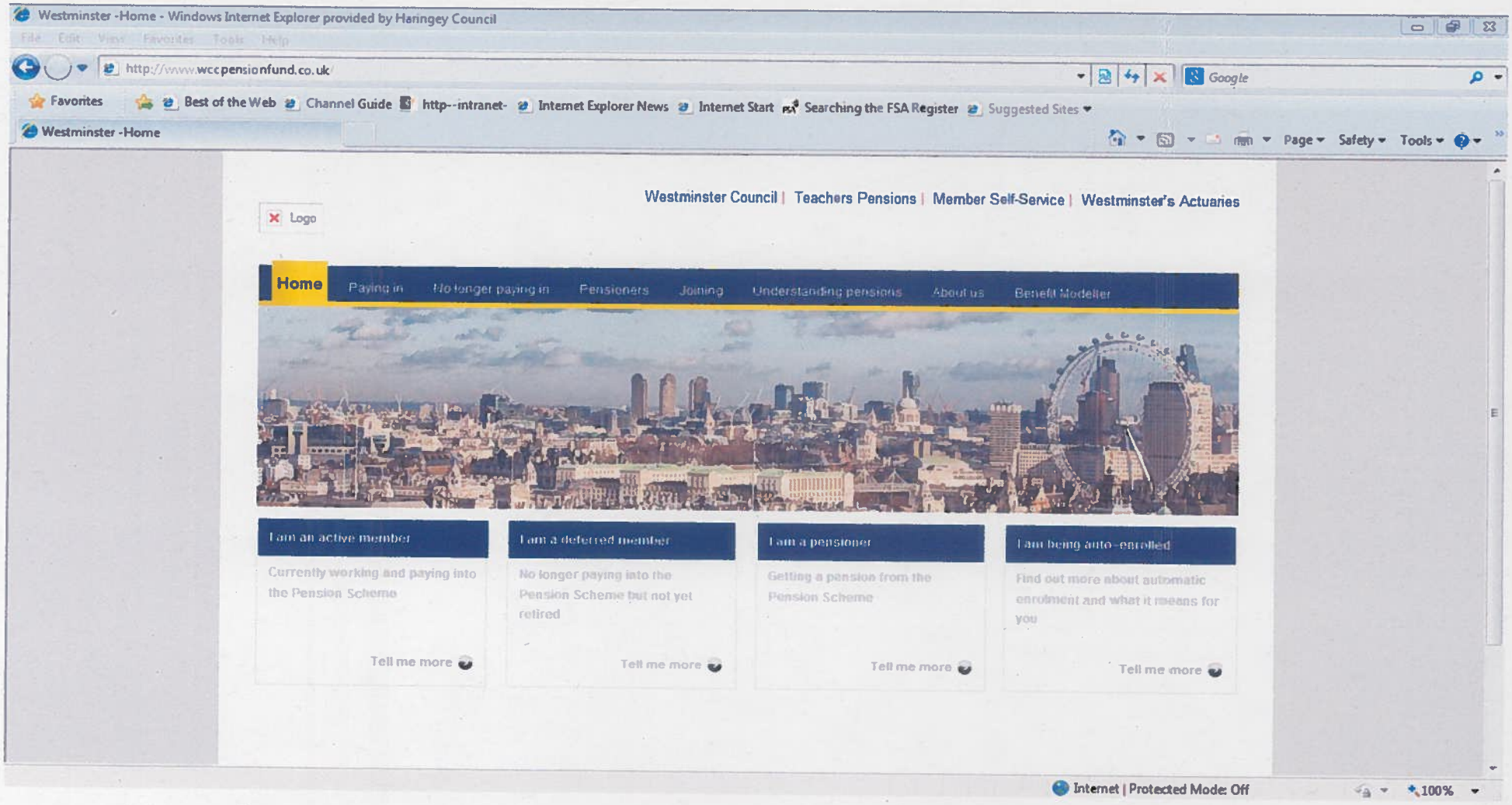
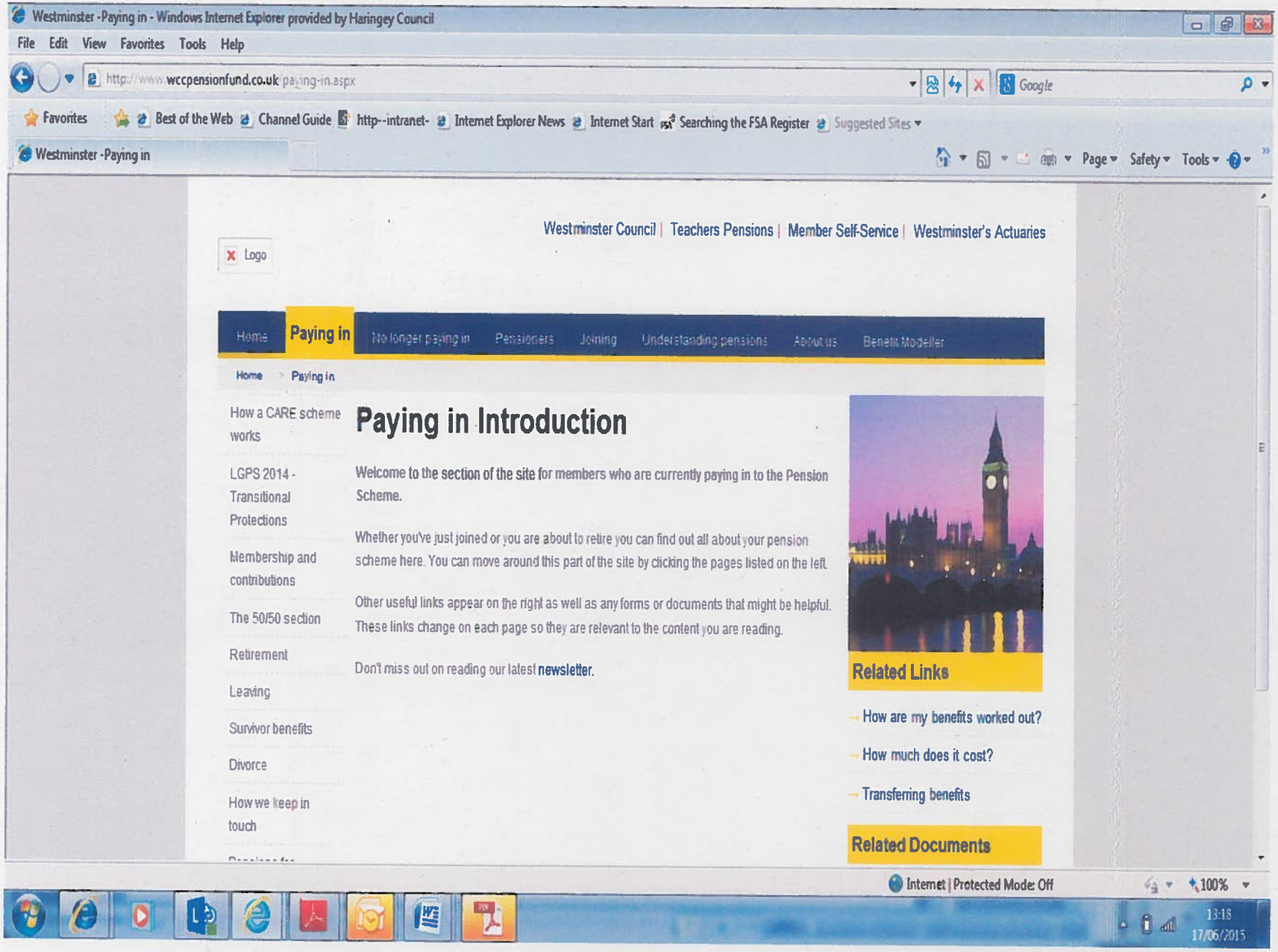
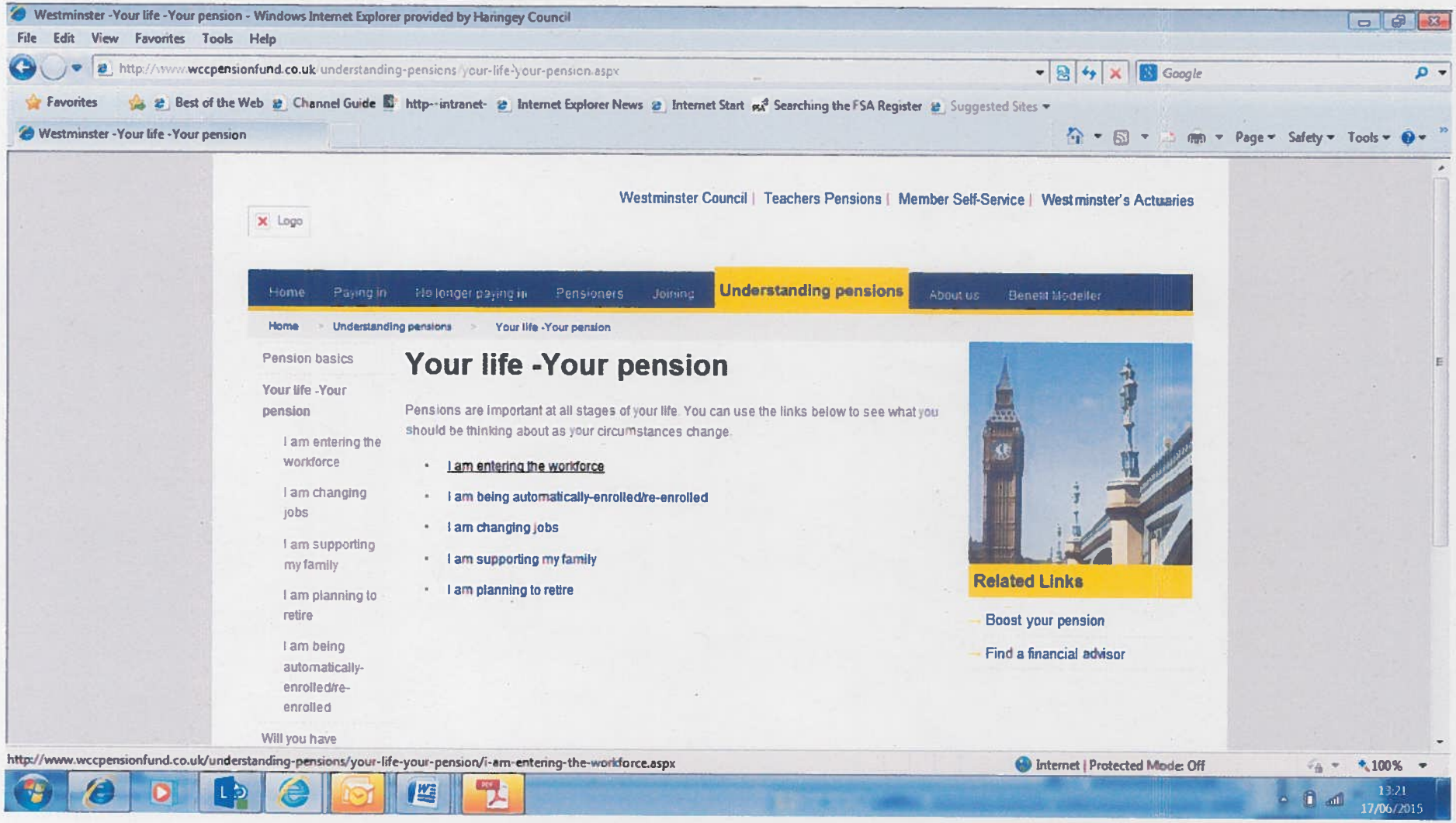
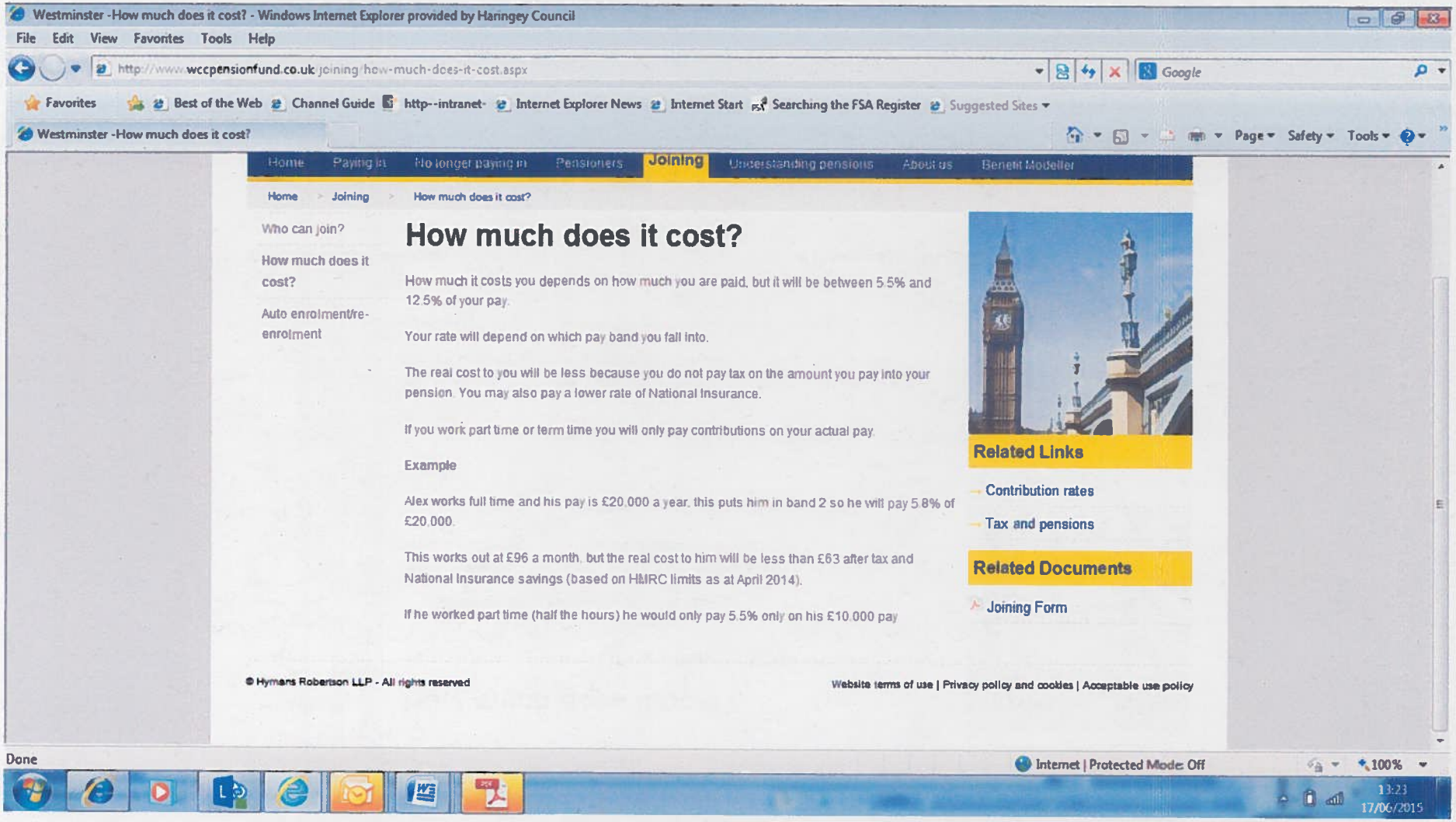
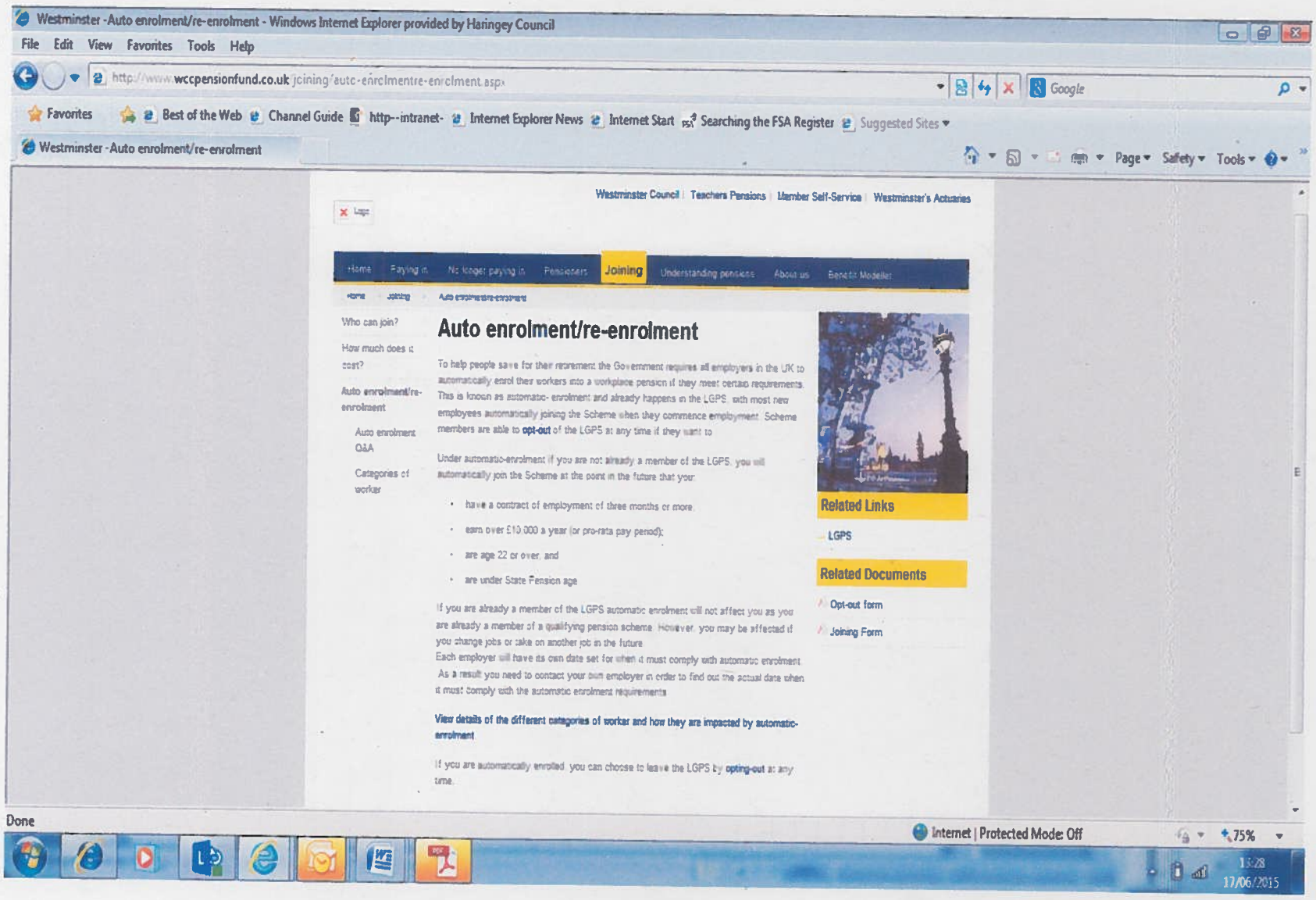

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Survivor benefits
Divorce
How we keep in touch
Paying in Introduction
Welcome to the section of the site for members who are currently paying in to the Pension Scheme.
Whether you've just joined or you are about to retire you can find out all about your pension scheme here. You can move around this part of the site by clicking the pages listed on the left.
Other useful links appear on the right as well as any forms or documents that might be helpful. These links change on each page so they are relevant to the content you are reading.
Don't miss out on reading our latest newsletter.
Related Links
How are my benefits worked out?
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I am entering the workforce
I am changing jobs
I am supporting my family
I am planning to retire
I am being automatically-enrolled/re-enrolled
Will you have
Your life -Your pension
Pensions are important at all stages of your life. You can use the links below to see what you should be thinking about as your circumstances change.
I am entering the workforce
I am being automatically-enrolled/re-enrolled
I am changing jobs
I am supporting my family
I am planning to retire
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Boost your pension
Find a financial advisor
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Who can join?
How much does it cost?
Auto enrolment/re-enrolment
How much does it cost?
How much it costs you depends on how much you are paid, but it will be between 5.5% and 12.5% of your pay.
Your rate will depend on which pay band you fall into.
The real cost to you will be less because you do not pay tax on the amount you pay into your pension. You may also pay a lower rate of National Insurance.
If you work part time or term time you will only pay contributions on your actual pay.
Example
Alex works full time and his pay is £20,000 a year, this puts him in band 2 so he will pay 5.8% of £20,000.
This works out at £96 a month, but the real cost to him will be less than £63 after tax and National Insurance savings (based on HMRC limits as at April 2014).
If he worked part time (half the hours) he would only pay 5.5% only on his £10,000 pay
Related Links
Contribution rates
Tax and pensions
Related Documents
Joining Form
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Website terms of use | Privacy policy and cookies | Acceptable use policy
Done
Internet | Protected Mode: Off
100%
13:23
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Auto enrolment Q&A
Categories of worker
Auto enrolment/re-enrolment
To help people save for their retirement the Government requires all employers in the UK to automatically enrol their workers into a workplace pension if they meet certain requirements. This is known as automatic- enrolment and already happens in the LGPS, with most new employees automatically joining the Scheme when they commence employment. Scheme members are able to opt-out of the LGPS at any time if they want to.
Under automatic-enrolment if you are not already a member of the LGPS, you will automatically join the Scheme at the point in the future that you:
have a contract of employment of three months or more
earn over £10,000 a year (or pro-rata pay period);
are age 22 or over, and
are under State Pension age
If you are already a member of the LGPS automatic enrolment will not affect you as you are already a member of a qualifying pension scheme. However, you may be affected if you change jobs or take on another job in the future.
Each employer will have its own date set for when it must comply with automatic enrolment. As a result you need to contact your own employer in order to find out the actual date when it must comply with the automatic enrolment requirements.
View details of the different categories of worker and how they are impacted by automatic-enrolment
If you are automatically enrolled, you can choose to leave the LGPS by opting-out at any time.
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LGPS
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