

THE LOCAL GOVERNMENT PENSION SCHEME

A guide for elected members eligible to
participate in the Staffordshire Pension Fund



THE LOCAL GOVERNMENT PENSION SCHEME

Councillor members

This guide contains a summary of the rules of the Local Government Pension Scheme (“LGPS”) as they apply to elected members who are eligible to participate in the Staffordshire Pension Fund.

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Issue: July 2011

These notes are for guidance only and should not be taken as a complete statement of the law. Pension legislation is continually changing and these notes can offer guidance only on the rules as at the date of issue.

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BACKGROUND

The rules of the Local Government Pension Scheme ("LGPS") as it applies to elected members are contained in the Local Government Pension Scheme Regulations 1997 made under the Superannuation Act 1972. The LGPS is a "statutory" public service scheme which applies to local government workers in England and Wales. Similar, but not identical, regulations apply in Scotland and Northern Ireland.

Provisions allowing elected members in England to participate in the LGPS were introduced by –

- The Local Authorities (Members' Allowances) (England) Regulations 2003, and
- The Local Government Pension Scheme and Discretionary Compensation (Local Authority Members in England) Regulations 2003.

Under the Scheme rules, contributions are paid in to, and benefits paid out of, a pension fund. Pension funds for LGPS members are run by county councils, London boroughs and, in some areas, by special fund authorities. Staffordshire County Council administer a pension fund for LGPS members who are employed (normally) within the geographical boundary of Staffordshire. This is the Staffordshire Pension Fund.

An administering authority must run the pension fund completely separately from their other finances. The LGPS Regulations require that the Fund should be valued every 3 years to make sure there is enough money to pay for the pensions it has to guarantee. Each employer participating in the Fund has a contribution rate assessed by the Fund Actuary to ensure the guarantee can be met.

The LGPS is currently a "final salary" pension scheme for its non-councillor members and a "career average pay" scheme for councillor members. In both cases, benefits reflect pay received and, because they are guaranteed, Scheme members' pensions are not affected by how well or badly investments perform.

It is a "registered" pension scheme for tax purposes, i.e. it operates within requirements set by HM Revenue and Customs ("HMRC"). You receive tax relief on the contributions you pay, and certain lump sum payments made by the Scheme are tax-free. HMRC sets limits on the amount of pension that a person may accrue (from all sources) annually and over a lifetime. The annual allowance is based on a "Pension Input Period". The Pension Input Period for the LGPS runs from 1st April to 31st March. A tax charge may be due if annual or lifetime allowances are exceeded. The Pension Services Section of Staffordshire County Council (see contact details on page 24) can advise you of current limits.

The Scheme is "contracted-out" of the State Second Pension arrangements and this means that many LGPS members pay the lower, contracted-out rate of National Insurance contributions.

Like other pension schemes, the LGPS must comply with Pensions Acts although, as a public service scheme, it is exempt from certain requirements. Because it is not set up under a trust deed, for example, it does not have trustees.

Some of the LGPS rules must apply to all members, some apply only to special categories. This guide concentrates on the rules that apply to councillor members. A guide to the LGPS as it applies to non-councillor members is available on request from Pension Services.

LGPS RULES AS APPLIED TO COUNCILLOR MEMBERS

Which elected members are eligible to join the LGPS?

In England, to be eligible for membership of the LGPS as a councillor member, a person must be –

- (a) a member of an English county council, district council, or a London borough council, and
- (b) designated as being eligible for membership in a scheme for the payment of allowances made in accordance with the Local Authorities (Members' Allowances) (England) Regulations 2003.

An elected mayor could be considered for eligibility because he or she is treated as being a councillor of an authority under Regulation 2 of the Local Authorities (Elected Mayor and Mayor's Assistant) (England) Regulations 2002.

How does an eligible person join the LGPS?

This must be by a written election to the council (i.e. you must “opt in”). If you elect to join before or upon first becoming eligible, you would be admitted to the LGPS from the first day of eligibility. If you elect to join after the first day of eligibility, membership of the Scheme would commence with effect from the first day of the following pay period.

How would the LGPS Regulations be applied for a councillor?

You would be described as a “councillor member” and would be subject to the LGPS Regulations 1997 as modified by Schedule 8 of those Regulations.

The “employer” for the purposes of the Regulations would be the local authority for which you are a member. A councillor member is treated as being in the whole-time employment of that local authority.

Is there an age limit for membership?

A person may not become, or continue to be, a member of the LGPS after the day before his/her 75th birthday.

If I join the LGPS can I contribute to another pension arrangement as well?

The option of LGPS membership discussed in this guide concerns your pensionable status as a councillor and your council allowances. But this does not affect your entitlement to be a member of an occupational pension scheme in any other employment you may hold. Nor does it affect your entitlement to contribute to a personal or stakeholder pension. There are, however, HMRC controls on the total amount of contributions you can make into pension schemes.

What does a councillor member pay in contributions?

The contribution rate is currently 6% of “pay” (see below). The contribution would be deducted from each instalment of pay. Because the LGPS is registered by HMRC, if you are a tax payer you would automatically receive tax relief on the contributions (the contributions are deducted from your pay before tax is assessed).

How much does the employer pay?

The employer will pay the standard employer's contribution rate for that local authority as assessed by the Fund Actuary at each three-yearly valuation of the Pension Fund.

What does “pay” mean?

For contribution purposes, a councillor member's pay is –

- the basic allowance, or
- the special responsibility allowance, or
- the total of both the above allowances.

It will be for your authority's independent remuneration panel to recommend, and the council's scheme of allowances to confirm, which of the above would apply.

How does a councillor member qualify for retirement benefits?

To be eligible for benefits, a person's service as a councillor must have ceased, and the total period of membership must normally be at least 3 months.

What are the age retirement benefits?

The age retirement benefits paid by the LGPS comprise –

- an annual pension, and
- a lump sum retirement grant.

The annual pension would be paid in monthly instalments in arrears to a bank or building society account. If the pension is very small, i.e. below a limit set by tax rules, Staffordshire County Council as the administering authority have the discretionary power to convert the annual pension into a single payment of a lump sum.

When can age retirement benefits be paid?

Age retirement benefits can be paid on retirement at age 65. If you continue to serve as a councillor after reaching 65 the retirement benefits, plus an actuarial increase to reflect late payment, would be paid immediately when you retire from office, or from age 75 if earlier. They could be paid earlier –

- from age 60 at your request, but may be subject to reduction
- from age 55 at your request and with your employer's consent, but may be subject to a reduction
- from age 50 at your request and with your employer's consent, but may be subject to a reduction and additional tax charges

How are age retirement benefits assessed?

The pension for a councillor member is based on the formula –

$$\frac{\text{career average pay} \times \text{councillor membership}}{80}$$

and the lump sum retirement grant is 3 times the amount of pension.

There is an option to take a bigger lump sum by giving up part of your pension. For each £1 of pension given up, an additional £12 of lump sum would be provided. Under tax rules, a lump sum must be no greater than 25% of the total value of benefits.

An example of assessment is given on the next page

Example of assessment of age retirement benefits

On retirement at age 65 a councillor member has 30 years 204 days of membership and career average pay of £16,200.

$$\text{Annual pension: } \frac{\pounds 16,200 \times 30 \text{ } 204/365}{80} = \pounds 6,188.18$$

$$\text{Standard lump sum retirement grant: } \pounds 6,188.18 \times 3 = \pounds 18,564.54$$

What is meant by “career average pay”?

Career average pay is a councillor member's pay (i.e. the allowances determined as being pensionable and on which contributions are paid) for each year or part year ending on 31 March, adjusted by the change in the cost of living – as measured by the appropriate index – between the end of the relevant year and the last day of the month in which the councillor member's active membership of the Scheme ends. (No cost of living increase is applied to the final year's pay). The total revalued pay is then divided by the total period of membership. This produces the career average pay used in the pension formula.

Example of assessment of career average pay

A councillor has been in the Scheme for 3 years from 1 May 2003 to 30 April 2006. The average pay calculation would be as follows:

Pay from 1.5.2003 to 31.3.2004: £8,250	
Plus cost of living increase from 1.4.2004 to 30.4.2006:	£8,781
Pay from 1.4.2004 to 31.3.2005: £9,300	
Plus cost of living increase from 1.4.2005 to 30.4.2006:	£9,592
Pay from 1.4.2005 to 31.3.2006: £9,500	
Plus cost of living increase from 1.4.2006 to 30.4.2006:	£9,573
Pay from 1.4.2006 to 30.4.2006: £800	
Plus no cost of living increase:	£ 800
Career average pay = $\frac{\pounds 8,781 + \pounds 9,592 + \pounds 9,573 + \pounds 800}{3}$	= £9,582

(Because revaluation is based on the change in cost of living to the end of the month in which the councillor member retires, and because factors are not published immediately, sometimes benefits would have to be based on a provisional figure and reassessed.)

What is meant by “councillor membership”?

Councillor membership means any period of membership which counts in respect of service as a member of a local authority, but no other local government employment. It is used for the purpose of calculating entitlement to, and the amount of, benefits under the Scheme as a councillor member. Because the Regulations under which councillor membership was introduced did not take effect until 1 May 2003, no period of councillor membership will ever be before this date.

Can councillor membership be increased by the transfer in of other pension rights?

Non-councillor members of the LGPS can have pension rights in some other pension arrangement or LGPS fund, transferred into the Staffordshire Fund to combine with their current period of membership. This is not allowed for a councillor member, however, because of the career average pay principle used for assessment of benefits. Nor is it permitted to combine periods of LGPS councillor membership with periods of non-councillor membership.

However, it is possible to aggregate an earlier period of membership as a councillor member provided that both the earlier and later periods are with authorities participating in the Staffordshire Fund. For example, suppose you were a councillor member for a period of 3 years then cease office; after a few years' break you rejoin the LGPS as a councillor member with one of the authorities participating in the Staffordshire Fund and serve for a further 6 years. Then you retire. Provided you had elected to combine the periods of service within 12 months of rejoining the LGPS, you would retire with a single set of benefits assessed on the 9 years' membership.

What if I have concurrent membership with two or more authorities?

A non-councillor member with 2 or more jobs running at the same time, would be able to transfer membership from one employment which may cease, to another which continues. However, this option to transfer membership is not available to councillor members.

How does membership count if separate periods of membership are not combined?

If a councillor member does not, or cannot, aggregate 2 or more separate periods of councillor membership, the earlier periods will count with the later periods for assessing eligibility for benefits but would not count in the later period towards calculating the amount of benefits, or the amount of any ill-health enhancement in the case of an ill-health award. A separate benefit would be provided for each separate period of membership.

Can councillor membership be increased by the payment of additional contributions?

Non-councillor members can "purchase" additional LGPS benefits but councillor members cannot. However, there is an option for councillor members to pay Additional Voluntary Contributions ("AVCs") through the Fund's links with life assurance companies – the Staffordshire Fund has such a link with Clerical Medical and Standard Life. A councillor member, on retirement and at any time up to age 75, would be able to use the accumulated AVC "pot" to purchase an annuity from a suitable provider on the open market. It would not be possible to use the AVC "pot" to purchase additional pension from the LGPS but, if you would like to increase the amount of lump sum death grant, AVCs can be used for this purpose. Alternatively you could, if you wish, make your own arrangements to pay Free Standing Additional Voluntary Contributions ("FSAVCs") to a financial provider rather than paying AVCs via the Pension Fund.

It is possible to contribute to a personal pension plan or a stakeholder pension at the same time as being a member of the LGPS. Again you would have to make your own arrangement for this through a suitable pension provider. Neither your employer nor Staffordshire County Council as the administering authority can offer this type of pension.

A booklet which explains how LGPS members can increase retirement benefits can be obtained from Pension Services (see the contact details on page 24) on request.

Can a councillor member, having joined the LGPS, elect to leave?

A councillor member will cease to be a member of the LGPS if he or she ceases to be eligible for membership, e.g. by leaving the service in respect of which membership was permitted.

If eligibility continues but the person wishes to leave the LGPS, he or she may do so by “opting out”. To opt out, the councillor member should give a written notice to this effect to the employing authority. Membership would normally cease from the date given in the written notice (provided it is not backdated) or at the end of the pay period during which notice was given. If you opt out on more than one occasion, the opportunity to rejoin is restricted.

What happens if a councillor member leaves office on health grounds?

If a councillor member ceases to be a member of the local authority “by reason of being permanently incapable of discharging efficiently the duties of that office because of ill-health or infirmity of mind or body” there would be entitlement to immediate payment of an ill-health pension and a lump sum retirement grant provided total membership is 3 months or more. If less than 3 months, a refund of contributions would be paid.

The definition of “permanently incapable” means that the member will, more likely than not, be incapable until, at the earliest, his or her 65th birthday.

Before deciding entitlement to an ill-health award, the employer must obtain a suitably worded certificate from an independent registered medical practitioner qualified in occupational health medicine, selected by them.

How are ill-health benefits assessed?

The formula for the pension is similar to that used for age retirement benefits. If, however, the councillor member has 5 or more years’ membership at the time of ill-health retirement, the membership would be enhanced – see next page.

The enhancement is calculated as follows –

Length of membership	Increase in membership
5 or more but less than 10 years	⇒ the period of membership is doubled
10 or more but less than 13 $\frac{1}{3}$ years	⇒ membership is increased to 20 years
13 years or more	⇒ an extra 6 $\frac{2}{3}$ years’ membership granted

However, the total length of membership, including the increase, must not be greater than the person would have achieved had he/she continued to be a LGPS member to age 65.

As with age retirement benefits, the lump sum retirement grant paid with an ill-health pension would be 3 times the pension (with an option to increase the lump sum by giving up part of the pension).

What if membership ends before immediate payment of benefits is possible?

If a councillor member has 3 months’ or more membership and, before becoming entitled to immediate payment of age or ill-health benefits, he or she –

- leaves office with the authority, or
- opts out of the LGPS, or
- ceases to be eligible for membership

the benefits accrued up to the date of leaving would be assessed as “deferred” retirement benefits. The principle of assessment is similar to that used for age retirement benefits and the benefits are held in the Fund until the date of payment permitted by the LGPS (see “When can age retirement benefits be paid” on page 10) or until and unless a transfer of pension rights out of the Fund is requested (see “Can deferred benefits be amalgamated or transferred?” on page 16).

If a councillor member has less than 3 months’ membership and –

- leaves office with the authority, or
- ceases to be eligible for membership

a refund of contributions could be made from the Fund, or pension rights transferred or kept pending. (If the member opted out with less than 3 months’ membership, contributions would be returned via the payroll as if never having joined.)

How is a refund assessed?

A refund would be assessed as the total contributions you have paid, less a deduction in respect of the higher National Insurance contributions due if not a LGPS member, and a deduction for tax. (This is a pension-related tax which is deductible even if you do not pay income tax.)

When can deferred benefits be paid?

Deferred benefits are paid automatically at age 65 (unless you elect to defer payment beyond that age). They can be paid earlier from age 50 or above on similar terms to those explained in "When can age retirement benefits be paid?" on page 10 or at any age on grounds of permanent ill-health (i.e. if permanent ill-health would prevent the person from discharging efficiently the duties of the former office if still so employed).

Can deferred benefits be amalgamated or transferred?

Before they come into payment and at the request of the member, the deferred benefits could be –

- amalgamated with a subsequent period of councillor membership (provided the membership is with an authority participating in the Staffordshire Pension Fund), or
- transferred out of the LGPS to some other pension arrangement (but not to another LGPS Fund).

Can an amalgamation or transfer be provided as an alternative to a refund?

If you cease to be a councillor member and are not eligible for deferred benefits because your total period of membership is less than 3 months, you could apply for a transfer of accrued pension rights to some other pension arrangement, but not to another LGPS Fund. Or, if you anticipate returning to office at some time in the future with an authority participating in the Staffordshire Fund, you could request that your pension rights are held in the Fund pending amalgamation with a future period of councillor membership.

What happens if a councillor member remains in office after age 65?

If a councillor member continues to serve after the normal retirement age of 65, he/she will continue to pay into the LGPS, accruing further benefits. The pension accrued before age 65 will be increased in accordance with guidance issued by the Government Actuary to reflect the fact that it will be paid for a shorter time.

What death benefits does the LGPS provide?

Any or all of the following death benefits could be paid according to eligibility –

- a lump sum death grant (if under age 75 at date of death)
- a pension for a surviving spouse or civil partner
- children's pensions

How much is the death grant?

If a councillor member dies –

- in service (regardless of the period of membership): the death grant is twice the career average pay;
- as a deferred member, i.e. having left office and with deferred benefits pending but not yet in payment: the death grant is 3 times the annual pension that would have been payable had the person been eligible for payment of deferred benefits at the date of death;
- within the first 5 years as a pensioner, i.e. having retired and with benefits in payment: the death grant would be 5 times the annual retirement pension less the amount of pension already paid.

Who would receive the death grant?

Staffordshire County Council as administering authority have the discretion to decide the appropriate recipient of the death grant. Under County Council policy it would normally be paid to the legal personal representatives of the deceased unless there was a valid nomination in place at date of death. Nomination forms can be obtained from Pension Services (see page 24 for contact details).

Who would be eligible for a surviving spouse's or civil partner's pension and how much would it be?

A surviving spouse's pension is payable to the widow or widower of a LGPS member. A surviving civil partner would also be entitled to a pension. The spouse or civil partner must have been married to, or in a registered civil partnership with, the member at the date of the member's death. There is currently no provision for a surviving nominated cohabiting partner.

If the councillor member is an active member at the time of death, the surviving spouse or civil partner would receive a short-term pension at the same rate as the member's career average pay for the first 3 months following death, or for the first 6 months if there are also dependent children. Then, if the member had at least 3 months' membership, the short-term pension would be replaced by a long-term pension equivalent to half of the pension the member would have received if retiring on health grounds at the date of death. (This would include the ill-health "enhancement" where appropriate – see pages 14 and 15.)

If the councillor member has entitlement to deferred benefits not yet in payment at the date of death, the surviving spouse or civil partner would be entitled to a long-term pension only. This would be equivalent to half of the member's deferred pension.

If the councillor member is a pensioner at the date of death, the surviving spouse or civil partner would receive a short-term pension at the same rate as the member's own pension for the first 3 months following death or, if there are dependent children in his/her care, for the first 6 months. Then the short-term pension would be replaced by a long-term pension equivalent to half of the member's own pension. If the member's own pension had been reduced for early retirement or for additional commutation, the reduction will be disregarded when assessing the pension for a surviving spouse or civil partner. In the case of a post-retirement marriage, the half pension would not take account of any "enhancement" if the councillor member had retired on health grounds.

The pension for the surviving spouse or civil partner is payable for life.

Who would be eligible for children's benefits?

The child of a deceased councillor member is an eligible child if wholly or mainly dependent on the member and at the date of the member's death –

- below 18 years of age (and born before or within 12 months of the date of death)
- age 18 or over but below age 23 and in full-time education or undertaking vocational training (the pension may be reduced according to the level of earnings).

Staffordshire County Council, as administering authority, have certain discretions to extend eligibility to a disabled child who otherwise would not qualify, or to a child who has had a break in education or vocational training.

How much would children's benefits be?

A child's short-term pension would be payable, normally, where no surviving spouse's or civil partner's short-term pension is payable. It would be equivalent to the councillor member's career average pay (death in service) or pension (death after retirement). There is no child's short-term pension if the deceased had left the LGPS with deferred benefits pending.

The amount of a child's long-term pension would be as follows –

surviving spouse's or civil partner's pension payable and 1 eligible child	⇒ ¼ of the member's notional ill-health pension (death in service) or pension (death after retirement/deferred benefits)
surviving spouse's or civil partner's pension payable and more than 1 eligible child	⇒ ½ of the member's notional ill-health pension (death in service) or pension (death after retirement/deferred benefits); this is divided between eligible children
no surviving spouse's or civil partner's pension payable and 1 eligible child	⇒ ⅓ of the member's notional ill-health pension (death in service) or pension (death after retirement/deferred benefits)
no surviving spouse's or civil partner's pension payable and more than 1 eligible child	⇒ ⅔ of the member's notional ill-health pension (death in service) or pension (death after retirement/deferred benefits); this is divided between eligible children

Can any special early retirement (redundancy/efficiency) provisions be applied?

No. A councillor member is not covered by the early retirement provisions of the LGPS that may apply to a non-councillor member who is dismissed on grounds of redundancy or in the interests of efficiency. However, benefits could be paid early at or after age 50 and before the age of 65 if the authority consent (but benefits could be reduced unless the authority agree to meet any actuarial cost of premature payment of benefits).

Do compensation provisions apply to councillor members?

No. Compensation provisions do not apply to councillor members. There is no provision for compensation under the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2006 nor for the award of “added years” or additional pension under LGPS Regulations.

Do gratuity and injury provisions apply to councillor members?

No. Councillor membership would not count for a gratuity under the Local Government (Discretionary Payments) Regulations 1996, and the injury provisions of those Regulations would not apply to a councillor member.

Will the pension increase at all?

All LGPS pensions, whether in payment or deferred, personal or paid for a dependant, are normally reviewed each year in line with cost of living increases. The increases are not discretionary; the rate is set out in annual Pensions Increase (Review) Orders and applied to the pension by Staffordshire County Council in their capacity as Fund administering authority.

Does an employer have any discretion in the application of the LGPS Regulations?

Both the employer and the administering authority have certain discretionary powers and can supply you with a policy statement setting out how they would exercise certain key discretions.

Can the pension be reduced, withdrawn or assigned?

A person who is receiving a LGPS pension and then starts a new job where there is again access to the LGPS (whether or not the person rejoins) must inform the new employer and the Pension Services Section of Staffordshire County Council. Depending upon the level of earnings in the new employment the pension may be reduced or suspended during the period of re-employment.

The LGPS also contains provisions for forfeiture if a member is convicted of an offence in connection with his/her employment which harms the State or is liable to lead to serious loss of confidence in the public service.

If an employer suffers financial loss in respect of misconduct, steps can be taken to recover the loss from benefits, subject to a court ruling in the event of a dispute over the sum to be recovered.

In the event of divorce, dissolution of a civil partnership, annulment or judicial separation, a court may order a pension scheme to pay all or part of a member’s benefits to his or her former spouse or civil partner in accordance with an “earmarking order” or a “pension sharing order”. On request, Pension Services (see the contact details on page 24) can provide a leaflet explaining the effect of such orders on pension rights.

A court may also issue an order against pension rights under the Proceeds of Crime Act.

The LGPS does not allow you to assign your benefits to anyone else or to use them as security for a loan.

HELP FOR MEMBERS AND RIGHTS OF APPEAL

Some decisions about your pension rights will be made by your employer and some by Staffordshire County Council as the fund administering authority.

Initially if you are unhappy about something it would be helpful first to get in touch with your employer or with the Pension Services Section of Staffordshire County Council (see contact details on page 24). A problem may have arisen because of a misunderstanding or a simple error which is easy to correct without need to resort to formal appeal arrangements.

If your problem cannot be resolved informally in this way, then there are various procedures and persons by which and to whom you can appeal. Full notes about all the appeal routes and time limits can be obtained from the Pension Services Section, but a brief outline is given below.

Internal Dispute Resolution Procedures ("IDRPs")

The Pensions Act 1995 requires all occupational pension schemes to have Internal Dispute Resolution Procedures. These procedures give scheme members and their dependants a right to have their grievance heard. The LGPS has a two stage process. Details and forms are available from Pension Services.

The Pensions Advisory Service

The Pensions Advisory Service ("TPAS") is available at any time to assist pension scheme members and beneficiaries in connection with any pension query they may have or with any difficulty which they have failed to resolve with pension scheme administrators.

TPAS cannot enforce pension action but, if felt appropriate, could recommend a person to put his/her case to the Pensions Ombudsman. They can be contacted at:

11, Belgrave Road, London, SW1V 1RB ☎ 0845 601 2923

The Pensions Ombudsman

The Pensions Ombudsman can investigate a pension scheme member's complaint of maladministration or a dispute of fact or law between a scheme member and the pension scheme managers or employer. However, the Ombudsman cannot help if court proceedings have begun in respect of the dispute and will expect the case first to have been put through IDRPs and, normally, investigated by the Pensions Advisory Service (see previous page). The Pensions Ombudsman can be contacted at:

11, Belgrave Road, London, SW1V 1RB ☎ 020 7630 2200

The Pensions Regulator

The Pensions Regulator is a regulatory body which came into existence on 6 April 2005 having been set up under the Pensions Act 2004. (It replaced the earlier Occupational Pensions Regulatory Authority.) It ensures that schemes comply with the law. It deals with issues about pension schemes as a whole. Normally it would expect a scheme member with a personal grievance to seek resolution through IDRPs, the Pensions Advisory Service and the Pensions Ombudsman. The Regulator can be contacted at:

Napier House, Trafalgar Place, Brighton BN1 4DW ☎ 0870 6063636

The Tracing Service

The Department for Work and Pensions (DWP) offers a Pensions Tracing Service. Someone who changes employment periodically could gain a number of small pensions but lose contact with the administrators of the scheme holding each pension, particularly if the company that provided the scheme goes out of business or is taken over by another. All pension schemes have to be registered and the Tracing Service can help former members and/or their dependants trace "lost" pension rights. The Tracing Service can be contacted at:

Pension Tracing Service, Tyneview Park, Whitley Road,
Newcastle upon Tyne, NE98 1BA
☎ 0845 6002 537

FURTHER INFORMATION ABOUT THE LGPS

This booklet aims to show you how the LGPS applies to councillor members but there is insufficient room in a short guide like this to go into full detail. If you would like further information about the Scheme, ask your employer or get in touch with Pension Services – details given below. The LGPS and the laws that affect it are changing all the time and so it is always advisable to contact Pension Services if you need a detailed update on any point. (If you do, please mention that you are asking about the provisions which apply to elected members so that you are given guidance on the part of the Scheme that applies to you.)

If you have access to the Internet or to Staffordshire County Council's Intranet, you will find more information about the LGPS on the Pension Fund's website at www.staffspf.org.uk.

You also have a right to examine a copy of the Regulations which set out the provisions of the LGPS, and a right to be given a statement of benefits on request (within certain time limits). This should be arranged through Pension Services.

Annual benefit statements are issued to active and deferred Scheme members so that they can check the value of their pension rights.

Although the staff who work within the Pension Services Section can give you details of your benefit entitlement, tell you of your options under the LGPS, and will be happy to explain the complications of some aspects of pensions, they are not permitted to advise you to take any particular course of action when a choice arises. If you are uncertain what steps to take in such a situation, it is recommended that you seek the assistance of an independent financial adviser (who may charge for the service).

**Pension Services Section, Staffordshire County Council,
Wedgwood Building, Tipping Street,
Stafford ST16 2DH**

Tel: 01785 278222

e-mail: pensions.enquiries@staffordshire.gov.uk

**If a copy of this information is needed in
large print, Braille, another language, or
on cassette or disc, please contact:**

**Pension Services Section
Staffordshire County Council,
Wedgwood Building
Tipping Street
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