

LGPS UPDATE

Improving access and Fairness in the LGPS



IMPROVING ACCESS AND FAIRNESS IN THE LGPS

The Government has introduced changes to the LGPS to make the Scheme fairer for all members. Most changes take effect from 1 April 2026, and some improvements apply retrospectively.

1. FAIRER SURVIVOR BENEFITS

The LGPS provides valuable benefits to your next when you die. Your spouse, civil partner or eligible cohabiting partner will receive a part of your pension – this is paid as a survivor pension. It will be paid for the rest of their life.

From 1 April 2026, survivor pensions will be calculated more consistently to ensure equal treatment regardless of the sex of the member or their survivor.

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 - this is most likely to affect male survivors of female members who left the LGPS before April 1988.

The changes apply to deaths dating back to:

- 5 December 2005 for opposite sex marriages and same sex civil partnerships
- 13 March 2014 for same sex marriages
- 31 December 2019 for opposite sex civil partnerships

Some cohabiting partners' pensions may also increase if the member died between 1 April 2008 and 31 March 2014.

Where necessary, we will recalculate survivor pensions and pay arrears with interest.

Action: if you think these changes could affect you, contact the London Borough of Enfield Pension Fund

2. CHANGES TO DEATH GRANTS

Removal of the age limit:

The age limit for paying a lump sum death grant has been removed. A death grant can now be paid even if a member dies after age 75. This change is backdated to cover deaths from 1 April 2014.

A death grant is only paid in limited circumstances when an LGPS member dies after age 75. We are working to identify any new death grants in respect of members who died after age 75 since April 2014. Where necessary, we will contact personal representatives to arrange payment of the balance or the full death grant due. Interest for late payment will be added.

For information about when a death grant is payable visit the [FAQs page of the LGPS member website](#).

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More Discretion Over Who Receives The Death Grant

We no longer have to pay late death grants to personal representatives. Instead, the pension fund can use its discretion to choose the most appropriate beneficiaries. This means the death grant will be taxed at each beneficiary's marginal rate of tax, rather than the 45% charge that applies when it is paid to personal representatives. Some older Additional Voluntary Contributions (AVC) arrangements are excluded from this change.

A 'late' death grant is usually one that is not paid within two years of the date of death. Before 1 April 2026, a 'late' death grant could only be paid to personal representatives.

3. STRONGER PROTECTION WHEN YOU ARE AWAY FROM WORK

In the LGPS, women typically receive lower pensions than men – this is called the gender pensions gap. One of the reasons for the gap is that women are more likely to take breaks from work due to childcare and other caring responsibilities. The changes below were introduced from 1 April 2026 to help reduce the gender pensions gap by strengthening pension protection when members are away from work.

Child related leave

You will not need to buy back lost pension for any period of unpaid additional maternity leave, unpaid additional adoption leave (weeks 27 to 52) or unpaid shared parental leave that starts from 1 April 2026 or later. You will continue to build up pension as if you were receiving normal pay.

Under the existing LGPS rules you do not need to buy back lost pension if you are away from work with no pay because of ordinary maternity or adoption leave (first 26 weeks), as your pension continues to build up as if you were receiving normal pay. Short authorised breaks

From 1 April 2026, if your employer allows you to take unpaid leave that lasts less than 15 days, your pension will continue to build up in this period. You and your employer will both pay the pension contributions that would have been paid if you were at work receiving your normal pay.

This change does not apply if you were unpaid because you were on strike. A strike break does not automatically count for pension purposes regardless of its length.

Unpaid leave of 15 days or more

If your employer allows you to take unpaid leave that lasts 15 days or more, the break will not automatically count for pension purposes.

You can elect to buy some or all of the pension you lost during the unpaid period by paying extra contributions. The contributions can be paid by lump sum or regular deductions from your pay. Your employer will inform you of the cost and your payment options.

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Qualifying Additional Pension Arrangement (QAPA)

An arrangement called a Qualifying Additional Pension Arrangement (QAPA) applies to unpaid leave that starts from 1 April 2026 or later. Improvements include:

- more time to decide whether to buy back the lost pension – the deadline has increased from thirty days to one year after returning work, or the date you left the employment you were in during the unpaid leave, if this is earlier. Your employer can allow a longer deadline. If you miss the deadline, the old rules apply.
- contributions are based on your normal contribution rate – and on the pay you would have received if you had been at work. Your employer also pays the contributions they would have paid if you had not been absent.
- the pension you buy mirrors the pension you would have built up if you had been at work – it counts towards the calculation of survivor pensions and is not reduced for early payment if your pension is paid early due to redundancy or efficiency
- no medical report is required – your pension fund or employer cannot ask for a medical report before allowing you to start a QAPA.

See the [Buy Lost pension calculator](#) for information about the rules that applied to authorised unpaid breaks that started before 1 April 2026.

If you think these changes could affect you, please contact the London Borough of Enfield Pension Fund using the details found below.

LONDON BOROUGH OF ENFIELD PENSION FUND TEAM LGPS

www.enfield.gov.uk/pensions

www.enfield.gov.uk/pensions/how-to-contact-us

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