

LOCAL
GOVERNMENT
PENSION
SCHEME
REGULATIONS
1 April 2008

Employees Scheme Guide - 1

ABOUT
THE
SCHEME



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About the Leaflets

The information in these leaflets is based on the Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations 2008 and the Local Government Pension Scheme (Administration) Regulations 2008 (both effective from 1st April 2008) and other relevant legislation. They apply to individuals who were contributing members of the Local Government Pension Scheme on 1 April 2008 or who have since joined. The leaflets are for employees in England and Wales and reflect the provisions of the LGPS and overriding legislation at the time of publication in October 2012. The Government may make changes to overriding legislation and, after consultation with interested parties, may make changes in the future to the LGPS.

Changes to the LGPS are planned for 2014, for details see the national LGPS web site at www.lgps.org.uk

The leaflets explain the benefits available to you when you join the Local Government Pension Scheme. They describe how the scheme works, what it costs to join and the financial protection that it offers to you and your family.

The national web site for members of the LGPS can be found at www.lgps.org.uk

About the Local Government Pension Scheme (LGPS)

Who runs the LGPS?

The LGPS is one of the largest public sector pension schemes in the UK. It is a nationwide pension scheme for people working in local government or working for other types of employer participating in the Scheme. The LGPS is administered locally through regional pension funds.

**The Pensions Section,
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LGPS rules

The scheme regulations are made under the Superannuation Act 1972. Changes to the rules are discussed at national level by employee and employer representatives but can only be amended with the approval of Parliament. Your administering authority must keep you informed of any changes that are made.

The LGPS is a registered public service scheme under Chapter 2 of Part 4 of the Finance Act 2004. It achieved automatic registration by virtue of Part 1 of Schedule 36 of that Act (because the scheme was, immediately before 6 April 2006, both a retirement benefits scheme approved under Chapter I of Part XIV of the Income and Corporation taxes Act 1988 and a relevant statutory scheme under section 611A of that Act). This

means, for example, that you receive tax relief on your contributions. It complies with the relevant provisions of the Pension Schemes Act 1993, the Pensions Act 1995 and the Pensions Act 2004.

The LGPS is a qualifying scheme under the automatic enrolment provisions of the Pensions Act 2008.

LGPS responsibilities

Information

Your administering authority is required to:

- issue annual benefit statements to scheme members (other than to pensioners).
- have a statement setting out their policy on communicating with scheme members, members' representatives, prospective members and employers.

You are entitled to obtain a copy of the Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations 2008 (Statutory Instrument Number 2007 No.1166) and the Local Government Pension Scheme (Administration) Regulations 2008 (Statutory Instrument Number 2008 No.239) and subsequent amendments. The Regulations are available from The Stationery Office. A current version, including all amendments, is available on the Local Government Employers' website at <http://timeline.lge.gov.uk/>. A copy of the Regulations may be inspected at the Fund's offices. In addition, you are entitled to view, and take copies of, the Fund's Annual Report and Accounts.

To maintain the security of any information about you, your administering authority is registered under the current Data Protection Acts. You can check that your computerised personal record is accurate, although a small fee may be charged.

Decisions

The regulations give specific responsibilities to scheme employers and pension fund administrators, each of whom must make decisions in relation to some matters and can exercise their discretion in relation to others.

Many pension fund administrators set up a Pension Committee to oversee their pension scheme responsibilities, which then acts in a similar role to trustees of other pension schemes.

You can find more information from:

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Funding

As a scheme member, you will pay contributions to the LGPS. Your employer pays in the balance of the cost of providing your benefits after taking into account investment returns. Every three years, an independent actuary calculates how much your employer should contribute to the scheme. The amount will vary, but generally the present underlying assumption is that employees contribute approximately one third of the scheme's costs and the employer contributes the rest.

Employees in England and Wales – October 2012