

# Local Government Pension Scheme Councillor

## A Brief Guide to the LGPS for Eligible Councillors in Wales

April 2025

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## My pensions choice

Drawing your pension is a goal to look forward to. However, if your pension is to meet your expectations, you will need to plan now for your income in retirement.

Your retirement income and benefits, over and above the State Pension, will in general be provided by a personal pension plan, a stakeholder pension scheme or by a work pension scheme such as the Local Government Pension Scheme (LGPS Councillor).

## Point to note

The lowest age you can retire from the Local Government Pension Scheme, or LGPS Councillor, is currently age 50. However, you need your council's agreement to retire before age 55.

The UK Government has announced that the earliest age you can take your pension will increase from age 55 to 57 with effect from 6th April 2028. This does not apply if you have to take your pension early due to ill health.

You could be protected from this increase if you joined the LGPS in England and Wales before 4th November 2021. However, you will only be able to use this protection when you take your LGPS pension, if the LGPS rules allow you to take your pension before age 57.

The UK Government makes the LGPS rules. It has not yet confirmed if it will allow members who qualify for protection to take their LGPS pension before age 57, from 6th April 2028.

Where 55 is mentioned in this guide, please remember this will change to 57 from 6th April 2028.

## The Local Government Pension Scheme

This guide explains the conditions of membership and main scheme benefits that apply if you pay into LGPS Councillor. LGPS Councillor is a statutory, funded pension scheme. This means it is very secure because its benefits are defined and set out in law.

Highlights of LGPS Councillor include:

- a lump sum when you retire
- an annual pension based on your career average pay
- the chance to increase your pension by paying additional contributions
- voluntary retirement from age 55
- retirement from age 50 to 54 with your council's consent
- an ill health pension from any age
- a grant payable on your death
- a widow's, widower's or civil partner's pension (as well as pensions for any eligible children)

- an increase in pension value to make sure that it keeps pace with the cost-of-living

## Who can join?

LGPS Councillor is available to all councillors of a Welsh county council or county borough council who are offered membership of the scheme under the council's scheme of allowances and who are under age 75. Those who are offered LGPS Councillor membership are known as **eligible councillors**. If you have been offered LGPS Councillor membership, you must decide if you want to opt in to pay pension contributions and build up a pension. If you decide to opt in, you will become a member of LGPS Councillor from the beginning of the first pay period that your council receives your opt in form.

## How do I make sure that I have become a member?

If you want to start paying contributions to build up an LGPS Councillor pension, you must complete an opt in form and return it to your council's payroll department.

When your payroll department receives your opt in form, they will start to deduct pension contributions from you. They will also tell your LGPS fund that you have joined the scheme. Your LGPS fund will create your pension record and send you a welcome pack, which is your official notification of your LGPS Councillor membership. You should also check your allowance payments to make sure that pension contributions are being deducted by your council.

## What do I pay?

Your contribution is currently 6% of the pay you receive. As a member of LGPS Councillor, your contributions are deducted from your allowances before tax. This means you will get tax relief on these pension contributions. So, for example, if you pay tax at the rate of 20%, every £1 that you contribute to the scheme only costs you 80p net.

There are restrictions on the amount of tax relief available on pension contributions. If the value of your pension savings increases in any one year by more than the annual allowance of £60,000, you may have to pay a tax charge. Most people will not be affected by the annual allowance.

## What does the council pay?

The council pays the balance of the cost of providing your pension benefits (after considering investment returns). Every three years, an independent actuary calculates how much the council should contribute to the scheme. The amount will vary, but the current assumption is that you contribute about one third of the scheme's costs and the council contributes the rest.

## Can I pay extra to increase my benefits?

Members can increase their benefits by making payments to the scheme's additional voluntary contributions (AVC) arrangement.

For further information about AVCs, please go to the [paying extra contributions](#) section of our website.

Additionally, you may pay contributions into a personal pension plan or a stakeholder pension scheme.

## Can I transfer pensions into my current LGPS fund from a previous pension scheme?

LGPS Councillor rules do **not** allow you to transfer previous pensions into LGPS Councillor from another pension scheme, or even from another LGPS fund.

If you have a deferred pension from a previous period of councillor membership in the same LGPS fund, you may choose to combine the earlier councillor membership with the current period of councillor membership. You can only do this if you choose to do so within 12 months of rejoining LGPS Councillor. Your council does have the discretion to extend this 12 month window. You can ask your council what their policy is on this discretion.

## I'm already receiving an LGPS pension: will it be affected if I join again?

If you already receive a pension from a Local Government Pension Scheme (LGPS) Fund, and then become a councillor, you must tell that LGPS Fund:

- about your new role; and
- whether or not you are paying LGPS Councillor contributions

Your LGPS Fund will then check to see if they need to reduce the pension they are paying you.

## Retirement

### When can I retire?

You can retire and receive your LGPS Councillor pension benefits in full once you have reached age 65. LGPS Councillor also has rules which allow for the early payment of your pension benefits.

### What are my retirement benefits?

When you retire, you will receive a pension and a lump sum from LGPS Councillor. At State Pension age you may also receive a state retirement pension if you have paid enough National Insurance contributions during your working life. For more information about your State Pension, please go to: <https://www.gov.uk/check-state-pension>

## Can I retire early?

If you have at least three months total LGPS Councillor membership, you can retire from office and receive payment of your benefits at any time from age 55 onwards. If you are aged 50 to 55 you may be able to retire from office and receive payment of your benefits immediately, but payment of benefits before age 55 is only possible with your council's consent. This is a council discretion and it must be included within their policy statement. If your council gives their consent to pay your benefits before age 55, this may result in a tax charge on your pension benefits.

## Will my pension and lump sum be reduced if I retire early?

If you retire before age 65, your LGPS Councillor pension benefits will be reduced to take account of their early payment and the fact that your pension will be payable for longer. The reduction is calculated by using guidance issued by the Government Actuary's Department (GAD). The reduction is based on the length of time (in years and days) that you retire early, for example, the period between the date your pension is paid to age 65. The earlier you retire, the bigger the reduction. The current reduction factors are:

Number of Years Paid Early	Reduction to Annual Pension	Reduction to Automatic Lump Sum
0	0%	0%
1	4.9%	1.7%
2	9.3%	3.3%
3	13.5%	4.9%
4	17.4%	6.5%
5	20.9%	8.1%
6	24.3%	9.6%
7	27.4%	11.1%
8	30.3%	12.6%
9	33.0%	14.1%
10	35.6%	15.5%

If you retire early and were contributing to LGPS Councillor on or before 30<sup>th</sup> September 2006, some or all of your benefits could be protected from the reduction (if you are a protected member under the 85 year rule). For more information on the 85 year rule, please contact your LGPS fund.

Note that your council can agree not to make any reductions on compassionate grounds. This is a council discretion; you can ask them what their policy is on this.

If you voluntarily retire before age 65, you do not have to receive immediate payment of your pension benefits. Instead, you can defer them in LGPS Councillor for payment at a later date. Deferred pensions are explained on [page 13](#) of this guide.

## What happens if I have to retire early due to ill health?

If you have at least three months total LGPS Councillor membership and an administering authority approved independent registered medical practitioner certifies that you have become permanently unable (until your 65th birthday) to perform the duties of your office efficiently because of ill health or infirmity of mind or body, you will receive your pension and lump sum immediately. The medical practitioner must be qualified in occupational health medicine and must not have previously been involved in your case.

Ill health pensions and lump sums are calculated in the same way as explained in [the benefits](#) section of this guide, except that the LGPS Councillor membership used in the calculation will be increased if your total membership is five years or more.

The amount by which it will be increased is shown in the table below.

Total membership awarded	Total membership after increase
Less than 5 years	Actual total membership only
Between 5 and 10 years	Total membership doubled
Between 10 and 13 1/3 years	Total membership increased to 20 years
Over 13 1/3 years	Total membership increased by 6 2/3 years

However, your increased membership must not be more than the total membership you would have built up if you had continued to pay pension contributions until age 65. Your pension benefits will not be increased if you have previously been awarded an ill health pension under the LGPS.

If, at the date of retirement, the council is satisfied that there is a life expectancy of less than a year, the pension may be paid as a one-off lump sum of five times the amount of annual pension. No annual pension would then be payable.

## What if I carry on working after age 65?

If you carry on in office after age 65, you will continue to pay into LGPS Councillor, building up further pension benefits. You can receive your pension when you retire, or when you reach the eve of your 75<sup>th</sup> birthday, whichever happens first. If you draw your pension after age 65, the pension you have built up to age 65 will be increased to reflect the fact that it will be paid for a shorter time. Your pension must be paid before your 75<sup>th</sup> birthday.

## The benefits

### How much will my pension be?

Your pension is based on your total LGPS Councillor membership and your career average pay. The example below shows how your pension is calculated by dividing your career average pay into 80ths and multiplying this figure by your total membership to give you your annual pension.

### How much will my lump sum be?

Your lump sum, which is automatically paid on retirement, is three times your annual pension. Like your pension, it is based on your career average pay and your total membership. The calculation for the lump sum is 3/80ths of your career average pay for every year of total membership. Just before you start to receive your benefits, you will be able to exchange some of your pension to receive a bigger lump sum.

The lump sum will be paid tax-free to most members, but there is a limit on how much tax-free cash you can take from UK pension schemes. HM Revenue & Customs limits the amount of tax-free lump sum you can take when your pension is paid to you. This limit is called a lump sum allowance (LSA). Currently, the maximum lump sum is the lowest of:

- 25% of the capital value of your benefits
- £268,275\*
- £268,275\* less the total lump sums you have already taken

\*If you hold a valid Lifetime Allowance protection, you may be able to take a lump sum that is larger than £268,275.

The lump sum will usually be tax-free, but if you go over the lump sum allowance, you will have to pay tax on the excess at your marginal rate.

### Can I give up some of my pension to increase my lump sum?

When you retire, you can exchange some of your pension for extra lump sum. The lump sum will usually be tax-free and will be based on HM Revenue & Customs lump sum allowance limits explained above. For every £1 of annual pension you give up you will get a lump sum of £12.

Your choice to take extra lump sum must be made in writing before your benefits are paid. When you retire, you will receive a retirement pack from your LGPS fund. This will show you the maximum amount of lump sum and the minimum amount of annual pension you can have. The pack will also show you what your pension figures will be if you don't want to exchange any annual pension for extra lump sum.

It is important that you contact your LGPS fund well in advance of your retirement date if you want a pension estimate that you can share with your financial adviser, so that you have time to weigh up your options.

Your pension will be reduced if you ask for some of it to be exchanged for lump sum. Any future husband's, wife's, civil partner's and children's long-term pension values will not be affected if you decide to exchange part of your pension for extra lump sum.

## Taking my AVC fund as cash

If you pay additional voluntary contributions (AVCs) through LGPS Councillor, you may be able to choose to take up to 100% of your AVC fund value as a tax-free lump sum at retirement. This is only possible if you take it at the same time as your LGPS Councillor pension benefits. Also, you can only take 100% of your AVC fund value as tax free cash if your LGPS Councillor lump sum **plus** your AVC fund value does not go over the lump sum allowance limit for taking tax free cash across all of your pensions.

For more information about your options, please contact your LGPS fund.

## Example pension and lump sum calculation

On retirement at age 65, this member of LGPS Councillor has 10 years and 204 days total membership and has a career average pay of £12,500.

### Annual pension

$10/204 \div 80 \times £12,500 = £1,649.83$  80ths annual pension

### One off lump sum

$£1,649.83 \times 3 = £4,949.49$

## Career average pay

This is the pay you have earned for each year or part year ending 31<sup>st</sup> March (other than the final years pay).

Your career average pay is calculated based on all of the fees or pay you have paid pension contributions on. Cost of living increases are also applied. The Retail Price Index (RPI) is used to revalue your career average pay.

The final running total of each years revalued pay is then divided by the total number of years and part years to arrive at the career average pay. This is then used to calculate your pension benefits.

### Example:

Year 1 Earnings £9,400	x cost of living increase 1.12	= £10,528
Year 2 Earnings £9,600	x cost of living increase 1.08	= £10,368
Year 3 Earnings £9,900	x cost of living increase 1.05	= £10,395
Year 4 Earnings £10,400	x cost of living increase 1.02	= £10,608
Year 5 Earnings £11,000	x cost of living increase 1.00	= £11,000
Accumulative Total		= £52,899
Career Average Pay (£52,899 ÷ 5 Years)		= £10,579.80

## Will my pension be revalued?

After age 55, LGPS members' pensions in payment will be revalued each year in line with the appropriate cost of living index. Currently this is the Consumer Price Index (CPI).

If you retire before age 55, the accumulated effect of inflation since you retired will be added to your pension when you reach age 55.

Ill health pensions are revalued each year with the appropriate cost of living index regardless of age.

## How will my pension be paid?

Monthly pension payments will be paid directly into your bank or building society account. Similar arrangements can also be made to pay your pension into your account if you decide to move abroad. Further information about payment of pensions is provided on your retirement.

## What if I become re-employed?

If, after retiring, you return to employment or office within Local Government or employment with another organisation that uses LGPS as a work pension, your pension may be reduced or suspended in line with the policy adopted by your administering authority. Under LGPS Councillor, this is an administering authority discretion and their policy must have been published. Further details can be provided on request.

## Protection for my family

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

If you die in service as a member of LGPS Councillor, subject to the qualifying conditions outlined in this guide, the benefits shown below are payable:

- A grant of two times your career average pay is payable following your death, no matter how long you have been a member of LGPS Councillor, so long as you are under age 75 at the date of death
- A widow's, widower's or civil partner's pension:
  - A short-term pension equal to your career average pay, for three months following your death. It can be paid for six months instead if one or more qualifying children are in your surviving partner's care
  - If you had three or more months' service in the scheme, a long-term pension will start after the short-term pension ends. This will usually be equal to half the pension you would have received if you had retired early due to ill health on the date of death
- Pensions for eligible children. For further information, please contact your LGPS fund

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

If you die after retirement and you are receiving a pension from your LGPS fund, the benefits shown below may then be payable. Your husband, wife, civil partner, next-of-kin or person dealing with your Estate must immediately inform your LGPS fund of your date of death. Otherwise, an overpayment of pension could occur.

- A grant will be payable following your death if the death happens in the first five years on pension and you are under age 75 at the date of death. The sum payable will be five times your annual pension reduced by the pension already paid to you up to the date of death
- A widow's, widower's or civil partner's pension:
  - A short-term pension for three months following your death. It can be paid for six months instead if one or more qualifying children are in your surviving partner's care. The short-term pension value is the highest of:
    1. The pension you were receiving; or
    2. The pension you would have received, ignoring any reduction for early retirement, or the one-off lump sum you received if you took ill health retirement with a life expectancy of less than one year
  - A long-term pension will start after the short-term pension ends. The long-term pension is usually half of the highest of:
    1. The pension you were receiving; or
    2. The pension you would have received, ignoring any reduction for early retirement, or any amount of pension you exchanged for extra lump sum, or the one-off lump sum you received if you took ill health retirement with a life expectancy of less than one year
- Pensions for eligible children. For further information, please contact your LGPS fund

If you married after retiring due to permanent ill health, the surviving partner's pension will only be half of your basic pension. For example, it will not include any ill health enhancement you received. If you entered a civil partnership after retirement, the civil partner's pension will be half your pension.

Note that widows', widowers' civil partners' and children's pensions are revalued each year in line with the appropriate cost of living index regardless of age.

Widow's, widower's and civil partner's pensions are payable for life, even if your husband, wife or civil partner remarries, enters a new civil partnership, or lives with a new partner.

LGPS Councillor allows you to say who you would like any grant to be paid to following your death. You can let your LGPS fund know your wishes by completing an Expression of Wish form. This form is available from your LGPS fund. The scheme's administering authority, however, has absolute discretion when deciding who to pay any death grant to.

## No longer a councillor before retirement

### Can I opt out of LGPS Councillor?

You can stop paying LGPS Councillor contributions at any time by getting an opt out form from your LGPS fund, completing it and returning it to your council's payroll department. Your decision to opt out becomes effective from the end of the payment period during which you gave notification (unless your notification states a later date). It is recommended that you get financial advice before opting out.

### Refund of contributions

If you leave with less than three months total LGPS Councillor membership, you may take a refund of your contributions less a deduction for tax and the cost, if any, of buying you back into the State Second Pension Scheme (S2P). Or, you have the option to defer making a decision until you either rejoin the same LGPS fund as a councillor member (in Wales), or join a new pension scheme, or want to take a refund of contributions.

Note that a refund of contributions cannot be paid if you already have a pension benefit in the LGPS in England or Wales.

### Deferred benefits

If you have at least three months total LGPS Councillor membership, you will be entitled to leave the benefits you have built up, in LGPS Councillor. Your pension and lump sum will be calculated as explained in [the benefits](#) section, using the length of your total LGPS Councillor membership up to when you stopped paying pension contributions. This is known as having deferred benefits.

Deferred benefits become payable at age 65 (unless you choose to defer payment beyond that age). However, they may be put into payment at any age earlier than 65 in the event of ill health, without reduction.

You can, if you wish, choose to receive your benefits early:

- on or after age 50 and before age 55 with your council's consent, or
- on or after age 55, without your council's consent

Benefits being paid before age 65 (unless being paid on the grounds of permanent ill health) may be reduced to take account of early payment and the fact that your pension will be paid for longer.

### What if I die before receiving my deferred benefits?

If you die while your benefits are deferred, your retirement lump sum will be paid as a grant following your death. LGPS Councillor allows you to say who you would like any death grant to be paid to by completing an Expression of Wish form. This form is available from your

LGPS fund. The scheme's administering authority, however, has absolute discretion when deciding who to pay any death grant to.

A widow / widower (either from a same or opposite sex marriage) or civil partner's long-term pension will also become payable. The widow, widower or civil partner's pension is payable at the rate of one-half of your deferred pension.

Long-term children's pensions will also be payable for so long as children remain eligible following your death.

## Can I rejoin LGPS Councillor at a later date?

If you opt out of paying LGPS Councillor contributions once, you can rejoin at any time if you are still an eligible councillor. If you opt out of LGPS Councillor more than once, unless you elect to rejoin the scheme within three months of starting as an eligible councillor with a new Welsh council, you will only be allowed to rejoin at the discretion of your council. You can ask your council what their policy is on this.

## Transferring my pension

If you leave the scheme more than one year before your normal retirement age, you may transfer the cash equivalent value of your pension benefits into another work pension scheme (so long as they are willing and able to accept it), into a personal pension plan, into a 'buy-out' insurance policy or into a stakeholder pension scheme.

(You cannot transfer into the LGPS in England or Wales unless you participate again in the same LGPS fund as a councillor member).

The method of calculating the cash equivalent value of your pension rights complies with rules of the Pensions Schemes Act 1993 and any value quoted is guaranteed for three months.

If you are thinking about whether to transfer benefits, make sure you have full information about the two pension schemes, so that you can compare them. For example, details of what your benefits are worth in LGPS Councillor and details of what your benefits would be worth in the new pension scheme, if transferred. When you compare your options, don't forget that your LGPS Councillor benefits are guaranteed cost of living increases. However, transferring your pension rights is not always an easy decision to make and you may wish to seek the help of an independent financial adviser before you make a decision to transfer your deferred benefits to a personal pension plan, stakeholder pension scheme, buy-out insurance policy or to an employer's money purchase scheme, as you will be bearing all of the investment risk which could significantly affect your future pension benefits.

Note that you must take appropriate independent financial advice before transferring from LGPS Councillor (if benefits are termed 'safeguarded benefits') to an arrangement which is termed as offering 'flexible benefits' (for example, those benefits which are part of a defined contribution scheme which are flexible). This is a legal requirement if the cash equivalent

transfer value of all your LGPS Councillor benefits (excluding any additional voluntary contributions) is more than £30,000.

## Pensions and divorce or dissolution of a civil partnership

Under LGPS Councillor, if you get divorced or your civil partnership is dissolved:

- your ex-partner will not qualify for a surviving partner's pension if you die before them
- children's pensions will still be payable. They're not affected by divorce or dissolution of a civil partnership
- If you have said that you would like your ex-partner to receive any grant payable on your death by completing and returning a death grant expression of wish form, this will remain in place unless you change it. (The Court may, however, issue an Earmarking Order stating that all or part of any death grant is payable to your ex-partner)

In divorce proceedings, judicial separations or nullity of marriages, or for dissolution / separation / nullity of a civil partnership, you must get the cash equivalent value of your pension rights from your LGPS fund. The Court will take this into account in the divorce or dissolution settlement. (In Scottish divorces / dissolution, only the pension rights built up during the period of the marriage / civil partnership are taken into account).

The Court may offset the value of your pension rights against your other financial assets in the divorce / dissolution settlement or it may issue a Pension Sharing Order or an Earmarking Order against your pension.

If the Court issues an Earmarking Order, the Order may state that when your benefits come into payment your ex-partner should receive one, or a combination, of the following benefits:

- all or part of your pension (this does not apply to divorces / dissolutions in Scotland)
- all or part of your lump sum retirement grant
- all or part of any lump sum paid in the event of your death

An Earmarking Order against pension payments, but not lump sums (unless the Order directs otherwise), will automatically become invalid if your ex-partner remarries or enters into a civil partnership. If this happens, the full pension would be restored to you. Pension payments to your ex-partner would stop when you die.

If the Court issues a Pension Sharing Order (or you are subject to a qualifying agreement in Scotland), part of your pension benefits are transferred to your ex-partner.

Your pension, your lump sum and the surviving partner's pension, (but not children's pensions), will be reduced accordingly. Your ex-partner will have pension benefits in their own right which:

- can be left in the scheme to be payable from normal retirement age of 65, or

- can be taken sooner (on or after age 55 with a reduction for early payment), or
- can be transferred to another qualifying pension scheme

The reduction to your benefits is known as a pension debit. The amount of the pension debit will be increased in line with the rise in the appropriate cost of living index between the date the debit was first calculated and the date your benefits are paid. When your benefits become payable, the revalued amount of the pension debit will be deducted from your retirement benefits using guidance from the Government Actuary.

You may be able to pay additional voluntary contributions or contribute to a different personal pension plan or stakeholder pension scheme in order to make up for the lost pension following a pension share.

The cost of your LGPS Fund supplying information and complying with any court order about your LGPS Councillor pension, will be charged to you and/or your ex-partner.

Please note that if your pension benefits in LGPS Councillor are reduced following a Pension Sharing Order, then for the purposes of calculating the value of your pension savings in LGPS Councillor for the annual allowance, the reduction in your benefits is ignored in the year that the Pension Sharing Order takes effect.

## Help with pension problems

### Who can help me if I have a query or complaint?

If you are in any doubt about your benefit entitlements or have a problem or question about your LGPS Councillor membership or benefits, please contact your LGPS fund. They will explain or put right any misunderstandings or inaccuracies as quickly and efficiently as possible.

If you are still dissatisfied with any decision made in relation to the scheme, you have the right to have your complaint reviewed under the Internal Dispute Resolution Procedure. There are also several other regulatory bodies that may be able to help you. The various ways you can ask for help with a pension problem are:

#### Internal Dispute Resolution Procedure (IDRP)

In the first instance, you should write to the person nominated by the council that made the decision about which you wish to appeal. You must do this within six months of the date of the notification of the decision or the act of omission about which you are complaining (or such longer period that the nominated person considers reasonable).

The nominated person will consider your complaint and notify you of their decision. If you are still dissatisfied with that person's decision (or their failure to make a decision), you may, within six months of the date of the decision, apply to the administering authority to have the decision reconsidered.

To avoid any unnecessary effort on your behalf, we would welcome the chance to try to resolve the issue which you are dissatisfied with, before you resort to a formal complaint.

## MoneyHelper

If you have general requests for information or guidance about your pension arrangements, contact:

**Address:** Money and Pensions Service, 120 Holborn, London, EC1N 2TD

**Phone:** 0800 011 3797

**Website:** <https://www.moneyhelper.org.uk/en/pensions-and-retirement?source=tpas>

## The Pensions Ombudsman (TPO)

You have the right to refer your complaint to The Pensions Ombudsman free of charge. The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of work and personal pension schemes.

Contact with The Pensions Ombudsman about a complaint needs to be made within **three years of when the event(s) you are complaining about happened**. Or, if later, **within three years of when you first knew about it (or ought to have known about it)**. There is discretion for those time limits to be extended.

The Pensions Ombudsman can be contacted at:

**Address:** 10 South Colonnade, Canary Wharf, London, E14 4PU

**Phone:** 0800 917 4487

**Email:** [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

**Website:** [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

## The Pensions Regulator (TPR)

This is the regulator of work-based pension schemes. The Pensions Regulator has powers to protect members of work-based pension schemes and a wide range of powers to help put matters right, where needed. In extreme cases, the regulator can fine trustees or employers, and remove trustees from a scheme.

You can contact The Pensions Regulator at:

**Address:** Napier House, Trafalgar Place, Brighton, BN1 4DW

**Phone:** 0345 6000 707

**Website:** [www.thepensionsregulator.gov.uk/en](http://www.thepensionsregulator.gov.uk/en)

## How can I trace my pension rights?

The Pension Tracing Service holds details of pension schemes, including LGPS Councillor, together with relevant contact addresses.

It provides a tracing service for ex-members of schemes with pension entitlements (and their survivors), who have lost touch with previous schemes. All work and personal pension schemes must register if the pension scheme has current members contributing to the scheme or people expecting benefits from the scheme.

If you need to use this tracing service, please write to:

**Address:** The Pension Service 9, Mail Handling Site A, Wolverhampton, WV98 1LU

**Phone:** 0800 731 0175

**Website:** [www.gov.uk/find-pension-contact-details](http://www.gov.uk/find-pension-contact-details)

**Don't forget to keep your pension providers up to date with any change in your home address and other contact details.**

## Further information and disclaimer

The information in this guide is based on the 1997 LGPS rules and other relevant laws. This guide is for councillors in Wales and reflects the provisions of LGPS Councillor and overriding laws at the time of publication in **April 2025**. The Government may make changes to overriding laws and, after consultation with interested parties, may make changes in the future to LGPS Councillor.

This short guide cannot cover every personal circumstance and does not cover rights that apply to a limited number of employees, for example:

- those members whose pension benefits increase in any tax year by more than the current annual allowance of £60,000, or
- those members who are subject to a special annual allowance tax charge, or
- those members to whom protected pension rights apply, or
- those members whose pensions are subject to a Pension Sharing Order following divorce or dissolution of a civil partnership

Please note that if your pension benefits are subject to a Pension Sharing Order issued by the Court following a divorce or dissolution of a civil partnership, your benefits will be reduced in accordance with the Court Order or agreement.

In the event of any dispute over your pension benefits the appropriate laws will prevail. This short guide does not confer any contractual or statutory rights and is provided for information purposes only.

Flintshire County Council is the administrative authority of the Clwyd Pension Fund and we use your personal data in accordance with Data Protection legislation to provide you with a pension administration service. For more information about how we use your data, who we share it with and what rights you have in relation to your information, please visit the privacy notice on the Pension Fund website:

<https://mss.clwydpensionfund.org.uk/privacy-notice>

More detailed information about LGPS Councillor is available from:

**Phone:** 01352 702940 / 01352 702950 / 01352 702880

**Email:** [pensions@flintshire.gov.uk](mailto:pensions@flintshire.gov.uk)

**Address:** Clwyd Pension Fund, Tŷ Dewi Sant, St. Davids Park, Ewloe, Flintshire, CH5 3FF

**Website:** <https://mss.clwydpensionfund.org.uk>



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**Clwyd Pension Fund, Tŷ Dewi Sant, St. Davids Park, Ewloe, Flintshire, CH5 3FF**

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