

# Local Government Pension Scheme 2025/04

**Who should read:**

- Secretary General, Convention of Scottish Local Authorities
- Chief Executive, Scottish Local Authorities
- Chief Executive, Water Authorities
- Principal Reporter, Scottish Children's Reporter Administration
- Chief Executive, Scottish Environment Protection Agency
- Director General, Strathclyde Passenger Transport Executive
- Clerk, Strathclyde Passenger Transport Authority
- Chief Executive/Director, VisitScotland

**Action:**

This circular should be brought to the attention of Pension Managers, Superannuation Sections and LGPS Employer Payroll Departments. You may also wish to draw it to the attention of the Directors of Finance and Administration. **Employers should inform scheme members of the changes.**

**Subject:**

**Increase to normal minimum pension age from 6 April 2028.**

**Date:**

7 August 2025

**The purpose of this circular is to notify employers and members of impending changes to the normal minimum pension age from 6 April 2028.**

## **Normal minimum pension age**

The UK Government has announced future changes to the Normal Minimum Pension Age (NMPA). The NMPA is the earliest age from which pension schemes can allow members to access their workplace or personal pensions for reasons other than ill-health. The NMPA will increase from age 55 to age 57 with effect from 6 April 2028.

The NMPA is set by the Finance Act 2004 and was introduced in 2006. The NMPA is different from the state pension age. The changes to NMPA align with changes to the state pension age, which is due to increase to age 67 between April 2026 and April 2028. The normal pension age (NPA) in the Local Government Pension Scheme in Scotland (LGPS(S), which is the age benefits can be taken without reduction, is aligned to the state pension age.

Where a scheme member claims their pension between NMPA and NPA, a reduction is applied to the pension.

### **Increase in the normal minimum pension age to 57.**

From 6 April 2028, the NMPA will increase from age 55 to 57.

### **Protected Pension Age (PPA)**

The Finance Act 2004 provides transitional protection against the increase in the NMPA to certain members through a PPA.

A member may qualify for a PPA in relation to a specific scheme. This means that the scheme may allow the member to access their pension benefits before age 57 after 5 April 2028. Schemes are not required to provide this option.

In general, most members of the LGPS(S) who joined before 4 November 2021 will qualify for a PPA of 55 in relation to the LGPS(S). The PPA will apply to LGPS(S) benefits built up before 2028 and also to benefits built up after then.

### **Consultation on LGPS(S) Regulation Changes**

The Scottish Ministers intend to launch a consultation later in 2025 on proposed changes to the LGPS(S) Regulations. These proposals include increasing the earliest age at which LGPS(S) benefits can be accessed from 55 to 57, effective from 6 April 2028. The consultation will also consider:

- whether members with a PPA of 55 for all their LGPS(S) benefits should be able to access those benefits from age 55 after 5 April 2028
- whether members with a PPA on transferred-in benefits should be able to access those transferred-in benefits earlier than the rest of their LGPS(S) benefits.

Responses to the consultation will be reviewed before any amendments are made to the regulations to reflect the treatment of protected pension ages.

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

### **Further information**

An initial list of Frequently Asked Questions can be found in **Annex A**

Please note, 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 engage with stakeholders in the usual way and provide further information as soon as it becomes available.

### **Any questions?**

Please contact [SPPAPolicy@gov.scot](mailto:SPPAPolicy@gov.scot) or [eva.sobek@gov.scot](mailto:eva.sobek@gov.scot) if you have any enquiries about this circular.

### **SPPA Policy**

7 August 2025

**Annex A**

**Frequently Asked Questions**

**Q1. Who made the decision to increase the 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 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.