

Why should I join the Local Government Pension Scheme?



You will receive a pension paid monthly in retirement AND an optional tax free lump sum.



If you should die, the LGPS provides pensions for husbands, wives, civil partners, cohabiting partners and eligible children.



There is immediate life cover built into the LGPS, as soon as you join you have death in service cover.



If you are too ill to continue working there is ill health pensions payable from any age (subject to 2 years membership).



You are able to take your pension benefits at any time between age 55 and age 75.



Your contribution rate depends on how much you are paid;



And your employer pays in too.



You can pay more contributions to increase your pension benefits.



If you cannot afford your contributions, you can pay 50% of your normal contributions and get 50% pension benefits.

Membership of the Local Government Pension Scheme is automatic for anyone with a contract of 3 months or more and under age 75.

If you have previously opted out of the scheme, you are able to rejoin by completing a pension membership form and sending it to your payroll.

