

As part of your employment package, you are entitled to membership in the Local Government Pension Scheme (LGPS), administered by Avon Pension Fund.

The LGPS is a secure pension scheme, guaranteed by government and will provide you with a regular lifelong income in retirement.

Contribution rates

Your contribution rate depends on how much you are paid. The rates are available on the Avon Pension Fund website: www.avonpensionfund.org.uk/how-much-do-i-pay

You may need to elect to join

Most employees are auto-enrolled into the pension scheme. However, if you were previously a member of the LGPS and opted out, or if you have a contract of employment for under 3 months, you will not automatically be enrolled. If you wish to join the LGPS please inform us (your employer) promptly, so your pension contribution can be taken from your next available pay.

Opting out of the LGPS

You have the right to opt out of the pension scheme. To do so you will need to complete an 'opting-out' form (LGPS 04). This form can be downloaded from the Avon Pension Fund website: <https://www.avonpensionfund.org.uk/opting-out>

You will be re-enrolled on or after our cyclical re-enrolment date, following any opt- out you make. This is to encourage employees to consider joining the pension scheme when their circumstances change.

If you are leaving the scheme due to financial reasons, you may want to consider moving to the 50/50 scheme, which will be cheaper for you in terms of the contributions you pay but whilst still building a pension for your retirement.

Find out more about the Fund: www.avonpensionfund.org.uk.