If you need an estimate for a divorce, the estimate is free but there are further charges for implementing an actual pension sharing order. **Email us** for more information.
If I start working again and join the LGPS, will I be able to save more towards my pension?	If you are aged under 75 when you take up your new employment, you will be able to pay into a new pension account and build up further pension benefits. You will be able to claim these additional benefits when you leave employment or reach age 75, whichever is sooner.
Could the value of my pension decrease in the future?	No. The LGPS is a defined benefit scheme. Your pension increase is based on the Consumer Price Index (CPI). A negative CPI would result in a 0% revaluation being applied, resulting in neither a decrease or an increase to your pension.
I've heard there are more scams. What can I do to protect myself and my pension?	We have many procedures in place to ensure your details are kept safe, so you can relax knowing we are ensuring the security of your pension account. There are scams currently operating that you should be aware of. Scammers have very crafty ways of gaining access to your personal information. You should take every precaution to avoid falling victim to a scam, especially by not sharing personal information with others. If you suspect a scam, you should contact Action Fraud immediately – **www.actionfraud.police.uk.** See **- www.lgpsmember.org -** For more information
Can I transfer my pension out?	No. Once your pension is in payment, you cannot transfer it out of the LGPS.
What pension benefits are payable to my family and loved ones when I die?	A survivor's pension may be payable to any spouse, civil partner, or, if you were in the scheme after 1 April 2008, an eligible cohabiting partner. The amounts payable depend on your dates of membership. Children's pensions are payable to children who meet the eligibility criteria. If you have had your pension in payment for less than 10 years, there may also be a death grant payable upon your death. If you left before 1 April 2008 and die within five years of receiving your pension, the grant payable is five times the amount of your pension, less the pension already paid to you.

Disclaimer
This newsletter was correct at the time of publication and is intended for general information purposes only. It does not confer any contractual rights, nor does it seek to supplant or interpret the regulations. In the event of a dispute, the relevant regulatory legislation will prevail. Please contact us directly if you have any questions about your pension.

For a further detailed breakdown of FAQs related to the Local Government Pension Scheme, please visit:
www.lgpsmember.org/help-and-support/frequently-asked-questions/

Enfield Pension Fund NEWSLETTER

Pensioner Update

WEBSITE

Our website is constantly being updated to assist members with their pension, whether it involves providing the necessary forms for members, or helping to expand our members' knowledge with a wide array of information, including a range of pension quizzes.

You can find our website at:

www.enfield.gov.uk/pensions

UPDATE YOUR DETAILS ONLINE

You can use our website to update your details without having to contact the Pension Fund. The forms can be completed online, or downloaded and either emailed or posted to us via the contact details on the final page of this newsletter.

If you have trouble printing a form, please send a signed letter, which covers all the points you want to submit. You should update the following things promptly when changes occur:

Change of Address

Always let us know in good time when your address changes. If you do not inform us, we may send important and confidential information about your pension to your old address. As a security measure, if a payslip or a letter is returned to us, we will suspend your pension payments until we can verify your address. This could mean a delay in receiving your pension payment.

We will not be able to update your records if we do not receive signed confirmation. You can download and complete the form at: **www.enfield.gov.uk/pensions/forms-guides-and-newsletters**

Change of Bank Details

If you want to change the account your pension is being paid into, please complete a form in good time. If you have a building society account, we will also need the roll or reference number.

We will not be able to update your records if we do not receive signed confirmation. You can download and complete a this form ate: **www.enfield.gov.uk/pensions/forms-guides-and-newsletters**

If you want to have your pension paid into an overseas bank account, the process is different. Please contact us for more information.

Name Changes

If your name changes, we will a need a letter from you and evidence of the change before we can update your records.

We require a photocopy of an official document evidencing the name change. This can be either a deed poll document, a marriage certificate, or a decree absolute or birth certificate, and a statement confirming you have reverted back to your maiden name.

Expression of Wish Form Changes

In some cases, there may be a death grant payable in the event of your death. Preferably, you can download and complete a Expression of Wish for the Payment of Death Grant form from our website: **www.enfield.gov.uk/pensions/forms-guides-and-newsletters**

The Expression of Wish form helps the Pension Fund to pay death grants more quickly without forming part of your estate. The Pension Fund retains absolute discretion over the distribution of the death grant.

The Expression of Wish form only applies to the death grant lump sum; it does not affect the payment of any pension for any dependants on your death.

Power of Attorney

Sometimes, you may want us to communicate directly with someone else, such as a friend or relative, about your pension. This is fine, but to enable us to take instructions about a change of address or bank details, for example, we would need to see evidence of either a Power of Attorney or a Court of Protection Order.

For more information on how to make a Power of Attorney, visit: **www.gov.uk/power-of-attorney**

NEW PENSION PORTAL (ENGAGE)

In January 2026, we released our new Member Self-Service Portal, Engage. Currently, it is only available to members who are contributing to their pension (active members) or who have previously contributed and left the service but still hold an unclaimed pension (deferred members).

Members claiming their pension do not currently have access to this portal, but a review is underway to make it compatible in line with London Borough of Enfield processes. We anticipate that access will be granted to pensioners later in the year. Any updates to the portal will be communicated to all members.

Enfield Pension Fund
NEWSLETTER
Pensioner Update

OTHER USEFUL NUMBERS

For information relating to your **State Pension**, please contact **The Pension Service** on 0800 731 7898.

For information on your **Teachers Pension**, please contact **Teachers Pensions** on 0345 606 6166 or via **www.teacherspensions.co.uk**

For information relating to **tax** please contact **HM Revenue and Customs** on 0300 200 3300.

Please note for HM Revenue & Customs enquiries you may be asked to quote the PAYE reference number, this is **120/B32** and it may be helpful to have your National Insurance number when you call.

Contact us

If you would like any more information about any items included in this newsletter or any other aspect of your Local Government pension, please contact us at:

PENSION SERVICE
Exchequer Services
Enfield Council
PO Box 54
Civic Centre
Enfield
EN1 3XY

PENSION TEAM (LOCAL GOVERNMENT PENSION SCHEME)
www.enfield.gov.uk/pensions
www.enfield.gov.uk/pensions/how-to-contact-us

Phone: **020 8379 3168**
Email: **zpensions@enfield.gov.uk**

PAYROLL TEAM
e-payslip related issues:
LBEPayslip@enfield.gov.uk

Email:
Depending on your **surname**:

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