

LSC Pension Scheme: Beware a change to Normal Minimum Pension Age (NMPA) is coming

Recent Government legislation has set out that the 'Normal Minimum Pension Age' or 'NMPA' will increase from age 55 to age 57 from 6 April 2028.

The purpose of this article is to make you aware of this change and explain how this will impact members of the LSC Pension Scheme, so you can consider how this change might impact your financial planning for the future. **Please be aware that this change will also impact any other private pensions you may have.**

What is NMPA?

The normal minimum pension age is the earliest age from which you can access your LSC scheme benefits except in certain circumstances (for example, if you are retiring in ill health). This age is legislated by the government and has been set at age 55 since 2010. This will be increasing to age 57 on 6 April 2028.

How will this affect me?

Non-retired members of the LSC Pension Scheme who wish to access any scheme benefits before age 57 will no longer be able to do so after 5 April 2028 (again, unless retirement is requested in specific circumstances, as mentioned above).

Exemptions to the NMPA increase

Members retiring due to ill-health will still be able to do so under age 57 after 5 April 2028. Certain criteria must be met in order to gain access to ill-health scheme benefits; we'd suggest contacting the scheme administrators (contact details below) if you wish to enquire about ill-health retirement.

Further information

Further information on the increase to the NMPA can be found on the government website [here](#).

If you have any queries about this or your pension more generally, you can contact the scheme administrators using the contact details below. The fastest way to access information about your pension is by registering on the LSC Pension Scheme website, 'PRISM', which can be accessed [here](#). All you will need is an email address and your National Insurance number.

LSC Pension Scheme administrator's contact details:

Email: lscpensions@hymans.co.uk
Phone: 020 7082 6457
Address: LSC Pension Scheme
Hymans Robertson LLP
One London Wall
London, EC2Y 5EA
