

A background image of a waterfall cascading over rocks, with the lower portion of the image showing the calm water reflecting light.

Local Government Pension Scheme  
Combining Information Leaflet  
Option B2 (CONC): Combining your  
pension records  
April 2025

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## Introduction

This leaflet is relevant to you because you have LGPS pension records that are made up of:

- a deferred pension record which is made up of membership before **and** after April 2014 (and you were contributing into the scheme on 31st March 2014 and 1st April 2014)
- you have a new active pension record that you have started paying pension contributions into on or after 1st April 2014
- there has not been a break of five years or more between your deferred and active pension records
- you were paying pension contributions into both pension records at the same time at some point in the past (the records were running concurrently)

## Point to note

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.

## What do I need to think about before making my decision?

At the moment, you have a separate deferred benefit for the job which has ended. If you take no action this will be automatically combined with your new active pension record. You need to think about the following things when deciding whether or not you should keep your benefits separate:

- How will the benefits from my job which has ended be worked out?
- When will my benefits be payable?
- Are there other important things to think about?

## How will the benefits from my previous job be worked out?

You have built up benefits in both the final salary scheme (up to 31st March 2014) and the career average scheme (from 1st April 2014). If your previous deferred benefit is combined with your new active pension record, then:

- the membership you built up before 1st April 2014 in the final salary scheme will continue to count as final salary membership. This membership will be linked to your active pension record and when you leave your new job in the future, your final pay in that job will be used to work out your final salary benefits
- the amount of pension you have built up in the career average scheme from 1st April 2014 would transfer over to your new active pension record
- to make sure you get the right level of membership for your final salary benefits, your membership built up before 1st April 2014 from the job that has ended is adjusted. It is adjusted by using a formula if your final pay on the day you stopped paying contributions in the job that has ended is different to the pay on that day in your new job

If you choose to keep separate deferred benefits, then your deferred benefits will increase each year in line with inflation, which is currently measured by the rise in the Consumer Price Index.

## When will my benefits be payable?

For the pension you have built up in the final salary scheme (before 1st April 2014), your normal retirement age would be protected at age 65. For the pension you have built up in the career average scheme (on or after 1st April 2014), your normal retirement age is linked to your State Pension age (or age 65 if later).

## Transferring the value of your deferred benefit to another pension scheme

Even if you choose not to combine your benefits, you will not be able to transfer the value of your deferred benefits to another pension scheme whilst you are contributing to the LGPS or if you have less than one year to go before reaching your normal retirement age.

## Paying extra contributions

Have you paid extra contributions towards buying additional pension or membership? These include additional voluntary contributions (AVCs), added years, additional regular contributions (ARCs) or additional pension contributions (APCs). Please read [paying extra contributions](#) in the [jargon buster](#) section of this factsheet to find out what your choices are about your extra contributions.

## Death in service lump sum

As a member of the LGPS, if you die in service, a lump sum of three times your annual pensionable pay would normally be payable. If you have a deferred pension and die before it is paid, a lump sum equal to five times the deferred pension is paid. However, only one amount for lump sum life cover is payable from the LGPS, so even if you keep your deferred benefits separate from your active pension record, only the greater of the lump sum life cover for your deferred benefit or for your active pension record would be payable.

## What key differences are there if I choose to keep my deferred benefit separate?

|                                         | Combined Benefits                                                                                                                                                                                                                                                                                                                                                                                                          | Separate Benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Redundancy / Business Efficiency</b> | <p>Benefits paid early because of redundancy or efficiency <b>would include</b> the value of earlier deferred benefits that have been transferred.</p> <p>If you are made redundant or lose your job for business efficiency reasons when you are aged 55 or over, then your benefits would be payable immediately and <b>would include</b> the value of the pension that transferred from your deferred benefit.</p>      | <p>Benefits paid early because of redundancy or efficiency in your new job <b>would not include</b> the value of earlier deferred benefits.</p> <p>If you are made redundant or lose your job for business efficiency reasons when you are aged 55 or over, then your benefits would be payable immediately but <b>would not include</b> the value of your deferred benefit (because you chose to keep that as a separate pension).</p> <p>Subject to the information in the boxes below, the separate deferred benefits would be payable at your normal retirement age.</p> |
| <b>Ill health</b>                       | <p>Any benefits paid early because of ill health <b>would include</b> the value of earlier deferred benefits that have been transferred.</p> <p>Your benefits will become payable immediately if your employer decides, based on the opinion of an independent doctor, that you are permanently unable to do your job because of your ill health and you are not capable of undertaking other gainful employment. Your</p> | <p>Benefits paid early because of ill health <b>would not include</b> the value of earlier deferred benefits.</p> <p>Your benefits will become payable immediately if your employer decides, based on the opinion of an independent doctor, that you are permanently unable to do your job because of your ill health and you are not capable of undertaking other gainful employment. Your pension would be paid at an increased level if you are unlikely</p>                                                                                                              |

|                                  |                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                  | <p>pension would be paid at an increased level if you are unlikely to be capable of undertaking other gainful employment within three years of leaving. The payment <b>would include</b> the value of your pension that transferred from your deferred benefit.</p>                                                                                 | <p>to be capable of undertaking other gainful employment within three years of leaving. The payment <b>would not include</b> the value of your deferred benefit (because you chose to keep that as a separate pension).</p> <p>Your separate deferred benefit may become payable but that would only be if your ex-employer decided, in light of the view from an independent doctor, that you are permanently incapable of doing the job you were working in when you left their employment and that you are not likely to be capable of undertaking other gainful employment before your normal retirement age or for at least three years, whichever is sooner.</p> |
| <b>Early payment of benefits</b> | <p>You can voluntarily choose to take the combined benefits from as early as age 55 (normally at a reduced rate to account for the early payment).</p> <p>However, the combined benefits would be paid to you at the same time (they can't be paid at different times) and can't be paid until you leave your new job.</p>                          | <p>You can voluntarily choose to take benefits from as early as age 55 (normally at a reduced rate to account for the early payment).</p> <p>However, the deferred benefits do not have to be taken at the same time as the benefits from your new job. The deferred benefits can be taken later than, at the same time as or, subject to being at least age 55, earlier than the benefits from your new job (even if you are still in your new job at the time you wish to take the deferred benefits).</p>                                                                                                                                                           |
| <b>Cost of living increases</b>  | <p>If your deferred record is combined with your new active pension record, the combined benefits from your membership after 31st March 2014 will be subject to revaluation each year based on HM Treasury Orders. The revaluation is currently in line with the rise in the Consumer Price Index. However, in times of negative inflation, the</p> | <p>The benefits in the active pension record will be subject to revaluation each year based on HM Treasury Orders. The revaluation is currently in line with the rise in the Consumer Price Index. However, in times of negative inflation, the revaluation under a HM Treasury Order could be negative.</p> <p>The benefits in the deferred pension record will be subject to</p>                                                                                                                                                                                                                                                                                     |

|                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                            |
|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                              | <p>revaluation under a HM Treasury Order could be negative.</p> <p>The combined benefits you have built up before 1<sup>st</sup> April 2014 will continue to be final salary benefits. This means they will be worked out based on your full-time equivalent final pay in the new job (when you stop paying LGPS contributions in that job).</p>                                                                                                                                      | <p>revaluation each year under the Pensions (Increase) Act 1971. Future revaluation is currently in line with the rise in the Consumer Price Index. In times of negative inflation, the revaluation under the Pensions (Increase) Act 1971 would be 0% (it can't be negative).</p>         |
| <b>The pay used to work out your benefits built up before 1st April 2014</b> | <p>If your previous deferred pension is combined with the pension you are building up in your new job, your benefits built up before 1st April 2014 will continue to be final salary benefits. They will be worked out using your full-time equivalent final pay in the new job (when you stop paying LGPS contributions in that job).</p> <p>To make sure you get the right level of membership, an adjustment is carried out on your membership built up before 1st April 2014.</p> | <p>If you decide to not combine your previous deferred pension with your new active pension record, the benefits you built up before 1st April 2014 on your deferred record will have been worked out using your full-time equivalent final pay in the job that you left at that time.</p> |
| <b>Rule of 85</b>                                                            | <p>If your previous deferred benefits are combined with your new active pension record and you have rule of 85 protections, these protections will transfer to your new active pension record.</p>                                                                                                                                                                                                                                                                                    | <p>If you decide not to combine your previous deferred benefits with your new active pension record and you have rule of 85 protections, then these continue to apply to your deferred benefits only.</p>                                                                                  |

## Jargon buster

Before combining previous benefits in the LGPS with your new (or ongoing) active pension record, you should think about your options before making a decision. The information set out in this leaflet is specific to your circumstances.

This jargon buster helps to explain in more detail some of the terms used in the leaflet and gives more detail about how your benefits are worked out in the LGPS, when they become payable and other important information about protections and paying extra contributions in the LGPS.

## Working out your benefits in the LGPS

Working out your LGPS benefits depends on when you built up your membership in the scheme.

|                              |                                                                                                                                                                                |
|------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>From 1st April 2014</b>   | Career Average Revalued Earnings Scheme                                                                                                                                        |
| <b>Up to 31st March 2014</b> | Final Salary Scheme (two different calculations) <ul style="list-style-type: none"><li>• from 1st April 2008 to 31st March 2014, and</li><li>• up to 31st March 2008</li></ul> |

## Career Average Scheme

**For membership built up from 1st April 2014:** every year you will build up a pension at a rate of  $\frac{1}{49^{\text{th}}}$  of the amount of pensionable pay you received in that scheme year if you are in the main section of the scheme (or half this rate of build up for any period you have chosen to be in the 50:50 section of the scheme). This pension is then added to your pension record and revalued at the end of each scheme year so your pension keeps up with the cost of living.

**Pensionable Pay:** for benefits built up from 1st April 2014, your pensionable pay is the amount of salary on which you pay your pension contributions. However, if during the scheme year you had been on certain types of leave, your pension is worked out based on your assumed pensionable pay. The certain types of leave are:

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

## Final Salary Scheme

**For membership built up from 1st April 2008 to 31st March 2014:** you receive a pension of  $\frac{1}{60^{\text{th}}}$  of your final pay. There is no automatic lump sum for membership built up after March 2008, but you do have the option to turn some of your annual pension into lump sum.

**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.

## Annual Allowance

The annual allowance is the amount your pension savings can increase by in any one year without paying extra tax.

You would only have to pay an annual allowance tax charge if the value of your pension savings for a tax year increases by more than £60,000. Combining your previous deferred benefits where your final salary benefits are now linked to your new ongoing final pay would increase your pension savings in the year you transfer. However, a three year carry forward rule allows you to carry forward unused annual allowance from the last three tax years. This means that even if the value of your pension savings increases by more than £60,000 in a year, you may not be liable for the annual allowance tax charge.

Most people will not be affected by the annual allowance tax charge because the value of their pension savings will not increase in a tax year by more than £60,000. If it does, they are likely to have unused allowance from previous tax years that can be carried forward.

## Consumer Price Index (CPI)

The Consumer Price Index (CPI) is the official measure of inflation of consumer prices in the United Kingdom. This is currently the measure used to adjust your pension record at the end of every scheme year when you are an actively contributing member of the scheme.

It is also used each April to increase the value of your deferred pension in the scheme and any pension in payment from the scheme. The adjustment makes sure your pension keeps up with the cost of living.

## Final pay

The definition of final salary pay for benefits built up before 1st April 2014 is the same as before the scheme changed from a final salary to a career average scheme on 1st April 2014.

Final salary pay is usually the pay you earned in the final year of scheme membership on which you paid contributions, or one of the previous two years if this is higher. The main differences to the pay used for career average benefits include:

- If you are working part-time when you stop paying LGPS contributions, or worked part-time at some point during your last year of membership, your final salary pay is the full-time pay that you would have received if you had worked full-time
- It does not include non-contractual overtime

There are other protections for final salary pay:

- if your pay is reduced due to a period of sickness,
- if you are on parental leave,
- if your pay is reduced or increases to your pay are limited

Remember, if your benefits are combined with your new active pension record and they buy an amount of earned pension in the career average scheme, any final salary benefits you had built up will no longer be worked out using the final salary calculations; they will be treated as career average benefits instead.

## Normal retirement age

The normal retirement age for deferred benefits, when the member stopped paying LGPS contributions after 30th September 2006 and before 1st April 2014, is age 65.

The normal retirement age for deferred benefits, when the member stopped paying LGPS contributions before 1st October 2006 is:

- Age 60, if by that age, you would have had 25 or more years membership of the scheme if you had stayed in the scheme until then, or
- The date you would have achieved 25 years membership, if that date would fall after age 60 and before age 65, or
- Age 65 if, by that age, you would not have had 25 years membership of the scheme if you had stayed in the scheme until then

The normal retirement age for benefits built up from 1st April 2014 is linked to your State Pension age (but with a minimum of age 65). If your deferred benefits are combined with your new active pension record and any final salary benefits you have previously built up continue to be counted as final salary benefits, then they will continue to have a normal retirement age of 65.

If your benefits are combined with your new active pension record and any final salary benefits you have previously built up are now counted as career average benefits, then they will have a new normal retirement age which is linked to your State Pension age (but with a minimum of age 65).

If your benefits are combined with your new active pension record, any existing career average benefits will continue to have a normal retirement age linked to your State Pension age (but with a minimum of age 65).

If you choose to take your pension before your normal retirement age, the pension you have built up in the scheme will normally be reduced, as it's being paid earlier. If you take it later than your normal retirement age, it will be increased because it's being paid later. The amount of any reduction or increase will be based on how many years earlier or later than your normal retirement age you take the pension you have built up in the scheme. If your normal retirement age for benefits in the final salary scheme is different from your normal retirement age in the career average scheme, then the level of the reductions or increases

applied to each set of benefits will be different. Please note that you can't take your benefits built up in the final salary scheme separately from the benefits you build up in the career average scheme if they have been combined. All of your pension would have to be taken at the same time (except in the case of flexible retirement). If you have rule of 85 protections these will still apply. For more information see the explanation of rule of 85 below.

## Paying extra contributions?

In the LGPS there are a number of ways members can pay extra contributions to increase their benefits. You may have one of the following arrangements. If so, you need to understand what happens to any payments you have already made and whether you can continue to pay these extra contributions in your new job.

### Buying added years (extra membership)

These are existing contracts to purchase extra membership and the contract must have started before 1st April 2008.

If you combine your deferred benefits with your new active pension record and your final salary benefits continue to be treated as benefits built up before 1st April 2014, then your existing contract can continue only if:

- The break between leaving your old job and starting your new job is less than 12 months, and
- Within three months of re-joining the LGPS in your new job you choose to continue paying your extra contributions to buy added years, and
- In those three months you pay any extra contributions towards your added years contract that would have been due during the break (if any) between jobs

These added years count towards your benefits in the final salary scheme.

If you combine your deferred benefits with your new active pension record and your final salary benefits are treated as career average pension (they have bought an amount of earned pension in the career average scheme), then your existing contract can't continue. Any extra membership you have already bought and that has been credited is used to work out the extra earned pension to be added to your new active pension record. This means it would count as career average pension. You can't choose to buy more extra membership; you can however think about buying extra pension (known as additional pension contributions). You can contact your LGPS fund for more information.

If you choose not to combine your deferred benefits, any existing added years contract can't continue and any extra membership you have already bought will be included in your deferred benefits. You can't continue to pay for your added years contract if you choose to keep separate deferred benefits.

## Paying additional regular contributions (ARCs)

These are contracts to purchase extra pension taken out between 1st April 2008 and 31st March 2014.

Whether or not you choose to combine your benefits with your new active pension record, there are no circumstances where an existing ARC contract can continue.

If you do combine your benefits with your new active pension record and your final salary benefits continue to be treated as benefits built up before 1st April 2014, the amount of ARCs which you have already bought will be added to the value of your final salary pension.

If you combine your benefits with your new active pension record and your final salary benefits are treated as career average pension (they have bought an amount of earned pension in the career average scheme), any extra pension you have already bought and been credited with is taken account of when working out the extra earned pension to be added to your new active pension record.

If you do wish to pay more contributions in your new job, you can think about buying extra pension (known as additional pension contributions). You can contact your LGPS fund for more information.

If you choose not to combine your benefits, any extra pension you have already bought will be included in your deferred benefits. You can't continue to pay for your ARCs contract if you choose to keep separate deferred benefits.

## Paying additional pension contributions (APCs)

These are contracts to purchase extra pension taken out on or after 1st April 2014.

Any existing APC arrangements which you have started, to buy lost or extra pension, will end once you leave the job they are linked to.

Any extra pension built up through an APC will be added to your new active pension record if your benefits are combined.

If you choose not to combine your benefits, any existing extra pension you have already bought will be payable with your deferred benefits. You can't continue to pay towards your previous APC arrangement if you choose to keep separate deferred benefits.

You can choose to take out another APC arrangement in your new job. You can contact your LGPS fund for more information.

## Additional voluntary contributions (AVCs)

If you have paid AVCs, the value of your AVCs must be transferred to an AVC arrangement offered by your new LGPS fund if you transfer your main scheme benefits.

However, there is an exception to this rule. If you were previously a member of the LGPS on 31st March 2014 and 1st April 2014 (or you were not a member on those dates but choose within 12 months of returning to the LGPS to be treated as if you had been a member on

those dates) and you do not have a continuous break in active membership of a public sector pension scheme of more than five years, you can choose not to transfer the value of your AVCs to an AVC arrangement offered by your new LGPS fund. If you do transfer your AVC value, then once it's transferred to the new arrangement, it is a contract under the scheme rules in place at the time of the transfer.

## Public sector pension schemes

A public sector pension scheme includes pension schemes covering:

- civil servants
- the judiciary
- the armed forces
- any scheme in England, Wales or Scotland covering local government workers
- teachers
- health service workers
- fire and rescue workers
- members of police forces
- membership of a new public body pension scheme

## Rule of 85

### What is the Rule of 85?

You qualify for the rule of 85 if your age at the date you take your benefits and your scheme membership (each in whole years) add up to 85 or more.

If you work part-time, your membership counts towards the rule of 85 at its full calendar length.

Not all membership may count towards working out whether you meet the rule of 85.

### Who does it apply to?

If you were a member of the LGPS on 30th September 2006 and if you decide to take your pension early, some or all of your final salary scheme benefits could be protected from an early payment reduction. Working out how you are affected by the rule of 85 can be quite complex, but this should help you work out your general position:

- **If you don't meet the rule of 85 by the time you are 65**, then all your benefits are reduced if you choose to take your pension before your normal retirement age. The reduction will be based on how many years before your normal retirement age you take your pension:
  - normal retirement age is usually age 65, for pension built up before 1st April 2014, and
  - normal retirement age is linked to State Pension age for pension built up from 1st April 2014

- **If you are age 60 or over and meet the Rule of 85:**

| Birth Date                                 | Pension built up on or before 31st March 2008 | Pension built up between 1st April 2008 and 31st March 2016 | Pension built up between 1st April 2016 and 31st March 2020 | Pension built up on or after 1st April 2020 |
|--------------------------------------------|-----------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------|---------------------------------------------|
| Between 1st April 1956 and 31st March 1960 | Unreduced                                     | Tapered: that is, partially reduced on a sliding scale      | Tapered                                                     | Fully reduced                               |
| On or after 1st April 1960                 | Unreduced                                     | Fully reduced                                               | Fully reduced                                               | Fully reduced                               |

The only time when rule of 85 protection does not automatically apply is if you became entitled to the deferred benefits after 31st March 2014 and:

- Choose to keep those benefits separate from your new or ongoing job and choose to voluntarily take those deferred benefits on or after age 55 and before age 60, or
- Do not choose to keep those benefits separate from your new or ongoing job, then leave the scheme before age 60 and choose to voluntarily take your combined benefits on or after age 55 and before age 60

**If I decide to combine my benefits, will that impact on the rule of 85 protections that I have?**

If you are deciding whether or not to combine your benefits in the LGPS, you need to be aware of the possible impact on any rule of 85 protections.

Please note that if the rule of 85 applies to part or all of your previous benefits in the LGPS and there is a long gap between the day you previously left the scheme and the day you re-joined the scheme, then combining your benefits could impact on your rule of 85 protection as it could make your rule of 85 date later. If this is the case, keeping your deferred benefits separate could protect your earlier rule of 85 date on that deferred benefit but you would not have rule of 85 protection on the benefits you are building up in your new job. The reason the earlier rule of 85 date on that deferred benefit would be protected is because, when working out your rule of 85 date, the period after you left the LGPS, (known as notional membership), is also included in the calculation even though you were not paying contributions at that time. If you re-join and combine your previous benefits, then the notional membership would no longer be used, and any gap in LGPS membership would not be used when working out when you would meet the rule of 85 in the new job.

## Where can I find more information?

This factsheet gives general guidance only. If you need more information, please contact the Clwyd Pension Fund:

**Phone:** 01352 702940

**Email:** [pensions@flintshire.gov.uk](mailto:pensions@flintshire.gov.uk)

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

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

## Disclaimer

The Clwyd Pension Fund is unable to provide any financial advice. After reading this factsheet, you may want to seek independent financial advice to make an informed decision.

These bodies may be able to help you:

**Unbiased:**

<https://unbiased.co.uk>

**MoneyHelper:**

<https://www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser?source=mas>



[clwydpensionfund.org.uk](http://clwydpensionfund.org.uk)

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

Please note that Flintshire County Council is the administrative authority of the Clwyd Pension Fund and we use your personal data in accordance with Data Protection legislation 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 data, please visit the Privacy Notice on our website.