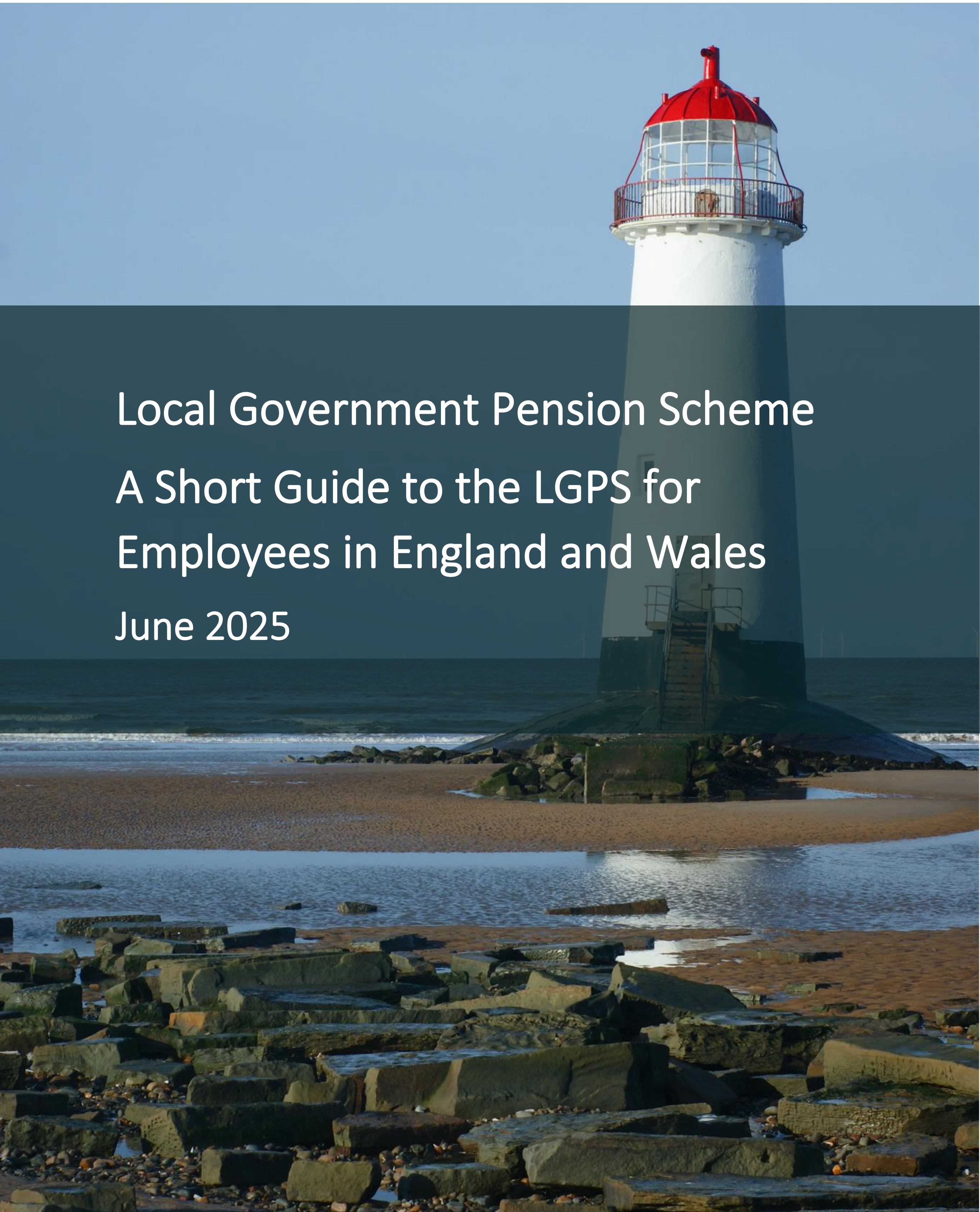
lgps | Local Government Pension Scheme

Cronfa Bensiynau CLWYD Pension Fund



Local Government Pension Scheme

A Short Guide to the LGPS for Employees in England and Wales

June 2025

Contents

Mae'r ddogfen hon ar gael yn Gymraeg / This document is available in Welsh

Point to note: pension age changes

This guide explains about minimum retirement age currently being 55.

The UK Government has announced that the earliest age you can take your pension will increase from age 55 to 57 with effect from 6th April 2028. This does not apply if you have to take your pension early due to ill health.

You could be protected from this increase if you joined the LGPS in England and Wales before 4th November 2021. You could also be protected if you transferred a previous pension into the LGPS if certain conditions are met. However, you will only be able to use this protection when you take your LGPS pension, if the LGPS rules allow you to take your pension before age 57.

The UK Government makes the LGPS rules. It has not yet confirmed if it will allow members who qualify for protection to take their LGPS pension before age 57, from 6th April 2028.

Where 55 is mentioned in this guide, please remember this will change to 57 from 6th April 2028.

Highlights of the Local Government Pension Scheme

The Local Government Pension Scheme (LGPS):

- **Gives you secure pension benefits:** it makes sure you have a future income that is not linked to share prices and the stock market
- **Is a low cost to you:** with tax efficient savings
- **Means your employer pays in too:** the LGPS is provided to you by your employer. They meet the balance of the cost of providing your LGPS benefits

You can look forward to your retirement in the LGPS with:

A secure pension: worked out every scheme year and added to your pension record. The pension added to your record at the end of a scheme year is a 49th of your pensionable pay in that year (if you are in the main section). The total amount of pension on your record at the end of every scheme year is adjusted in the following April to take into account the cost of living (measured by the Consumer Price Index). The LGPS scheme year runs from 1st April to 31st March.

Flexibility to pay more or less contributions: you can boost your pension by paying more contributions, which you would get tax relief on. You also have the choice to pay half your normal contributions in return for half your normal pension. This is known as the 50:50 section of the scheme. The 50:50 section is designed to help members stay in the scheme when times are financially tough.

Tax-free cash: when you take your pension, you have the choice to exchange part of it for some tax-free cash.

Peace of mind: your family enjoys financial security, with immediate life cover and a pension for your husband, wife, civil partner or eligible cohabiting partner and eligible children if you die in service.

If you ever become seriously ill and you've paid LGPS contributions for at least two years, you could receive immediate ill health pension benefits.

Freedom to choose when to take your pension: you don't need to have reached your normal retirement age to be able to take your pension. Once you've paid LGPS contributions for at least two years, you can choose to retire and take your pension at any time between ages 55 and 75. Your normal retirement age is the age you can retire and take the pension you've built up without any early retirement reductions. Normal retirement age is either your State Pension age, or 65 if later.

If you choose to take your pension before your normal retirement age, it will usually be reduced as it's being paid earlier. If you take it later than your normal retirement age, it's increased because it's being paid later.

Redundancy and efficiency retirement: If you are made redundant or retired in the interests of business efficiency when you are 55 or over, you will receive immediate payment of the pension benefits you've built up, so long as you've paid LGPS contributions for at least two years. Your main LGPS benefits would not be reduced for early payment. (Any additional pension you have bought would be reduced if you are under your normal retirement age when you retire).

Flexible retirement: you may wish to think about flexible retirement if:

- you are age 55 or over, and
- you have paid LGPS contributions for at least two years, and
- your employer has a flexible retirement policy and agrees to let you flexibly retire

Flexible retirement helps you ease into retirement. If you reduce your hours or move to a lower graded job, you can take some or all of the pension benefits you have already built up. Your benefits may be reduced for early payment.

The Scheme

This short guide covers who can join the LGPS and the main benefits of the scheme.

You can find out more about the scheme in the **LGPS member videos: Pensions Made Simple**. 'What is a Pension' and 'How your Pension Works' give brief introductions to the scheme.

What kind of scheme is it?

The LGPS is a tax-approved, defined benefit, work pension scheme which was set up under the Superannuation Act 1972. Scheme rules are now made under the Public Service Pension Schemes Act 2013.

The LGPS was contracted out of the State Second Pension scheme (S2P) until 5th April 2016. From 6th April 2016, the contracted-out status ended for all pension schemes due to the introduction of the single tier State Pension. The LGPS meets the Government's standards under the automatic enrolment provisions of the Pensions Act 2008.

The amount of pension you earn in a scheme year is worked out each year and added to your pension record. The total amount of pension on your pension record is revalued in the April following the end of each scheme year, so your pension keeps up with the cost of living.

The LGPS is very secure because the benefits are set out in law.

Who can join?

The LGPS covers employees working in local government and for other organisations that have chosen to use LGPS as their work pension. To qualify to join the LGPS, you need to be under age 75 and work for an employer that offers membership of the scheme. If you are employed by one of the following, you can only join if your employer nominates you for membership of the LGPS:

- a town, community or parish council (known as a resolution body)
- a non-local government organisation which participates in the LGPS (known as an admission body)

Police officers, operational firefighters and, in general, teachers and employees eligible to join another public service pension scheme, such as the NHS Pension Scheme, are not allowed to join the LGPS.

If you are eligible, you will automatically join on the date your job begins, unless your contract of employment is for less than three months. If your contract is for less than three months, you can choose to join by completing an opt-in form. If you don’t choose to join, you may still become a member automatically if your employer:

- extends your contract so that it is three months or more. You will join from the next pay period after your employer extends your contract
- must enrol you into the scheme under the automatic enrolment rules. Your employer must enrol you if you are an eligible jobholder, unless your employer decides to postpone the date you join. An eligible jobholder is a worker who is age 22 or over, under State Pension age who earns more than £10,000 a year

If you join the scheme, you can choose to opt out. You can complete an opt out form once you have started your job.

How will I know that I have joined the LGPS?

When you join the LGPS, a pension record will be set up and an official letter of your LGPS membership will be sent to you. If you have more than one job in the scheme, a pension record will be set up for each one. You should check your payslip to make sure that pension contributions are being deducted.

Can I opt out of the LGPS and rejoin later?

Yes, you can opt out of the scheme. If you are thinking of opting out, you might first want to think about moving to the 50:50 section of the scheme. In the 50:50 section, you pay half your normal contributions in return for half your normal pension build-up. To find out more, see the section on **Flexibility to pay less.**

Once you have read about the 50:50 section, and if you still decide the LGPS is not for you, you can stop paying LGPS contributions by completing an opt out form. You can only opt out after you have become a member of the scheme. You can get an opt out form from the **forms and resources section** of our website or you can phone to ask for one to be posted to you. Our contact details are at the end of this guide. Your employer is not allowed to give you an opt out form.

You might want to take independent financial advice before making the final decision to opt out.

If you opt out of the LGPS before completing three months' membership, you will be treated as never having been a member. Your employer will refund any contributions you have paid through your pay.

If you opt out of the LGPS with three or more months' membership (but less than two years) and you do not have any other LGPS benefits elsewhere in England and Wales:

- you can take a refund of your contributions (less 20% tax), or
- you can transfer out your pension to another scheme (so long as you have more than 12 months before your normal retirement age)

If you opt out of the LGPS with more than two years' membership, you will have deferred benefits in the scheme. You will generally have the same options as anyone leaving their job before retirement, except you cannot start to receive your deferred benefits as a pension unless you have left your job. If you rejoin the scheme, you will not be allowed to combine your deferred benefit with the pension record that will be created when you rejoin. Instead, you will have two separate sets of pension benefits.

If you opt out, you can opt back into the scheme at any time before age 75, so long as you are eligible to join the scheme.

If you stay opted out, your employer will normally automatically enrol you back into the LGPS about every three years from the date they have to follow automatic enrolment rules (so long as you are an eligible jobholder). An eligible jobholder is a worker who is over 22 years old , is under State Pension age, and earns more than £10,000 a year.

Your employer can choose not to automatically enrol you if:

- you had opted out of the LGPS less than 12 months before the date you would have been automatically enrolled in the job, or
- you or your employer gives notice to end your job before or shortly after the automatic enrolment date, or
- your employer has reasonable grounds to believe that, on what would have been the date they automatically enrolled you, you hold Primary Protection, Enhanced Protection, Fixed Protection, Fixed Protection 2014, Individual Protection 2014, Fixed Protection 2016 or Individual Protection 2016.

What do I pay?

Your contribution rate depends on how much you are paid. It's currently between 5.5% and 12.5% of your pensionable pay. If you choose to pay into the 50:50 section of the scheme, you would pay half the rates listed below. The rate you pay depends on which pay band you fall into. When you join, and every April afterwards, your employer will deduct the correct contribution rate from you based on your pay. If your pay changes throughout the year, your employer may decide to review your contribution rate.

Here are the pay bands and the rates that apply from April 2025.

Table 1: Contribution bands for 2025/2026

Your actual gross salary	Contribution rate for the main section	Contribution rate for the 50:50 section
Up to £17,800	5.50%	2.75%
£17,801 to £28,000	5.80%	2.90%
£28,001 to £45,600	6.50%	3.25%
£45,601 to £57,700	6.80%	3.40%
£57,701 to £81,000	8.50%	4.25%
£81,001 to £ 114,800	9.90%	4.95%
£114,801 to £135,300	10.50%	5.25%
£135,301 to £203,000	11.40%	5.70%
£203,001 +	12.50%	6.25%

The pay bands change each April. The Government may review the contribution rates and change them in the future.

Do I get tax relief?

As a member of the LGPS, if you earn enough to pay income tax, your pension contributions will attract tax relief when they are deducted from your pensionable pay.

If you do not earn enough to pay tax, under new rules from the tax year 2024/2025, you could be eligible for a top-up payment from HM Revenue & Customs. This payment will be equal to the amount of tax relief you would have received if you were a basic rate taxpayer. HM Revenue & Customs will contact people about these top-up payments from 2026.

There are restrictions on the amount of tax relief available on pension contributions. If the value of your pension savings increases in any one tax year by more than the standard annual allowance of £60,000, you may have to pay a tax charge. Most people will not be affected by the annual allowance.

Contributions

Does my employer contribute?

Your employer currently pays the balance of the cost of providing your benefits in the LGPS. Every three years an independent review is undertaken to work out how much your employer should contribute to the scheme.

Is there flexibility to pay less in contributions?

Yes, there is an option known as 50:50. In the 50:50 section you pay half the normal contributions and build up half the normal pension during the time you pay reduced contributions. See the section on **Flexibility to pay less.**

Can I pay extra to increase my benefits?

You can increase your benefits by:

- paying additional pension contributions (APC) to buy extra LGPS pension, or
- making payments to the scheme's additional voluntary contributions (AVC) arrangement.

See the section on **Flexibility to pay more.**

Rejoining the LGPS

If you rejoin the LGPS and you have deferred benefits in an LGPS fund in England or Wales, your deferred benefits will generally be automatically joined with your new pension record. You will have 12 months from rejoining the scheme to decide whether to combine pensions or not. Your employer may allow you longer to decide.

Different rules apply if you have deferred benefits in an LGPS fund in England or Wales because you opted out of the scheme on or after 11th April 2015. You can't join those benefits with your new pension record. They will remain as a separate deferred benefit.

If you rejoin the LGPS in England or Wales and have a frozen refund (a refund of contributions that you have not taken yet), this must be joined with your new pension record if less than five years have passed since you should have taken the refund.

Can I transfer in non-LGPS pensions?

If you have paid into another non-LGPS pension plan or to the LGPS in Scotland or Northern Ireland, you may be able to transfer your previous pensions into the LGPS. You only have 12 months from joining the LGPS to decide to transfer your previous pensions (unless your employer allows you longer). You can't transfer a pension that is already being paid to you.

What if I'm already receiving an LGPS pension?

If you are already receiving a pension from the scheme, your pension may be affected if:

- you built up some or all of your LGPS pension before 1st April 2014, and
- you are re-employed in local government or by an employer who offers membership of the LGPS

You must tell the LGPS fund that pays your pension about your new job. You should do this whether you join the scheme in your new job or not. They will let you know whether your pension in payment is affected in any way.

If you are already receiving a pension from the scheme, your pension may be affected if:

- you built up some or all of your LGPS pension after 31st March 2014, and
- you are in receipt of an LGPS Tier 3 ill health pension (the type that is stopped if you are in any gainful employment)

You must tell the LGPS fund that pays your pension about your new job. You should do this whether you join the scheme in your new job or not. They will let you know whether your ill health pension in payment should be stopped.

If the pension you are receiving is not due to ill health retirement, there is no effect on your pension in payment.

Contribution flexibility

You can find out more about the scheme in the **LGPS member videos: Pensions Made Simple**. 'Looking after your pension' introduces ways that you can pay reduced or extra contributions.

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Flexibility to pay less

When you join LGPS, you will be placed in the main section of the scheme. However, once you are a member of the scheme you will be able to choose to move to the 50:50 section at any time. This can be done by filling in a **50:50 form.**

In the 50:50 section you pay half your normal contributions. This may be useful in times of financial hardship as it lets you stay in the scheme, building up valuable pension benefits, instead of opting out of the scheme.

You can **download the 50:50 form** from **the forms and resources section** of our website, or you can ask the Clwyd Pension Fund to post one to you. If you pay LGPS contributions on more than one job, you need to specify in which of the jobs you wish to move to the 50:50 section.

If you choose to contribute to the 50:50 section, you would be moved to that section from the next pay period. You would then start paying half your normal contributions and build up half your normal pension during the time you are in that section. When you complete a form for the 50:50 section, your employer must give you information on the effect this will have on your pension benefits in the scheme.

If you were to die while you were in the 50:50 section, the lump sum death grant and any survivor pensions would be worked out as if you were in the main section of the scheme. If you are awarded an ill health pension which includes an enhanced pension, the amount of enhanced pension added to your pension record is worked out as if you were in the main section of the scheme.

The 50:50 section is designed to be a short term option for when times are tough financially. Because of this, your employer must put you back into the main section of the scheme under automatic enrolment rules. If you want to continue in the 50:50 section at that point, you would need to complete another 50:50 form.

Your employer must put you back into the main section every three years. There is no limit to the number of times you can choose to move between the main and 50:50 sections.

Flexibility to pay more

There are a few different ways you can create extra pension benefits on top of the standard benefits you are already building up as a member of the LGPS.

You can improve your retirement benefits by paying:

- additional pension contributions (APCs) to buy extra LGPS pension,
- additional voluntary contributions (AVCs) arranged through the LGPS (known as in-house AVCs),
- free standing additional voluntary contributions to a scheme of your choice,
- contributions to a stakeholder or personal pension plan.

Subject to HM Revenue & Customs limits, you will get tax relief on contributions you pay to a UK pension scheme.

Details about the first two options can be found in our Increasing your Pension Benefits factsheet in the **forms and resources section** of our website.

Your employer can choose to pay into your AVC plan. This is known as a shared cost AVC. Some employers will offer a shared cost AVC scheme as a salary sacrifice arrangement. If they do, you would benefit from tax relief and national insurance savings on the AVC contributions. Your employer would also benefit from lower national insurance contributions. Check with your employer if they offer a salary sacrifice scheme for AVC contributions.

You may wish to take independent financial advice before you decide to pay extra.

Your pension

Your LGPS benefits are made up of:

- a pension that increases every year in line with the cost of living for the rest of your life, and
- the option to exchange part of your pension for a lump sum which will be paid when you take your pension

How is my pension worked out?

Benefits built up from 1st April 2014

Every year, you build up a pension of 1/49th of the pensionable pay (and assumed pensionable pay) you received in that scheme year if you are in the main section of the scheme. You build up a pension at half this rate (1/98th) if you are in the 50:50 section of the scheme.

Your employer lets us know the annual salary you've paid contributions on from one April to the next. The amount of pension built up during the scheme year is added to your pension record and revalued in the April following the end of each scheme year, so your pension keeps up with the cost of living. The scheme year runs from 1st April to 31st March.

Example of LGPS Main section

Scheme year	Pension at start of year	Gross pensionable salary and build up rate	Pension (for that year)	Pension (built up to date)	Inflation increase	Pension at end of year
Year 1	£0.00	£19,600 ÷ 49	£400.00	£400.00	1.20%	£404.80
Year 2	£404.80	£23,129 ÷ 49	£472.02	£876.82	-0.10%	£875.94
Year 3	£875.94	£25,000 ÷ 49	£510.20	£1,386.14	1.00%	£1,400.00

You will carry on building up your pension in this way each year, until you either retire, leave employment or opt out of paying pension contributions.

What pay is used to work out my pension?

The amount of pension added onto your pension record at the end of the scheme year is worked out using your pensionable pay. This is the amount of pay on which you pay your pension contributions.

If, during the scheme year, you had been:

- on leave on reduced contractual pay or no pay due to sickness or injury
- on relevant child related leave
- on reserve forces service leave

then, for the period of that leave, your pension is based on your assumed pensionable pay. If it is needed, your employer will work out a salary figure so that we know what to base your pension value on and to make sure your pension is not affected by your absence. This salary figure is called assumed pensionable pay (APP).

Benefits built up before 1st April 2014

On 1st April 2014, the LGPS changed from a final salary scheme to a career average revalued earnings scheme (CARE scheme). If you joined the LGPS before then, you have built up benefits in the final salary scheme. These benefits are calculated differently, using your membership up to 31st March 2014 and your final pay.

For membership built up to 31st March 2008: you receive a pension of 1/80th of your final pay plus an automatic tax-free lump sum of three times your pension.

For membership built up from 1st April 2008 to 31st March 2014: you receive a pension of 1/60th of your final pay. There is no automatic lump sum for membership built up after March 2008, but you do have the choice to exchange some of your pension for a lump sum.

The underpin

When the LGPS changed from a final salary to a career average scheme in 2014, older members were protected from the changes. The courts have ruled that younger members were discriminated against because they were not protected. The LGPS rules were changed from October 2023 to remove the discrimination. The changes are known as the 'McCloud remedy'. They introduced an underpin to protect members in scope.

You are protected by the underpin in the LGPS if you:

- were a member of the LGPS or another public service pension scheme before 1st April 2012
- built up benefits in the remedy period from 1st April 2014 to 31st March 2022
- were under age 65 in the remedy period, and
- have not had a disqualifying gap. A disqualifying gap is a gap of more than five years when you were not a member of the LGPS nor any other public service pension scheme.

Underpin protection only applies to pensions built up in the remedy period from 1st April 2014 to 31st March 2022. The protection stopped earlier if you reached your final salary normal retirement age (usually 65) before 31st March 2022.

You do not need to make a decision or take any legal action to qualify for underpin protection. If you qualify, the protection will automatically apply.

If you are protected, when you take your LGPS pension, your pension fund will check whether it would have been higher under the final salary scheme. If it would have been, your pension is increased. Most members will not see an increase to their pension. This is because most members build up a higher pension in the current scheme than they would have built up in the final salary scheme.

More information on the underpin is available from the **McCloud Remedy section** of our website.

Leaving LGPS before retirement

Refund of contributions

If you leave your job before retirement and have paid LGPS contributions for less than two years, you will have two options:

- you will be able to claim a refund of your contributions (less 20% tax) so long as you don't have any other LGPS benefits in England or Wales, or
- you may be able to transfer your deferred benefits to another pension plan (you can't transfer if you are less than 12 months away from your normal retirement age)

If you leave or opt out within two years of joining the scheme, you will normally be able to take a refund of your contributions. There will be a 20% deduction for tax. Your LGPS fund must pay you the refund no later than five years after you stopped paying contributions, or by age 75 if earlier. If you do not claim the refund and you rejoin the LGPS, it will no longer be payable. The benefits will be added to your new pension record instead.

Deferred benefits

If you leave your job before retirement and have paid LGPS contributions for more than two years, you will have built up a pension for when you retire. You will have two options:

- you can choose to keep your benefits in the LGPS. These are known as deferred benefits and will increase every year in line with the cost of living, or
- you may be able to transfer your deferred benefits to another pension plan (you can't transfer if you are less than 12 months away from your normal retirement age)

Your deferred benefits will be worked out as described in the section called: **How is my pension worked out?** While your pension benefits are deferred, they will increase each year in line with the cost of living.

Your deferred benefits will normally be paid unreduced at your normal retirement age, unless:

- you transfer your deferred benefits to another pension scheme
- your benefits are paid early on ill health grounds. Your benefits could be paid in full if:
  - you are permanently incapable of doing the job you were working in when you left the LGPS and
  - you are unlikely to be capable of undertaking any gainful employment within three years of the date you applied for your LGPS pension to be paid because of ill health (or by your normal retirement age if this is earlier)
- you choose to receive your deferred benefits early from age 55 onwards
- you choose not to receive your deferred benefits at your normal retirement age and defer receiving your pension until later. Your benefits must be paid by age 75

Benefits paid earlier than your normal retirement age, other than on the grounds of permanent ill health, may be reduced for early payment and the fact that your pension will be paid for longer. Benefits paid after your normal retirement age will be increased because you are taking them later than expected.

Keep in touch: remember to let your LGPS fund know if you move house, so that you continue to receive communications from them about your pension.

What if I have two or more LGPS jobs?

If you:

- have two or more jobs in which you pay into the LGPS at the same time
- leave one or more but not all of them, and
- you qualify for deferred benefits from the job(s) you have left

your deferred benefits from the job that has ended are automatically transferred to the pension record for the job you are continuing in, unless you choose to keep them separate. If you wish to keep your deferred benefits separate, you must choose to do so within 12 months of leaving that job, unless your employer allows you longer. If you are not entitled to deferred benefits from the job(s) you have left, you can't have a refund of your contributions and you must transfer your benefits to the pension record for the job you are continuing in.

Transferring your benefits

If you leave the scheme and you are entitled to deferred benefits or a refund, you can generally transfer the cash equivalent of your pension benefits into another pension scheme or a new employer's pension scheme. This may even be to an overseas pension scheme that meets HM Revenue & Customs conditions.

You can't transfer your deferred benefits if:

- you leave less than 12 months before your normal retirement age
- you choose to transfer less than 12 months before your normal retirement age
- you are still paying into the LGPS in another employment, or
- you are receiving an LGPS pension

Your new pension provider will need a transfer value quotation which your LGPS fund will guarantee for three months.

You may also be able to transfer out your additional voluntary contributions (AVCs) to a different pension scheme. The conditions for transferring an AVC are different from those set out above. You can transfer your AVC without transferring your main LGPS benefits.

If you leave the LGPS with a deferred benefit and later rejoin the scheme, your deferred benefit will normally automatically be transferred to the pension record for your new job, unless you choose to keep it separate. If you wish to keep your deferred benefit separate, you must normally choose to do so within 12 months of rejoining the LGPS. Your employer may allow you longer to decide.

If you stop paying LGPS contributions and are entitled to a refund of contributions, and you:

- do not take a refund of contributions, and
- rejoin the LGPS

then this deferred refund must be joined with your new pension record.

Transferring your benefits to a defined contribution scheme

Members of defined contribution schemes who are over 55 can take money from their pension pot in different ways. These are known as flexible benefits.

The LGPS is a defined benefit scheme not a defined contribution scheme. The flexible benefit rules do not apply to your LGPS pension. However, if you stop paying into the LGPS and you have three or more months' membership, you may have the right to transfer your LGPS pension to a defined contribution scheme who provides flexible benefits. You can only transfer your pension if you choose to transfer at least 12 months before your normal retirement age. You will not have the right to transfer if you are retiring with immediate effect due to redundancy, business efficiency or ill health.

By law, you must take independent financial advice if the value of your pension benefits in the LGPS (excluding AVCs) is more than £30,000. You do not have to take independent financial advice if the value of your benefits is less than £30,000. However, transferring your pension rights is not an easy decision to make. Seeking the help of an independent financial adviser before you make a final and irreversible decision to transfer could help you to make the right choice.

There are four main options for members aged over 55 who are in a defined contribution scheme, which provides flexible benefits:

- purchasing an annuity
- flexi access drawdown
- taking a number of cash sums at different stages
- taking the whole pot as cash in one go

Pension scams

You have worked hard to build up your LGPS pension. Scammers may try to get their hands on your pension savings.

Scams are hard to spot and are often disguised with what seem like genuine websites, customer feedback and materials which make them look like the real thing.

The Pension Scams Action Group can help you spot the signs and protect yourself from a scam. The Group is a multi-agency taskforce of law enforcement, government and industry working together to tackle pension scams. The Pension Scams Action Group has put together a checklist to go through if you are ever approached about your pension:

Step 1: Is the offer unexpected?
Legitimate pension providers are highly unlikely to contact you out of the blue about your pension. Be wary of free pension review offers and/or promises of high/guaranteed returns.

Step 2: Have you checked who you're dealing with?
The Financial Conduct Authority's (FCA) website has a Financial Services Register you can check to make sure that anyone offering you advice or services is authorised to do so.

A firm pretending to be an authorised firm is known as a 'clone firm' and may have a clone website that looks exactly like the real deal. **Tip**: double check their contact details against the register and see if they match. Always make sure a firm is FCA authorised or you won't be protected by the Financial Ombudsman Service or Financial Services Compensation Scheme if something goes wrong.

Website: register.fca.org.uk
Phone: 0800 111 6768

Step 3: Stop and think. Are you being rushed or pressured?
Pressure to act quickly or you will miss out is often a warning sign. Take your time to make all the checks you need and remember, if it sounds too good to be true, it probably is.

Step 4: Should you get impartial advice or guidance?
MoneyHelper
Free and impartial information and guidance available online, over the phone and via webchat.

Website: **www.moneyhelper.org.uk**
Phone: 0800 011 3797

Financial advisers
If you can, it's a good idea to invest in speaking to a financial adviser. Often large amounts of money are at stake and they will be able to help you make the right decision for you. **Tip**: check any adviser you choose to use is regulated by the FCA.

Stop! Think Fraud
Learn more about how to spot and avoid scams. Website: **stopthinkfraud.campaign.gov.uk**

If you suspect a scam, report it

You can report an unauthorised firm or scam to the FCA using the **online reporting form** or on **0800 111 6768.**

If you suspect a scam, report it to Action Fraud on **0300 123 2040** or at **www.actionfraud.police.uk**

Be ScamSmart with your pension. To find out more, visit www.fca.org.uk/scamsmart

Retirement

You can find out more about the scheme in the **LGPS member videos: Pensions Made Simple**. 'Life after work' covers your options when you take your pension.

When can I retire and take my LGPS pension?

You need to have paid at least two years LGPS contributions to have built up a pension in the scheme. If you have two or more years' membership, you can choose to retire and take your pension from the LGPS at any time from age 55 to 75.

The normal retirement age in the LGPS is linked to your State Pension age, with a minimum of age 65. If the State Pension age changes in the future, then this change will also apply to your normal retirement age for LGPS benefits built up after 31st March 2014.

If you voluntarily leave your job before, on or after your normal retirement age, you can defer taking your benefits, but you must take them before age 75. If you take your pension after your normal retirement age, it will be paid at an increased rate as it is being paid later than expected.

If you were a member of the LGPS before 1st April 2014, you will have built up benefits in the final salary scheme. These benefits have a different normal retirement age. For most people, this is age 65.

If you have paid LGPS contributions for two years or more and your employer tells you that you must retire due to redundancy, business efficiency or permanent ill health, your LGPS pension will be paid to you straight away.

Will my pension be reduced if I retire early?

If you choose to retire before your normal retirement age, your benefits will normally be reduced because they will be paid for longer. Your benefits are worked out as set out in the section called: **How is my pension worked out?** and are then reduced. How much your benefits are reduced by depends on how early you take them. If you were paying LGPS contributions at any time between 1st April 1998 and 30th September 2006, some of your benefits could be protected from the reduction if you have Rule of 85 protection. More details can be found in our Rule of 85 factsheet in the **forms and resources section** of our website.

What if I lose my job through redundancy or business efficiency?

If you are aged 55 or more, you will be entitled to the immediate unreduced payment of your LGPS benefits, so long as you have paid LGPS contributions for at least two years.

Any additional pension paid for by additional pension contributions or by shared cost additional pension contributions would be paid at a reduced rate if you retire before your normal retirement age. If you have bought additional pension through additional regular contributions (ARCs), that additional pension would be paid at a reduced rate if you retire before your pre 1st April 2014 normal retirement age, which is age 65 for most members.

What happens if I have to retire early due to ill health?

If you have to leave your job because of illness, you may be able to receive immediate payment of your pension benefits.

To qualify for ill health retirement:

- you must have paid LGPS contributions for at least two years, and
- your employer, based on an opinion from an independent occupational health doctor appointed by them, must be satisfied that:
    - you will be permanently unable to do your own job until your normal retirement age, and
    - you are not immediately capable of undertaking gainful employment

Ill health pension benefits can be paid at any age and are not reduced for early payment. In fact, your benefits could be increased to make up for your early retirement if you are unlikely to be capable of gainful employment within three years of leaving. More details can be found in our Ill Health Retirement factsheet in **the forms and resources section** of our website.

Can I have a gradual move into retirement?

This is known as flexible retirement. If your employer has a policy and agrees to your request, then from age 55:

- if you have paid LGPS contributions for a least two years, **and**
- if you reduce your hours or move to a lower graded job

you can take some or all of the pension benefits you have built up, helping you ease into retirement. You must take all benefits you built up before 1st April 2008.

If you take flexible retirement before your normal retirement age, your benefits may be reduced because of early payment, unless your employer agrees to waive all or part of the reduction. If your employer agrees to flexible retirement, you can still receive your pay from your job on the reduced hours or grade and continue paying into the LGPS. This means you will build up more benefits in the scheme for when you fully retire. Flexible retirement is at the discretion of your employer and they must set out their policy in writing.

What if I carry on working after my normal retirement age?

If you carry on working after your normal retirement age, you will continue to pay into the LGPS, building up more pension benefits. When you eventually retire, you will receive your pension, unless you choose to delay taking it. Your pension must be paid to you by age 75. Your pension will be paid at an increased rate because it will be paid for a shorter time.

How does my pension keep its value?

If you retire on or after age 55, your LGPS pension increases in line with the cost of living every year throughout your retirement. As the cost of living increases, so will your pension. If you retire on ill health grounds, your pension is increased each year regardless of your age.

Can I exchange part of my pension for a lump sum?

At retirement, you will have an option to turn some of your pension into a one-off lump sum. For every £1 of annual pension you give up you will get a lump sum of £12.

HM Revenue & Customs limits the amount of tax-free lump sum you can take when your pension is paid to you. This limit is called a lump sum allowance (LSA). Currently, the maximum lump sum is the lowest of:

- 25% of the capital value of your benefits
- £268,275*
- £268,275* less the total lump sums you have already taken

*If you hold a valid Lifetime Allowance protection, you may be able to take a lump sum that is larger than £268,275.

The lump sum will usually be tax-free, but if you go over the lump sum allowance, you will have to pay tax on the excess at your marginal rate.

Taking a larger lump sum reduces your pension but does not reduce any survivor pension paid after you die to your husband, wife, civil partner, eligible cohabiting partner or child.

Your pension fund will give you more information about the option to swap pension for lump sum shortly before you take your LGPS pension. That is when you will need to make a decision.

Taking AVCs as cash

If you pay additional voluntary contributions (AVCs) into the LGPS, you may be able to take your AVC fund as a tax-free lump sum. This option will be open to you if:

- you take your AVC at the same time as your main LGPS benefits
- your AVC plus your LGPS lump sum is less than 25% of the overall value of your LGPS benefits (including your AVC fund) and
- the total lump sum doesn't go over the £268,275* limit. If you have previously taken pension benefits, the lump sum must not be more than 25% of your remaining allowance.

You will receive details of this option shortly before you take your LGPS pension.

Other ways to use your AVC

Deciding how to use your AVC plan is an important financial decision. You may wish to get advice or guidance to help you choose which option is best for you.

Pension Wise is a government service from **MoneyHelper** that offers free, impartial guidance about your defined contribution pension options. Your AVC plan is a defined contribution pension that is attached to your LGPS pension.

Your pension fund is not allowed to proceed with your application to take AVCs until you tell them you have either received guidance from Pension Wise or you do not wish to take guidance. This is a legal requirement.

What you can do with your AVC depends on when you started the plan and when you left the LGPS. Not all of the options shown below are open to all members. You do not have to pick a single option, you can use more than one option that is open to you.

You may be able to use your AVC to:

- take a lump sum
- buy an annuity from an insurance company, bank or building society of your choice
- buy a top-up pension in the LGPS

- buy extra membership in the LGPS

If you left the LGPS before 1 April 2014, you do not have to take your AVC when you take your main LGPS pension. If you take it later, your AVC options will be more limited.

You can transfer your entire AVC fund to a different pension arrangement. If you left the LGPS after 31 March 2014, you can only do this before you take your LGPS pension.

Please visit **Taking your pension and paying extra** on the LGPS member website to find out more about how you can use your AVC fund. Your pension fund will give you more details about your AVC options shortly before you take your LGPS pension.

Protection for your family

You can find out more about the Scheme in the **LGPS member videos: Pensions Made Simple**. 'Protection for you and your family' covers death benefits in the LGPS.

What benefits will be paid when I die?

On your death, pensions will be paid to your:

- eligible children
- husband, wife, or civil partner
- eligible cohabiting partner (if certain conditions are met)

A one-off grant following your death will also be paid if you:

- die in service as a member of the LGPS
- leave before retirement with deferred benefits and die before receiving them
- die after receiving your pension, if less than ten years' pension has been paid

A death grant would only be payable if you die under the age of 75.

How much will the lump sum death grant be?

If you die in service as a member of the LGPS: the lump sum is three times your assumed pensionable pay.

If you leave before retirement with deferred benefits and you die before receiving them: the lump sum is five times your deferred yearly pension. If you are also still paying LGPS contributions in another job, this may affect what death grant amount is paid.

If you die when you are receiving your pension and before age 75: the lump sum is ten times the yearly amount of your pension before giving up any pension for lump sum, reduced by any pension and lump sum already paid to you. There is a slight difference to this calculation for any part of the pension you were receiving which relates to membership before 1st April 2014. If you are also still paying LGPS contributions in another job, this may affect what death grant amount is paid.

Who is the lump sum death grant paid to?

The LGPS allows you to say who you would like any death grant to be paid to by completing an expression of wish form. You can get a copy of this form by downloading an expression of wish form from **the forms and resources section** of our website. Alternatively, you can phone and we will post a form to you. You can find out how to contact your LGPS fund at the end of this guide.

Your LGPS fund has absolute discretion when deciding who to pay any death grant to.

What will be paid to my surviving partner?

Your husband, wife, civil partner or eligible cohabiting partner will receive a proportion of your pension. It will be paid for the rest of their life. Generally, this is:

- 30.625% of the pension you built up from April 2014
- 37.5% of the pension you built up between April 2008 and March 2014
- 50% of the pension you built up before April 2008

If you die in service as a member of the LGPS: The pension will include a part of the increase you would have received if you had retired due to ill-health.

If you leave before retirement with deferred benefits and you die before receiving them: The pension is the relevant percentage of your deferred pension.

If you die when you are receiving your pension: The pension is the relevant percentage of your pension before giving up pension for lump sum and before any reductions or increases for early or late payment.

Disclaimers

- Some parts of your pension are not counted for survivor's pensions. This includes extra pension bought by paying additional pension contributions (APCs)
- If you were in the 50:50 section, this does not affect the value of the survivor's pension
- Pensions for **eligible cohabiting partners** are based on your membership on or after 6th April 1988, unless you chose before 1st April 2014 to pay extra contributions for membership before 6th April 1988 to count
- The survivor's pension may be less if you entered into a civil partnership or marriage after you stopped paying LGPS contributions

What will be paid to my eligible children?

Eligible children receive a part of your pension. The amount will depend on how many children you have and whether your partner is also receiving a pension.

Help with pension problems

Who can help me if I have a query or complaint?

If you have a problem or question about your LGPS membership or benefits, please contact your LGPS fund. They will try to put things right and answer any questions as quickly as possible. If your query is about your contribution rate, please contact your employer's HR or payroll section so they can explain how they have decided which rate you should pay.

If you are still dissatisfied with any decision made about the scheme, you have the right to have your complaint reviewed under the Internal Disputes Resolution Procedure. There are also regulatory bodies that may be able to help you.

Internal Disputes Resolution Procedure

In the first instance, you should complete a stage 1 IDRP form and return it to the Clwyd Pension Fund. You must do this within six months of the date of the notification of the decision, act or omission about which you are complaining (or such longer period as the adjudicator considers reasonable).

This is a formal review of the initial decision or act or omission and is a chance for the matter to be reconsidered. The adjudicator will consider your complaint and notify you of their decision. If you are dissatisfied with that person's decision or their failure to make a decision, you may complete a stage 2 IDRP form and return it to the Clwyd Pension Fund.

A guide explaining the Internal Disputes Resolution Procedure, including relevant time limits, is available in **the forms and resources section** of our website.

MoneyHelper

Moneyhelper is provided by the Money and Pensions Service. MoneyHelper provides independent and impartial information about pensions, free of charge, to members of the public. Moneyhelper is available to assist members and beneficiaries of the scheme with any pension query they have or any general requests for information or guidance about their pension benefits. MoneyHelper can be contacted:

By phone:	0800 011 3797
Website:	**www.moneyhelper.org.uk/en/pensions-and-retirement/**

The Pensions Ombudsman (TPO)

If you are unable to resolve the complaint with the Fund, then you can refer your complaint to TPO. TPO can look at complaints about the way personal and occupational pension schemes are run. This includes things like:

- taking too long to do something without good reason
- not doing something they should have
- not following their own rules or the law

- giving incorrect or misleading information
- not making a decision in the right way.

You have the right to refer your complaint to TPO free of charge. There is no financial limit on the amount of money that TPO can make a party award you. Its decisions are legally binding on all parties and are enforceable in court.

You must contact TPO about a complaint within three years of when the event(s) you are complaining about happened, or, if later, within three years of when you first knew about it (or ought to have known about it). There is a discretion for those time limits to be extended.

You can contact TPO:

In writing:	10 South Colonnade, Canary Wharf, E14 4PU
Phone:	0800 917 4487
By email:	**Enquiries@pensions-ombudsman.org.uk**
Website:	**www.pensions-ombudsman.org.uk**
	(You can submit an online complaint form)

The Pensions Regulator (TPR)

This is the regulator of work pension schemes. TPR has powers to protect members of work pension schemes and to help put matters right, where needed. In extreme cases, the regulator is able to fine trustees or employers, and remove trustees from a scheme. If you have a concern about your work pension you can contact them:

In writing:	Customer Support, Telecom House, 125-135 Preston Road, Brighton, BN1 6AF
By phone:	0345 600 0707
Website:	**https://www.thepensionsregulator.gov.uk/en**

How can I trace my pension rights?

The Pension Tracing Service holds details of pension schemes, including the LGPS, together with relevant contact addresses. It provides a tracing service for ex-members of schemes and their dependants with pension entitlements who have lost touch with previous schemes. All work and personal pension schemes have to register if the pension scheme has current members contributing to the scheme or people expecting benefits from the scheme. If you need to use this tracing service:

Phone: 0800 731 0175

Website: **www.gov.uk/find-pension-contact-details**

Don't forget to keep your pension providers up to date with any change in your home address or other contact details.

Jargon Buster

Additional Voluntary Contributions (AVCs)

These are extra payments to increase your future pension benefits. You can also pay AVCs to provide additional life cover.

All LGPS funds have an AVC arrangement where you can invest money through an AVC provider, often an insurance company or building society. AVCs are deducted directly from your pay and attract tax relief.

Admission body

An admission body is an employer that chooses to use LGPS as their work pension, under an admission agreement. These tend to be employers such as charities and contractors.

Assumed pensionable pay

Assumed pensionable pay is a notional pay figure that employers must calculate when your pensionable pay is reduced because you are absent from work in certain circumstances, such as sickness or child related leave. This notional pay figure is used to make sure your pension benefits build up as if you were at work receiving normal pay.

Assumed pensionable pay is also used to work out:

- any enhancement to your pension awarded as a result of ill health retirement
- any lump sum death grant following death in service, and
- any enhancement which is included in survivor benefits following death in service

Automatic enrolment date

This is the earlier of:

- the day you reach age 22, provided you are earning more than £10,000 (2025/2026 figure) a year in the job, or
- the beginning of the pay period in which you first earn more than £10,000 (2025/2026 figure) in the job, on an annualised basis, provided you are aged 22 or more and under State Pension age at that time.

Earnings are assessed by converting your pay in a pay period to a yearly figure.

Automatic enrolment provisions

Each employer must automatically enrol their workers who are eligible jobholders into a work pension scheme unless the employer decides to postpone for a period up to three months. In certain cases, the employer does not have to enrol a person. For example, if the person recently opted out.

Where a person is enrolled into a scheme, the person can choose to opt out. If they do, generally, the employer must automatically re-enrol them back into a scheme at regular intervals, about every three years.

Civil partnership (civil partner)

A civil partnership is a relationship between two people of the same sex or opposite sex which is formed when they register as civil partners of each other.

Consumer Price Index (CPI)

The Consumer Price Index (CPI) is the official measure of inflation of consumer prices in the United Kingdom. If you pay LGPS contributions, this is currently the measure used to adjust your pension record value in the April following the end of every scheme year.

Each April after you have stopped paying LGPS contributions, it is used to adjust the value of your deferred pension or pension in payment. The adjustment makes sure your pension keeps up with the cost of living.

Eligible children

Eligible children are your children. At the date of your death they must be your:

- natural child (who must be born within 12 months of your death)
- adopted child, or
- step child or a child accepted by you as being a member of your family and be dependent on you. (This doesn't include a child you sponsor for charity)

Eligible children must be:

- under age 18, or
- aged between 18 and 23 and in full time education or vocational training. (Your LGPS fund can continue to treat the child as an eligible child even if there is a break in full time education or vocational training), or
- unable to engage in gainful employment because of physical or mental impairment and either:
    - under age 23, or
    - the impairment is, in the opinion of an independent registered medical practitioner, likely to be permanent and the child was dependent on you at the date of your death because of that mental or physical impairment

Eligible cohabiting partner

An eligible cohabiting partner is a partner you are living with who, at the date of your death, has met all the following conditions for a continuous period of at least two years:

- you and your cohabiting partner are, and have been, free to marry each other or enter into a civil partnership with each other, and
- you and your cohabiting partner have been living together as if you were a married couple, or civil partners, and
- neither you or your cohabiting partner has been living with someone else as if you/they were a married couple or civil partners, and

- either your cohabiting partner is, and has been, financially dependent on you or you are, and have been, financially interdependent on each other

Your partner is financially dependent on you if you have the highest income. Financially interdependent means that you rely on your joint finances to support your standard of living. It doesn't mean that you need to be contributing equally. For example, if your partner's income is a lot more than yours, they may pay the mortgage and most of the bills, and you may pay for the weekly shopping.

A survivor's pension would be paid to your cohabiting partner if:

- all the above criteria apply at the date of your death, and
- your cohabiting partner satisfies your LGPS fund that the above conditions had been met for a continuous period of at least two years immediately before your death

You don't have to complete a form to nominate your cohabiting partner. However, you can provide your LGPS fund with your cohabiting partner's details. On your death, your LGPS fund will need to see evidence that the conditions for a cohabiting partner's pension are met.

Eligible jobholder

An eligible jobholder is a worker who is aged at least 22 and is under State Pension Age and who earns more than £10,000 a year (2025/2026 figure). Earnings are assessed by converting the pay in the relevant pay period to a yearly figure.

Final pay

This is usually the pay for your final year of scheme membership on which you paid contributions, or one of the previous two years if this is higher. It includes your normal pay, contractual shift allowance, bonus, contractual overtime, maternity pay, paternity pay, adoption pay, shared parental pay, parental bereavement pay, neonatal care pay, and any other taxable benefit specified in your contract as being pensionable. It does not include non-contractual overtime.

Normal Retirement Age

Normal retirement age is your State Pension age (or age 65 if later) for pension benefits built up from 1st April 2014. It is the age at which you can take the pension you have built up without any reductions. If you choose to take your pension before your normal retirement age it will normally be reduced, as it's being paid earlier. If you take it later than your normal retirement age, it's increased because it's being paid later.

You can use the **Government's State Pension age tool** to find out your State Pension age.

Your State Pension age may change in the future. If it does, this would also change your normal retirement age in the LGPS for benefits built up from 1st April 2014. Once your LGPS pension is being paid to you, any future change in your State Pension age will not affect your normal retirement age in the LGPS.

If you were paying LGPS contributions before 1st April 2014, your final salary benefits keep their protected normal retirement age, which for most is age 65.

All pension benefits paid on normal retirement must generally be taken at the same time. You can't choose to have your pension (built up before April 2014) paid at age 65 and your pension (built up from April 2014) paid at your State Pension age.

Different rules may apply if you take flexible retirement.

Pension record (also known as pension account)

Each scheme year, the amount of pension you have built up during the year is worked out and this amount is added into your pension record. Adjustments may be made to your record during the scheme year because of:

- a transfer of pension rights onto the record during the year
- additional pension you purchased during the year
- additional pension which is given to you by your employer
- a reduction due to a Pension Sharing Order or qualifying agreement in Scotland (following a divorce or dissolution of a civil partnership), and
- a reduction due to an Annual Allowance tax charge that you have asked the scheme to pay on your behalf

Your pension record is revalued in the April following the end of each scheme year to take account of the cost of living. This adjustment is carried out in line with the Treasury Revaluation Order index which is the rate of the Consumer Price Index (CPI).

You will have a separate pension record for each employment.

In addition to an active member's pension record there are also:

- a deferred member's pension record
- a deferred refund record
- a retirement pension record
- a flexible retirement pension record
- a deferred pensioner member's record
- a pension credit record
- a survivor member's record

These records will be adjusted by any debits for any Pension Sharing Order or qualifying agreement in Scotland (following a divorce or dissolution of a civil partnership) and for any Annual Allowance tax charge that you have asked the scheme to pay on your behalf. These records are currently increased each April in line with the Consumer Price Index (CPI). A deferred refund record will not be adjusted in this way.

Pensionable pay

The pay on which you normally pay contributions is your normal salary or wages plus any shift allowance, bonuses, overtime (both contractual and non-contractual), maternity pay, paternity pay, adoption pay, shared parental pay, parental bereavement pay, neonatal care pay and any other taxable benefit specified in your contract as being pensionable.

You do not pay contributions on:

- any travelling or subsistence allowances
- pay in lieu of notice
- pay in lieu of loss of holidays
- any payment as an inducement not to leave before the payment is made
- any award of compensation (other than payment representing arrears of pay) made for the purpose of achieving equal pay
- pay relating to loss of future pensionable payments or benefits
- any pay paid by your employer if you go on reserve forces service leave
- the monetary value of a car or pay received in lieu of a car (apart from some historical cases)

Public Service Pension Scheme

A workplace pension scheme for public sector employees, such as civil servants, judges, local government workers, teachers, health service workers, fire and rescue workers, members of the police forces and members of the armed forces.

Qualifying period (also known as vesting period)

To qualify for benefits you must be an active member of the LGPS for at least two years. This usually means paying LGPS contributions for at least two years. This is called the qualifying period. It is sometimes called the vesting period.

You can also meet the qualifying period before two years if:

- you have brought a transfer of pension rights into the LGPS from a different work pension scheme or from a European pensions institution and the length of service you had in that scheme or institution was two or more years or, when added to the period of time you have been a member of the LGPS is, in total, two or more years, or
- you have brought a transfer of pension rights into the LGPS from a pension scheme or arrangement where you were not allowed to receive a refund of contributions, or
- you have previously transferred pension rights out of the LGPS to a pension scheme abroad (for example, to a qualifying recognised overseas pension scheme), or
- you already hold a deferred benefit or are receiving a pension from the LGPS (other than a survivor's pension or pension credit member's pension), or
- you have paid National Insurance contributions before 6th April 2016 as a member of the LGPS and stop contributing to the LGPS in the year you reach State Pension age or later, or
- you stop contributing to the LGPS at age 75, or
- you die in service

Relevant child related leave

Relevant child related leave includes periods of:

- Ordinary Maternity or Adoption Leave (normally the first 26 weeks)
- Paid Additional Maternity or Adoption Leave (normally after week 26 and up to week 39)
- Paternity Leave
- Paid Shared Parental Leave
- Paid Parental Bereavement Leave
- Paid Neonatal care leave

Reserve forces service leave

This happens when a Reservist is mobilised and called on to take part in military operations. The period of mobilisation can be up to a maximum of 12 months. During a period of reserve forces service leave you will continue to build up a pension based on your assumed pensionable pay, so long as you choose to stay in the LGPS during that leave.

Scheme year

The scheme year runs from 1st April to 31st March.

State Pension Age

This is the earliest age you can receive the basic state pension. The State Pension age increased to 66 for both men and women between December 2018 and October 2020.

Under current rules, the State Pension age is due to rise to 67 between 2026 and 2028 and to 68 between 2044 and 2046. However, the Government has **announced plans** to bring forward the rise to 68 to between 2037 and 2039.

Vesting period

See qualifying period **on page 30.**

Further information and disclaimer

This guide is for employees in England or Wales and reflects LGPS rules and overriding laws from April 2025.

The national website for members of the LGPS is **www.lgpsmember.org**

This guide cannot cover every personal circumstance. It does not cover all ill health retirement benefits or rights that apply to those members whose benefits are subject to a pension sharing order following divorce or dissolution of a civil partnership. It does not cover rights that apply to a limited number of employees either, such as those:

- whose pension benefits increase in any tax year by more than the standard annual allowance (or the tapered annual allowance), or
- to members where protected rights apply

You can find out basic information about annual allowance at:
https://www.lgpsmember.org/your-pension/the-essentials/tax/

In the event of any dispute over your pension benefits the appropriate laws will prevail. This guide does not confer any contractual or statutory rights and is provided for information purposes only.

Flintshire County Council is the administrative authority of the Clwyd Pension Fund and we use your personal data in accordance with Data Protection laws to provide you with a pension administration service. For more information about how we use your data, who we share it with and what rights you have in relation to your information, please visit the Privacy Notice on the Clwyd Pension Fund website:

https://clwydpensionfund.org.uk/en/privacy-notice/home.aspx

More detailed information about the LGPS is available from:

Phone: 01352 702880

Email: **pensions@flintshire.gov.uk**

Address: Clwyd Pension Fund, Tŷ Dewi Sant, St. Davids Park, Ewloe, Flintshire, CH5 3FF

Website: **https://clwydpensionfund.org.uk**

clwydpensionfund.org.uk

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