

Increase to normal minimum pension age from 6 April 2028

Frequently Asked Questions

Q1. Who made the decision to increase the Normal minimum pension age (NMPA)?

A1. In 2014, following the consultation on 'Freedom and Choice in Pensions', the UK Government announced it would increase the NMPA to age 57 in 2028 to coincide with the rise of state pension age to 67. This applies to most UK private and public sector pension schemes.

Q2. Does the increase in the NMPA apply to all Public Service Pension Schemes?

A2. No. The increase in NMPA from age 55 to 57 does not apply to members of public service schemes for Firefighters, Police, and the Armed Forces. It does, however, apply to all members of the LGPS(S), other than those who qualify for a protected pension age (PPA).

Q3. If a member qualifies for a Protected Pension Age (PPA) of 55 for all their LGPS(S) benefits, does this guarantee that the member will be able to access those benefits from age 55 after 5 April 2028?

A3. No. Whether a member who qualifies for a PPA of 55 for all their LGPS(S) benefits will be able to access those benefits from age 55 after 5 April 2028 will depend on the provisions set out in the LGPS(S) Regulations.

The LGPS(S) Regulations are determined by the Scottish Parliament. The Scottish Ministers have indicated their intention to conduct a consultation later in 2025 on proposed changes to these regulations. This consultation will include proposals on whether members with a PPA of 55 for all their LGPS(S) benefits should be permitted to access those benefits from age 55 after 5 April 2028.

The changes will not affect when LGPS(S) members can access benefits on ill health grounds.

Q4. If a member first joined the LGPS(S) after 3 November 2021 but transferred in benefits which qualify for a PPA of 55 in the sending scheme, does this guarantee that the member will be able to access the transferred-in benefits from age 55 after 5 April 2028?

A4. No. Whether a member who qualifies for a PPA on their transferred-in benefits only will be able to access those benefits from the PPA after 5 April 2028 will depend on the provisions set out in the LGPS(S) Regulations.

Q5. Does this change apply to AVC Schemes?

A5. Yes. The NMPA for accessing Additional Voluntary Contributions (AVCs), including those with Prudential, will increase from 55 to 57 on 6 April 2028. This change applies unless you have a PPA or are retiring due to ill health. For members qualifying for a PPA for their LGPS(S) benefits, whether they will be permitted to access those benefits before age 57 after 5 April 2028 will depend on the LGPS(S) Regulations.

Q6. Do the changes apply to additional pension?

A7. Yes. The NMPA for accessing any additional pension you may purchase will increase, in the same way as for your main scheme benefits, from 55 to 57 on 6 April 2028. This change applies unless you have a PPA or are retiring due to ill health.

For members qualifying for a PPA for their LGPS(S) benefits, whether they will be permitted to access those benefits before age 57 after 5 April 2028 will depend on the LGPS(S) Regulations.

Q8. Do the changes apply to deferred benefits in the scheme?

A8. Yes, deferred members may be affected, depending on when they joined the scheme and whether they qualify for a protected pension age (PPA). If members joined the Local Government Pension Scheme (LGPS) before 4 November 2021 and have since left the scheme or opted out, resulting in deferred benefits, they will qualify for a PPA of 55 in relation to their LGPS(S) benefits.

However, members who joined the scheme on or after 4 November 2021, will not qualify for a PPA for their LGPS(S) benefits.

Q9. What is the significance of the 4 November 2021 date?

A9. This is the date the UK Government published a policy paper announcing details of the implementation of the increase in NMPA and a proposed framework of protected pension ages. They also published the Finance Bill 2021-22 on 4 November 2021 which introduced the proposed changes to legislation.

Disclaimer: there are a number of particular scenarios and issues specific to the LGPS(S) which require further consideration before the NMPA comes into effect in April 2028. We will provide further information as soon as it becomes available.