

# Avon Pension Fund

## Local Government Pension Scheme

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## Life cover – protection for your family

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The LGPS provides valuable life cover and financial protection for your family.

In this section we look at how these benefits work if you pay into the LGPS on or after 1 April 2014.

Where pension terms are used, they appear in ***bold italic*** type. These terms are defined at: [www.avonpensionfund.org.uk/glossary](http://www.avonpensionfund.org.uk/glossary)

### What lump sum benefits will be paid if I die in service?

If you die in service as a member of the LGPS a lump sum death grant of three times your ***assumed pensionable pay*** at your date of death is paid, no matter how long you have been a member of the LGPS, provided you are under age 75 at the date of death.

If you have a deferred benefit and / or a pension in payment from a previous period of membership of the scheme the lump sum death grant will be any lump sum death grants payable in respect of those deferred benefits and pensions in payment or the death in service lump sum death grant of three times your ***assumed pensionable pay***, whichever is greater.

Where an independent registered medical practitioner certifies that, during the period used to determine ***assumed pensionable pay***, you were working reduced contractual hours because of the ill health which led to death in service, the ***assumed pensionable pay*** is calculated on the pay you would have received during that period had you not been working reduced contractual hours.

If you pay ***Additional Voluntary Contributions (AVCs)*** arranged through the LGPS (in-house AVCs), the value of your AVC fund is also payable, as is any extra life cover.

### What survivor benefits will be paid if I die in service?

An ongoing pension is provided for your spouse, ***registered civil partner*** or, subject to certain qualifying conditions, your ***eligible cohabiting partner*** and to your ***eligible children*** as shown below.

#### A survivor's pension

An ongoing pension is provided for your spouse, ***civil partner*** or, subject to certain qualifying conditions, your ***eligible cohabiting partner***. This pension is payable immediately after your death for the rest of their life and will increase every year in line with the cost of living.

- **For your spouse (from an opposite sex or same sex marriage) or *civil partner*.**

For each year of membership you built up **from** 1 April 2014 to your date of death you would have been credited with a pension equal to a proportion (i.e. 1/49<sup>th</sup> or, for any period you were in the 50/50 section of the scheme, 1/98<sup>th</sup>) of the ***pensionable pay*** (or ***assumed pensionable***

**pay** where applicable) you received during that year. The pension payable to your spouse or **civil partner** is calculated on a different proportion i.e.  $1/160^{\text{th}}$  of your **pensionable pay** (or **assumed pensionable pay** where applicable) to which is added  $49/160^{\text{ths}}$  of the amount of any pension credited to your **pension account** following a transfer of pension rights into the scheme from another pension scheme or arrangement, plus an amount equal to  $1/160^{\text{th}}$  of your **assumed pensionable pay** for each year of membership you would have built up from your date of death to your **Normal Pension Age**.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to  $1/160^{\text{th}}$  of your **final pay** times the period of your membership in the scheme up to 31 March 2014.

- **For your eligible cohabiting partner:**

For each year of membership you built up from 1 April 2014 to your date of death you would have been credited with a pension equal to a proportion (ie  $1/49^{\text{th}}$  or, for any period you were in the 50/50 section of the Scheme,  $1/98^{\text{th}}$ ) of the **pensionable pay** (or **assumed pensionable pay** where applicable) you received during that year. The pension payable to your **eligible cohabiting partner** is calculated on a different proportion ie  $1/160^{\text{th}}$  of your **pensionable pay** (or **assumed pensionable pay** where applicable) to which is added  $49/160^{\text{ths}}$  of the amount of any pension credited to your **pension account** following a transfer of pension rights into the Scheme from another pension scheme or arrangement, plus an amount equal to  $1/160^{\text{th}}$  of your **assumed pensionable pay** each year of membership you would have built up from your date of death to your **Normal Pension Age**.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to  $1/160^{\text{th}}$  of your **final pay** times the period of your membership in the Scheme after 5 April 1988 up to 31 March 2014, **plus** any of your membership before 6 April 1988 for which, under an election made before 1 April 2014, you have paid additional contributions so that it counts towards an **eligible cohabiting partner's** pension.

For a cohabiting partner to be entitled to receive a survivor's pension your relationship has to meet certain conditions laid down by the LGPS. You can find information on these conditions later in this section.

If an independent registered medical practitioner certifies that, during the period used to determine **assumed pensionable pay**, you were working reduced contractual hours because of the ill health which led to death in service, the **assumed pensionable pay** is calculated on the pay you would have received during that period had you not been working reduced contractual hours.

If your pension is subject to a Pension Sharing Order issued by the Court following an earlier divorce or dissolution of a **civil partnership**, or is subject to a qualifying agreement in Scotland, your spouse's, **civil partner's** or **eligible cohabiting partner's** pension will be reduced in consequence of that Court Order or agreement. For more information see the section on **Pensions and Divorce or Dissolution of a Civil Partnership**.

**Children's pensions** - these are payable to **eligible children** and increase every year in line with the cost of living.

The amount of pension depends on the number of **eligible children** you have:

- **If a survivor's pension is being paid to your spouse, civil partner or eligible cohabiting partner,**

**One child** would receive a pension calculated as follows:

For each year of membership you built up **from** 1 April 2014 to your date of death you would have been credited with a pension equal to a proportion (ie  $1/49^{\text{th}}$  or, for any period you were in the 50/50 section of the Scheme,  $1/98^{\text{th}}$ ) of the **pensionable pay** (or **assumed pensionable pay** where applicable) you received during that year. The child's pension payable is calculated on a different proportion ie  $1/320^{\text{th}}$  of your **pensionable pay** (or **assumed pensionable pay** where applicable) to which is added  $49/320^{\text{ths}}$  of the amount of any pension credited to your **pension account** following a transfer of pension rights into the Scheme from another pension scheme or arrangement, plus an amount equal to  $1/320^{\text{th}}$  of your **assumed pensionable pay** for each year of membership you would have built up from your date of death to your **Normal Pension Age**.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to  $1/320^{\text{th}}$  of your **final pay** times the period of your membership in the scheme up to 31 March 2014.

**Two or more children** would receive a pension calculated as follows:

For each year of membership you built up **from** 1 April 2014 to your date of death you would have been credited with a pension equal to a proportion (i.e.  $1/49^{\text{th}}$  or, for any period you were in the 50/50 section of the scheme,  $1/98^{\text{th}}$ ) of the **pensionable pay** (or **assumed pensionable pay** where applicable) you received during that year. The children's pension payable is calculated on a different proportion i.e.  $1/160^{\text{th}}$  of your **pensionable pay** (or **assumed pensionable pay** where applicable) to which is added  $49/160^{\text{ths}}$  of the amount of any pension credited to your **pension account** following a transfer of pension rights into the scheme from another pension scheme or arrangement, plus an amount equal to  $1/160^{\text{th}}$  of your **assumed pensionable pay** for each year of membership you would have built up from your date of death to your **Normal Pension Age**. The pension would be shared equally between the **eligible children**.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to  $1/160^{\text{th}}$  of your **final pay** times the period of your membership in the scheme up to 31 March 2014. The pension would be shared equally between the **eligible children**.

- **If there is no spouse's, civil partner's or eligible cohabiting partner's pension being paid,**

**One child** would receive a pension calculated as follows:

For each year of membership you built up **from** 1 April 2014 to your date of death you would have been credited with a pension equal to a proportion (i.e.  $1/49^{\text{th}}$  or, for any period you were in the 50/50 section of the scheme,  $1/98^{\text{th}}$ ) of the **pensionable pay** (or **assumed pensionable pay** where applicable) you received during that year. The child's pension payable is calculated on a different proportion i.e.  $1/240^{\text{th}}$  of your **pensionable pay** (or **assumed pensionable pay** where applicable) to which is added  $49/240^{\text{ths}}$  of the amount of any pension credited to your **pension account** following a transfer of pension rights into the scheme from another pension scheme or arrangement, plus an amount equal to  $1/240^{\text{th}}$  of your **assumed pensionable pay** for each year of membership you would have built up from your date of death to your **Normal Pension Age**.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to  $1/240^{\text{th}}$  of your **final pay** times the period of your membership in the scheme up to 31 March 2014.

**Two or more children** would receive a pension calculated as follows:

For each year of membership you built up **from** 1 April 2014 to your date of death you would have been credited with a pension equal to a proportion (i.e.  $1/49^{\text{th}}$  or, for any period you were

in the 50/50 section of the scheme,  $1/98^{\text{th}}$  of the **pensionable pay** (or **assumed pensionable pay** where applicable) you received during that year. The children's pension payable is calculated on a different proportion i.e.  $1/120^{\text{th}}$  of your **pensionable pay** (or **assumed pensionable pay** where applicable) to which is added  $49/120^{\text{ths}}$  of the amount of any pension credited to your **pension account** following a transfer of pension rights into the scheme from another pension scheme or arrangement, plus an amount equal to  $1/120^{\text{th}}$  of your **assumed pensionable pay** for each year of membership you would have built up from your date of death to your **Normal Pension Age**. The pension would be shared equally between the **eligible children**.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to  $1/120^{\text{th}}$  of your **final pay** times the period of your membership in the scheme up to 31 March 2014. The pension would be shared equally between the **eligible children**.

If an independent registered medical practitioner certifies that, during the period used to determine **assumed pensionable pay**, you were working reduced contractual hours because of the ill-health which led to death in service, the **assumed pensionable pay** is calculated on the pay you would have received during that period had you not been working reduced contractual hours.

If you are in the 50/50 section of the scheme when you die this does not impact on the value of any pension for your **spouse, civil partner, eligible cohabiting partner** or **eligible children**.

**If you die in service and:**

- **you are paying, or have paid, additional contributions to buy extra LGPS pension by paying Additional Pension Contributions (APCs) or Shared Cost Additional Pension Contributions (SCAPCs)** these will **not** count towards the value of any survivor's pension or children's pensions as they only count towards your pension.
- **you elected before 1 April 2014 to pay Additional Regular Contributions (ARCs)** then, provided you opted to pay for dependants' benefits when you took out your original contract, extra benefits will be payable to your spouse, **civil partner** or **eligible cohabiting partner** and to **eligible children**. If you were still paying the ARCs at the date of death you will be deemed to have completed all payments. If you did not opt to pay for dependants' benefits when you took out your original ARC contract, then no extra benefits will be payable.
- **you elected before 1 April 2008 to buy LGPS added years of membership** you will be credited on your death with the whole extra period of membership that you set out to buy, even if you have not completed full payment for it. This will increase the value of the benefits payable to your spouse, **civil partner** or **eligible cohabiting partner** and to **eligible children**.
- **you elected before 1 April 2014 to buy extra cohabiting partner survivor benefits**, then the whole of your pre 6 April 1988 membership that you were paying additional contributions for will be included in calculating any survivor pension payable to an **eligible cohabiting partner**, even if you have not completed full payment for it.
- **you had paid Additional Voluntary Contributions (AVCs)** arranged through the LGPS (in-house AVCs) the value of your AVC fund is payable as is the value of any extra life cover pension for your spouse, **civil partner** or **eligible cohabiting partner** and **eligible children** paid for through AVCs.

**What benefits will be paid if I die after retiring on pension?**

If you die after retiring on pension, your benefits will no longer be payable.

Your spouse, **civil partner, eligible cohabiting partner**, next-of-kin or person dealing with your

Estate must immediately inform The Avon Pension Fund of your date of death as otherwise an overpayment could occur. Contact details can be found at the end of this booklet.

The following benefits may then be payable on your death:

### A lump sum death grant

A lump sum death grant will be paid if, when you die less than 10 years pension has been paid and you are under age 75 at your date of death. The amount payable would be:

- 10 times the level of your annual pension in respect of your membership of the scheme after 31 March 2014 (before giving up any pension for a tax free cash lump sum), less any pension already paid to you in respect of your post 31 March 2014 membership and the amount of any tax-free cash lump sum you chose to take by giving up some of the pension you built up after 31 March 2014 when you took your pension at retirement, plus
- 10 times the level of your annual pension in respect of your membership of the scheme before 1 April 2014 (after giving up any pension for a tax free cash lump sum), less any pension already paid to you in respect of your pre 1 April 2014 membership.

However, if you are receiving a pension and are also an active member of the pension scheme and die in service, a death in service lump sum death grant of:

- the amount as calculated above, or, if higher
- three times your **assumed pensionable pay**.

will be payable.

### A survivor's pension

A pension will be paid to your spouse, registered **civil partner** or, subject to certain qualifying conditions, your **eligible cohabiting partner**. This pension is payable immediately after your death for the rest of their life and will increase every year in line with the cost of living.

- **For your spouse (from an opposite sex or same sex marriage)**

For each year of membership you built up **from** 1 April 2014 you were credited with a pension equal to a proportion (ie  $1/49^{\text{th}}$  or, for any period you were in the 50/50 section of the Scheme,  $1/98^{\text{th}}$ ) of the **pensionable pay** (or **assumed pensionable pay** where applicable) you received during that year (plus  $1/49^{\text{th}}$  of **assumed pensionable pay** for any enhancement given if retirement had been on ill health grounds). The pension payable to your spouse is calculated on a different proportion ie  $1/160^{\text{th}}$  of the **pensionable pay** (or **assumed pensionable pay** where applicable) to which is added  $49/160^{\text{ths}}$  of the amount of any pension credited to your **pension account** following a transfer of pension rights into the Scheme from another pension scheme or arrangement.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to  $1/160^{\text{th}}$  of your **final pay** times the period of your membership in the scheme up to 31 March 2014 upon which your pension is based, unless you marry after retiring in which case it could be less.

If you marry after retiring:

- a female member's surviving husband's pension is based on membership after 5 April 1988
- a male member's surviving wife's pension is based on membership after 5 April 1978

- the survivor's pension of a same sex marriage is based on membership after 5 April 1978.

- **For your *civil partner*.**

For each year of membership you built up **from** 1 April 2014 you were credited with a pension equal to a proportion (ie  $1/49^{\text{th}}$  or, for any period you were in the 50/50 section of the Scheme,  $1/98^{\text{th}}$ ) of the ***pensionable pay*** (or ***assumed pensionable pay*** where applicable) you received during that year (plus  $1/49^{\text{th}}$  of ***assumed pensionable pay*** for any enhancement given if retirement had been on ill health grounds). The pension payable to your ***civil partner*** is calculated on a different proportion ie  $1/160^{\text{th}}$  of the ***pensionable pay*** (or ***assumed pensionable pay*** where applicable) to which is added  $49/160^{\text{ths}}$  of the amount of any pension credited to your ***pension account*** following a transfer of pension rights into the Scheme from another pension scheme or arrangement.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to  $1/160^{\text{th}}$  of your ***final pay*** times the period of your membership in the scheme up to 31 March 2014 (including any additional membership purchased by you) upon which your pension is based unless you enter into a ***civil partnership*** after leaving in which case your ***civil partner's*** pension would be based on your membership after 5 April 1978 (or on all of your membership if you became a pensioner before 1 April 2014 and makes an election before 1 April 2015 for pre 6 April 1978 membership to also count).

- **For your *eligible cohabiting partner*.**

For each year of membership you built up **from** 1 April 2014 you were credited with a pension equal to a proportion (i.e.  $1/49^{\text{th}}$  or, for any period you were in the 50/50 section of the scheme,  $1/98^{\text{th}}$ ) of the ***pensionable pay*** (or ***assumed pensionable pay*** where applicable) you received during that year (plus  $1/49^{\text{th}}$  of ***assumed pensionable pay*** for any enhancement given if retirement had been on ill health grounds). The pension payable to your ***eligible cohabiting partner*** is calculated on a different proportion i.e.  $1/160^{\text{th}}$  of the ***pensionable pay*** (or ***assumed pensionable pay*** where applicable) to which is added  $49/160^{\text{ths}}$  of the amount of any pension credited to your ***pension account*** following a transfer of pension rights into the scheme from another pension scheme or arrangement.

For final salary membership built up **before** 1 April 2014, the pension payable is equal to  $1/160^{\text{th}}$  of your ***final pay*** times the period of your membership in the scheme after 5 April 1988 and up to 31 March 2014 (including any additional membership purchased by you), upon which your pension is based, **plus** any of your membership before 6 April 1988 for which, under an election made prior to 1 April 2014, you have paid additional contributions so that it counts towards an ***eligible cohabiting partner's*** pension.

If your pension is subject to a Pension Sharing Order issued by the Court following an earlier divorce or dissolution of a ***civil partnership***, or is subject to a qualifying agreement in Scotland, your spouse's, ***civil partner's*** or ***eligible cohabiting partner's*** pension will be reduced in consequence of that Court Order or agreement. For more information see the section on **[Pensions and divorce or dissolution of a civil partnership](#)**.

**Children's pensions** - these are payable to ***eligible children*** and increase every year in line with the cost of living.

The amount of pension depends on the number of ***eligible children*** you have:

- **If a survivor's pension is being paid to your spouse, *civil partner* or *eligible cohabiting partner*,**

**One child** would receive a pension calculated as follows:

For each year of membership you built up **from** 1 April 2014 you were credited with a pension equal to a proportion (i.e.  $1/49^{\text{th}}$  or, for any period you were in the 50/50 section of the scheme,  $1/98^{\text{th}}$ ) of the **pensionable pay** (or **assumed pensionable pay** where applicable) you received during that year (plus  $1/49^{\text{th}}$  of **assumed pensionable pay** for any enhancement given if retirement had been on ill health grounds). The child's pension payable is calculated on a different proportion i.e.  $1/320^{\text{th}}$  of the **pensionable pay** (or **assumed pensionable pay** where applicable) to which is added  $49/320^{\text{ths}}$  of the amount of any pension credited to your **pension account** following a transfer of pension rights into the scheme from another pension scheme or arrangement.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to  $1/320^{\text{th}}$  of your **final pay** times the period of your membership in the scheme up to 31 March 2014 upon which your pension is based.

**Two or more children** would receive a pension calculated as follows:

For each year of membership you built up **from** 1 April 2014 you were credited with a pension equal to a proportion (i.e.  $1/49^{\text{th}}$  or, for any period you were in the 50/50 section of the scheme,  $1/98^{\text{th}}$ ) of the **pensionable pay** (or **assumed pensionable pay** where applicable) you received during that year (plus  $1/49^{\text{th}}$  of **assumed pensionable pay** for any enhancement given if retirement had been on ill health grounds). The children's pension payable is calculated on a different proportion i.e.  $1/160^{\text{th}}$  of the **pensionable pay** (or **assumed pensionable pay** where applicable) to which is added  $49/160^{\text{ths}}$  of the amount of any pension credited to your **pension account** following a transfer of pension rights into the scheme from another pension scheme or arrangement. The pension would be shared equally between the **eligible children**.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to  $1/160^{\text{th}}$  of your **final pay** times the period of your membership in the scheme up to 31 March 2014 upon which your pension is based. The pension would be shared equally between the **eligible children**.

- **If there is no spouse's, civil partner's or eligible cohabiting partner's pension being paid,**

**One child** would receive a pension calculated as follows:

For each year of membership you built up **from** 1 April 2014 you were credited with a pension equal to a proportion (ie  $1/49^{\text{th}}$  or, for any period you were in the 50/50 section of the Scheme ,  $1/98^{\text{th}}$ ) of the **pensionable pay** (or **assumed pensionable pay** where applicable) you received during that year (plus  $1/49^{\text{th}}$  of **assumed pensionable pay** for any enhancement given if retirement had been on ill health grounds). The child's pension payable is calculated on a different proportion ie  $1/240^{\text{th}}$  of the **pensionable pay** (or **assumed pensionable pay** where applicable) to which is added  $49/240^{\text{ths}}$  of the amount of any pension credited to your **pension account** following a transfer of pension rights into the Scheme from another pension scheme or arrangement.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to  $1/240^{\text{th}}$  of your **final pay** times the period of your membership in the Scheme up to 31 March 2014 upon which your pension is based.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to  $1/240^{\text{th}}$  of your **final pay** times the period of your membership in the scheme up to 31 March 2014 upon which your pension is based.

**Two or more children** would receive a pension calculated as follows:

For each year of membership you built up **from** 1 April 2014 you were credited with a pension equal to a proportion (ie 1/49<sup>th</sup> or, for any period you were in the 50/50 section of the Scheme, 1/98<sup>th</sup>) of the **pensionable pay** (or **assumed pensionable pay** where applicable) you received during that year (plus 1/49<sup>th</sup> of **assumed pensionable pay** for any enhancement given if retirement had been on ill health grounds). The children's pension payable is calculated on a different proportion ie 1/120<sup>th</sup> of the **pensionable pay** (or **assumed pensionable pay** where applicable) to which is added 49/120<sup>ths</sup> of the amount of any pension credited to your **pension account** following a transfer of pension rights into the Scheme from another pension scheme or arrangement. The pension would be shared equally between the **eligible children**.

For final salary membership built up **before** 1 April 2014 the pension payable is equal to 1/120<sup>th</sup> of your **final pay** times the period of your membership in the scheme up to 31 March 2014 upon which your pension is based. The pension would be shared equally between the **eligible children**.

**If you paid additional contributions to buy extra benefits** see the section on **Contribution flexibility** to find information on any extra survivor benefits that may be payable.

### **Who is the lump sum death grant paid to?**

The Avon Pension Fund has absolute **discretion** over who receives any lump sum death grant; they can pay it to your nominee or personal representatives or to any person who appears, at any time, to have been your relative or dependant. The LGPS, however, allows you to express your wish as to who you would like any death grant to be paid to by completing and returning an expression of wish form. If any part of the death grant has not been paid within two years, it must be paid to your personal representatives, i.e. to your Estate. If you have not already made your wishes known, or you wish to update / change a previous expression of wish, a form is available from The Avon Pension Fund. Remember to complete a new form if your wishes change.

If you have paid AVCs and a lump sum is to be paid from the your AVC fund, your administering authority has absolute **discretion** over who to pay that sum to, provided you were an active member of the LGPS on or after 1 April 2014. If you left the LGPS before 1 April 2014, your administering authority must pay any AVC lump sum to your estate.

### **What conditions need to be met for an eligible cohabiting partner's survivor's pension to be payable?**

If you have a cohabiting partner, of either opposite or same sex, they will be entitled to receive a survivor's pension on your death if they meet the criteria required to be considered to be an **eligible cohabiting partner**.

**And ...**

- If your LGPS benefits are subject to a Pension Sharing Order issued by the Court following divorce or dissolution of a **civil partnership**, or are subject to a qualifying agreement in Scotland, your benefits will be reduced in accordance with the Court Order or agreement. In consequence, if you remarry, enter into a new **civil partnership** or have an **eligible cohabiting partner**, any spouse's pension, **civil partner's pension** or **eligible cohabiting partner's** pension payable following your death will also be reduced. Benefits payable to **eligible children** will not, however, be reduced because of a Pension Sharing Order or a qualifying agreement in Scotland.

- If your membership in the LGPS includes a **Guaranteed Minimum Pension (GMP)**, the survivor pension for that part of your membership before 6 April 1997 must not be less than half your **GMP** built up after 5 April 1988. If you are a man who is survived by a wife, the survivor pension for that part of your membership built up before 6 April 1997 must not be less than half of your total **GMP**.
- Your personal representatives will need to inform HM Revenue and Customs if, with the lump sum death grant, the value of all your pension benefits – but not including any spouse's, **civil partner's, eligible cohabiting partner's** or dependant's pensions you may have been entitled to – exceeds the HM Revenue and Customs lifetime allowance. Under HM Revenue and Customs rules, any excess will be subject to a recovery tax charge. Most Scheme members' pension savings will be significantly less than the allowance. You can find more information on this from the section on **Tax controls and your LGPS benefits**.

## More information

For more information or if you have a problem or question about your LGPS membership or benefits, please contact:

Avon Pension Fund  
Bath and North East Somerset Council

Web: [www.avonpensionfund.org.uk](http://www.avonpensionfund.org.uk)  
E-mail: [avonpensionfund@bathnes.gov.uk](mailto:avonpensionfund@bathnes.gov.uk)  
Tel: 01225 395100

The national website for members of the LGPS can be found at [www.lgpsmember.org](http://www.lgpsmember.org).

You can find out about what you can do if you are not happy about a decision made about your LGPS pension position from the section **Help with Pension Problems**.

## Disclaimer

The information in this guide applies to individuals who were contributing members of the Local Government Pension Scheme on 1st April 2014 or who have since joined.

The guide was up-to-date at the time of publication in June 2019. This guide is for general use and cannot cover every personal circumstance nor does it cover specific protected rights that apply to a very limited number of employees. In the event of any dispute over your pension benefits, the appropriate legislation will prevail as this guide does not confer any contractual or statutory rights and is provided for information purposes only.

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