

# A Brief Guide

## Application of this leaflet

*The guide only applies to persons who are active, contributory members of the LGPS on or after 1st April 2014. It does not apply to persons who retired or became entitled to a pension prior to 1st April 2014.*

### Eligibility for membership of the LGPS

Local authority employees will automatically be brought into the Pension Scheme if they have a contract of employment for 3 months or more. Persons employed on a temporary contract for less than 3 months:-

- Can opt in writing to become a scheme member.
- Will automatically be brought into the scheme on the first day of the payment period following their contract being extended to cover a period of 3 months or longer.
- Will be automatically brought into the scheme on their “automatic enrolment date” i.e. when the employer must auto-enrol them under the Government’s “auto-enrolment” programme. Your employers can postpone auto enrolling you for a limited period in some circumstances and they will advise you accordingly.

Employees of organisations which participate in the LGPS on a voluntary basis (i.e. admitted bodies and parish councils) need the approval of their employer to participate in the LGPS.

A person may end their membership of the LGPS by notifying the Pension Section that they no longer wish to participate in the Scheme. A person wishing to leave the scheme should complete an “Opt Out” form which can be obtained from the Pension Section – see the contact details at the end of this leaflet.

Entry into the LGPS is not available to any person aged 75 or over.

The LGPS is not available to persons whose employment entitles them to participate in another public service pension scheme e.g. the Teachers’ or Firefighters’ Pension Scheme.



### Transferring earlier pension rights from the LGPS in England and Wales

If you join the LGPS in your current job on or after 1st April 2014 and in a former employment you were a member of the LGPS those rights will **automatically** be aggregated with your current period of scheme membership (i.e. linked with your current job) unless you have an entitlement to a deferred pension in respect of your earlier period of membership and make a formal election within 12 months of joining the scheme in your current job that you wish to retain a separate pension entitlement in respect of your former employment. If you joined the LGPS in your current job before 1st April 2014 and in a former employment you were a member of the LGPS those rights will only transfer to count in your current post if you make a written election to transfer those rights within 12 month of joining the LGPS in your current job i.e. transfer is **not** automatic for pre 1st April 2014 scheme entrants.

### Transferring earlier pension rights from schemes other than the LGPS in England and Wales

If in a former employment you were a member of a pension scheme **other than the LGPS England and Wales**, or if you hold rights in a personal pension arrangement, it is normally possible to transfer such rights into the LGPS. A request to transfer pension rights must be made within 12 months of starting your new employment, or if later, of joining the Scheme. **If you want to transfer pension rights it’s your responsibility to make sure the formal written election is in place within the time limit.**

## Contributions

Scheme members pay a percentage contribution determined by the person's annual pay rate. For this purpose pay includes non-contractual overtime.

The contribution bands for 2015/16 are as follows:-

Band	If your pay is:	Contribution Rate
1	Up to £13,600	5.5%
2	£13,601 to £21,200	5.8%
3	£21,201 to £34,400	6.5%
4	£34,401 to £43,500	6.8%
5	£43,501 to £60,700	8.5%
6	£60,701 to £86,000	9.9%
7	£86,001 to £101,200	10.5%
8	£101,201 to £151,800	11.4%
9	£151,801 or more	12.5%

**PLEASE NOTE** - the contribution earnings bands will be reviewed periodically (normally every 3 years) and can therefore change.

## Employer Contributions

The employer is required to pay a rate of contribution, designed to maintain the solvency of the Pension Fund. The employer's contribution rate is reviewed every 3 years by an independent actuary.

## Pensions

The LGPS is a career average revalued earnings or CARE pension scheme. This means that a person's pension is based upon the revalued average of a person's pensionable pay earned during the course of their period of scheme membership.

From 1st April 2014 pensions build up at a rate of 1/49th of the employee's pensionable pay for **each year** they have been a member of the pension scheme (unless the person opts to pay reduced contributions – see section on the 50/50 option). Pensionable pay is usually the earnings upon which the employee has paid pension contributions. Pay includes non-contractual overtime for pension rights earned on or after 1st April 2014. Each year's earnings are then revalued (increased) each year in line with CPI inflation.

## An example of a CARE Pension Calculation

This example is based on a person who has been a member of the LGPS CARE scheme for 5 years and for the purposes of this illustration CPI inflation is assumed to be about 3%

Year	Pay	Accrual Rate	Cumulative Inflation Factors	Pension Earned
1	£17,000	X 1/49th	X 1.15	= £399
2	£18,000	X 1/49th	X 1.11	= £408
3	£19,500	X 1/49th	X 1.06	= £422
4	£19,900	X 1/49th	X 1.03	= £418
5	£23,000	X 1/49th	X 1.00	= £469
		<b>Total Due</b>	<b>Annual Pension</b>	<b>= £2,116</b>

## Pension Rights Earned In The LGPS (England and Wales) Prior 1st April 2014

Pension rights earned in the LGPS (England and Wales) prior to 1st April 2014 are protected and will still provide a pension based upon the person's final year's pensionable pay when they retire or leave, pay being as defined in the scheme as it existed on the 31st March 2014 (the "old" scheme). Non-contractual overtime did not count as pensionable pay in the assessment of the final years pay in the scheme as it existed 31st March 2014 and will not therefore count for the purpose of a person's protected final salary rights earned before 1st April 2014.

Pension rights earned in the scheme before 1st April 2008 are calculated at a rate of 1/80 of the final years pay for each year of scheme membership plus an automatic lump sum of 3 times the pre 1st April 2008 pension.

Rights earned in the scheme on or after 1st April 2008 but before 1st April 2014 are calculated at a rate of 1/60 of the final years pay for each year of scheme membership.





## Example

If we start with the person in the above CARE example and assume that in addition to the 5 years they were a member of the CARE LGPS from 1st April 2014, they also have 10 years membership of the scheme prior to April 2014.

*This person would have:-*

- 4 years in the “pre April 2008” “80ths Scheme” which applied up until 31st March 2008.
- 6 years in the “post 2008” “60ths Scheme” which was in place during the period 1st April 2008 until 31st March 2014.
- 5 years in the 2014 CARE Scheme starting 1st April 2014 (as in the above CARE example).

Membership prior to April 2014 is protected and still attracts a pension based upon the member’s final year’s pensionable salary (as defined in the LGPS as at 31st March 2014).

*The pension in this example would be:-*

<b>Final years pay</b>		
£23,000 ÷ 80 x 4 years in the 80th scheme	=	£1,150
<b>Final years pay</b>		
£23,000 ÷ 60 x 6 years in the 60th scheme	=	£2,299
<b>Post 2014 CARE Pension</b>		
(see earlier CARE example)	=	£2,116
<b>Total Annual Pension</b>	=	<u>£5,565</u>

The person would also be entitled to an automatic lump sum of £1,150 x 3 = £3,450 in respect of the 80th scheme.

## An option to give up annual pension in favour of a Lump Sum

You may opt to give up part of your pension in exchange for a tax free lump sum, this includes any pension earned before 1st April 2014 and would provide a lump sum additional to any automatic lump sum paid in respect of pre 1st April 2008 service. The extent to which you can convert pension into tax free lump sum is prescribed by the tax authorities. The conversion rate is 1:12 with every £1 of pension given up providing an extra lump sum of £12 e.g. if a person gave up £1,000 annual pension for life they would get in return a lump sum of £12,000.

Before exercising an option to convert pension into lump sum please consider taking independent financial advice.

## Employer Awarded Additional Pension

Employers can, at their discretion, award a person additional pension. Employers must have a published policy on the use of this discretion.

**PLEASE NOTE** - granting additional pension is expensive and most employers have determined not to make such awards.

## Qualifying conditions for pension entitlement

*A member **must** have:-*

- completed a minimum of 2 years Scheme membership, or
- have less than 2 years Scheme membership and have transferred non-Local Government rights into the LGPS, or
- have less than 2 years Scheme membership, have paid National Insurance and leave in or after the tax year in which they attain State Pension Age.

in order to qualify for a pension.

The payment of any pension is subject to the person meeting the necessary qualifying period of scheme membership and the age, ill-health, redundancy or early retirement criteria set out in the Scheme.

Unless your employer agrees to your taking “flexible retirement” you must cease your employment before your pension can be paid in respect of that employment.

## Retirement At Normal Pension Age

**Normal Pension Age** within the LGPS is the same as your State Pension Age or your 65th birthday where this falls after your State Pension Age. Persons who remain in employment after their Normal Pension Age stay in the Scheme. If a person retires after their Normal Pension Age their pension would be paid at an actuarially increased rate. You cannot delay taking your pension beyond age 75.

## Retirement from age 55

From age 55 onwards you can voluntarily retire **without** your employers consent and draw your pension however, your pension would normally be subject to an actuarial reduction if you choose to retire before your Normal Pension Age.

## Flexible Retirement

From age 55 onwards, your employer can allow you to reduce your hours of work or your grade and continue working whilst receiving your pension i.e. subject to your employer’s agreement you could move to part-time working or a lower graded post and start to receive some or all of your pension. Any pension paid would normally be subject to an actuarial reduction if taken before your Normal Pension Age.

## Redundancy Retirement (including Efficiency)

If you are dismissed by your employer on grounds of redundancy (or, you are required to retire early by your employer or you mutually agree with your employer to retire for reasons of business efficiency) and you have attained age 55 you are entitled to the immediate payment of your pension. The pension, other than any extra pension earned by the payment of Additional Pension Contributions, would be paid without reduction.

## Rule of 85 Protections - Scheme members prior to the 30th September 2006 only

The "rule of 85" gave certain employees the option to retire without early payment reductions as a right from age 60 if the sum of their age and period of scheme membership (both in complete years) amounted to 85 or more. This rule was removed from the LGPS on the 1st October 2006 however the pension rights of scheme members who have service prior to 1st October 2006 were protected. Rule of 85 protections are complex and further detail of their application can be found on the LGPS website <http://www.lgps2014.org/>

For employees born after 31st March 1960 only pension rights earned before 1st April 2008 are protected. Scheme members born before 1st April 1960 may additionally have some protection in respect of rights earned after 31st March 2008.

**If you retire voluntarily on or after age 55 but before age 60 under the provisions of the 2014 LGPS rule of 85 protections would not fully be taken into account when calculating your pension.**

## Ill-Health Pensions

There is no minimum age requirement for the payment of an ill-health pension.

*If you have completed at least 2 years scheme membership and your employer terminates your employment before your Normal Pension Age because of ill-health and you are medically certified as being:-*

- 1. permanently incapable of performing the duties of your employment and**
- 2. not immediately capable of undertaking "gainful employment",**

you would become entitled to an immediate ill-health pension. Any medical certification must be made by the employer's approved occupational health physician and not your own doctor. There are 3 tiers of ill-health pension.

Not capable of undertaking "gainful employment" means that you are not capable of undertaking paid employment for 30 or more hours a week for a period of 12 months.

## Tier One ill-health Pension

Where the ill-health certification confirms that you are unlikely to be capable of undertaking gainful employment before you attain Normal Pension Age, your accrued pension will be paid plus additional pension equivalent to the pension which you would have earned from leaving your employment up to your Normal Pension Age (ignoring any option to participate in the 50/50 section) e.g. a person aged 50 with a Normal Pension Age of 66 could get additional pension based upon 16 years. The pension for the additional period would be calculated on your "Assumed Pensionable Pay" i.e. would be based upon the annual equivalent of the average of your 12 weeks or 3 months earnings prior to your date of leaving or going on sick leave with reduced pay, if earlier.

## Tier Two ill-health Pension

Where the ill-health certification confirms that you are not likely to be capable of undertaking gainful employment within 3 years of leaving employment, but that you are likely to be able to do so before your Normal Pension Age, your accrued pension will be paid plus additional pension equivalent to 25% the pension which you would have earned from leaving your employment up to your Normal Pension Age e.g. a person aged 50 with a Normal Pension Age of 66 could get additional pension based upon 4 years i.e.  $16 \text{ years} \times 25\% = 4 \text{ years}$ . The pension for the additional period would be calculated on your "Assumed Pensionable Pay" i.e. would be based upon the annual equivalent of the average of your 12 weeks or 3 months earnings prior to your date of leaving or going on sick leave with reduced pay, if earlier.

## Tier 3 Ill-health Pension

Where the ill-health certification confirms that although you are permanently incapable of performing the duties of your current post you would be likely to be capable of undertaking gainful employment within 3 years of leaving employment, your accrued pension would be put into payment (without any additional pension) on a temporary basis for a maximum of 3 years. The pension would however be reviewed after 18 months and would be stopped if you were found on review to be capable of undertaking gainful employment. The pension would also stop, if during the 3 year period, you were to engage in gainful employment. Where a tier 3 ill-health pension is stopped it becomes a deferred pension and again becomes payable at Normal Pension Age.

It is possible for your employer, when conducting the 18 month review, to determine that your pension should be upgraded to a tier 2 ill-health pension provided the independent doctor advising the employer confirms that you now meet the health criteria for such an ill-health award.





## The 50/50 Section – an option to pay reduced pension contributions and earn a reduced level of pension

A member of the LGPS can opt to reduce their contribution to the scheme by 50% i.e. a person who is earning £18,000 a year and contributing to the scheme at a rate of 5.8% could opt to pay contributions to the scheme at a reduced rate of 2.9%. During any period when a person opts to pay reduced contributions in this way they would only earn 50% of the normal pension i.e. during any period that the person opts to pay 50% less in contributions they would be earning pension at a rate of 1/98th of pay.

Where a person has opted to pay 50% less in contributions their employer would have to re-enrol them into the full LGPS once every 3 years on the employer's auto-enrolment date i.e. in this example the person's contributions would revert to 5.8% and they would start to earn pension at the full rate of 1/49th. The person could however make a further written election to go back into the 50/50 scheme and their contribution would revert to 2.9% and they again would start to earn pension at a 1/98th rate.

Where a person in the 50/50 Section:-

1. dies in service and a spouse or partner's pension is due or
2. retires on the grounds of permanent ill-health

any **additional** pension granted in these circumstances would be calculated as if their option to participate in the 50/50 Section had ended at the date of death or retirement and they had once again opted to join the full scheme.

If you have a period of sick leave without pay you would be re-enrolled into the full scheme, this is because whilst on "no pay" you would be earning full pension benefits i.e. full contributions would be deemed to be paid on your behalf during that period. On returning from unpaid sick leave you would still be in the main scheme, if you wished to revert to the 50/50 Section you would have to make another written 50/50 option.

## Pensions Increase

LGPS pensions and other benefits are subject to the public service "index linking" arrangements i.e. pensions are increased in line with CPI inflation.

## Refunds of employee contributions

A refund of contributions is only available if you have completed less than 2 years' membership of the LGPS and:-

- you have not transferred non local government pension rights into the LGPS,
- you have never before had a benefit paid to you by the LGPS,
- you are not entitled to a deferred pension from the LGPS in respect of any earlier period of employment in England and Wales,
- you are not currently contributing to the LGPS in another employment.
- You have not paid national insurance and left in or after the tax year in which you attain State Pension Age.
- You not have attained age 75.

A refund cannot be claimed if you again become a member of the LGPS within one month and one day of leaving your previous job, or opting out of the scheme.

Any refunded contributions would be subject to deductions relating to tax and National Insurance.

## Deferred Benefits

If you leave employment after 2 or more years scheme membership (or you do not meet the criteria for a refund of contributions) and do not qualify for the immediate payment of your pension, you can leave your pension deferred within the LGPS for payment at Normal Pension Age. Deferred pensions are subject to the public service "index linking" arrangements during the period of deferment.

You can opt to take payment of your deferred pension as a right from age 55 onwards. Your pension would however be subject to reductions if you draw it before your Normal Pension Age. Deferred pensions can be paid early without reductions, before retirement age, where the former employer's approved medical physician certifies that you are permanently incapable of performing the duties of your former employment by reason of ill-health and that you are unlikely to be capable of undertaking gainful employment before you attain state pension age or for at least 3 years, whichever is the sooner.

## Transferring your LGPS pension rights to another pension scheme or fund

If you leave employment, before you qualify for the immediate payment of your pension, you may be entitled to transfer the Cash Equivalent Value (CEV) of your pension to an alternative pension arrangement.

The Government Actuary determines how Cash Equivalent Transfer Values (CETV's) are to be calculated. Estimated transfer values are available from the Pension Section (see address at the end of this leaflet).

Furthermore, if you change local government employer after 1st April and join the LGPS in your new job, the LGPS pension rights you have in the Northumberland Pension Fund would normally transfer and be aggregated with your new period of scheme membership. If you do not want your pension rights to transfer in this way you must normally make an election to retain your deferred pension as a separate entitlement within 12 months of starting your new employment and joining the scheme.

## Lump sums payable on death before age 75

From first joining the LGPS (including those in the 50/50 Section) you are covered for a lump sum payment **should you die in service**. The lump sum is more or less 3 years pay.

Where a **pensioner dies** before age 75 a lump sum is due of 10 times the annual pension (ignoring any reduction to the pension as a result of commuting pension for lump sum) **less** the sum of any pension paid during retirement plus any commuted lump sum paid at retirement (commuted lump sum means pension converted to lump sum at a 1:12 rate).

Where a **deferred member** dies before their pension becomes payable a lump sum of 5 times the deferred pension is due.

A form is available from the Pension Section which allows you to nominate who you would wish to receive any lump sum payable in the event of your death.

## Death in service – survivor pensions

Where a person dies in service leaving a widow, widower, a civil registered same sex partner or a qualifying co-habiting (unmarried or unregistered) partner a long-term survivor benefit is due. The pension is 1/160th of each year's revalued pensionable pay for each year of scheme membership plus the additional pension that would have been awarded had the scheme member retired on the highest tier of ill-health pension, based however on the assumption that such additional pension accrued at a 1/160 rate.

**Example – a person dies in service aged 50. Their Normal Pension Age is 66. They have been a scheme member for 5 years**

Year	Pay	Accrual Rate	Cumulative Inflation Factors	Pension Earned
1	£17,000	X 1/160th	X 1.15	= £122
2	£18,000	X 1/160th	X 1.11	= £125
3	£19,500	X 1/160th	X 1.06	= £129
4	£19,900	X 1/160th	X 1.03	= £128
5	£23,000	X 1/160th	X 1.00	= £144
<b>Annual Pension</b>				<b>= £648</b>

To this pension of £648, additional pension would be added. This would be based upon the person's Assumed Pensionable Pay and in this case the 16 years from age 50 to 66 Normal Pension Age, **i.e.** £23,000 assumed pensionable pay ÷ 160 x 16 years = £2,300 + £648 = £2948 total widows/widowers pension due.

For persons who have scheme membership before 1st April 2014 a further amount of pension would be due based upon the terms of the LGPS as at 31st March 2014. Normally this would be a pension of 1/160th of the person's final years pensionable pay (as defined in the scheme rules as at 31st March 2014) for each year or part year of LGPS membership prior to 1st April 2014 but see LGPS website for full details. Please note that scheme membership before 6th April 1988 will not count when calculating any co-habiting partner's pension payable on death.

## Death on pension – survivor pensions

If you die on pension a long-term survivor benefits is due to your spouse, civil registered same sex partner or qualifying co-habiting partner. The pension would be 1/160th of each year's revalued pensionable pay for each year of scheme membership.

For persons who have scheme membership before 1st April 2014 a further amount of pension would be due based upon the terms of the LGPS as at 31st March 2014. Normally that would be a pension of 1/160th of the person's final years pensionable pay (as defined in the scheme rules as at 31st March 2014) for each year or part year of LGPS membership prior to 1st April 2014 but see LGPS website for full details. Please note that scheme membership before 6th April 1988 will not count when calculating any co-habiting partner's pension payable on death.

## What is a qualifying co-habiting partner?

*Before a pension can be paid to a surviving co-habiting partner the partner must be able to substantiate that for a period of 2 or more years the following 4 conditions have been met:-*

- 1. The couple lived together as husband and wife or civil registered same sex partners.**
- 2. They were free to marry each other or enter into a civil registered same sex partnership,**
- 3. They were financially interdependent or the surviving partner was dependent upon the scheme member.**
- 4. Neither have been living with someone else as if they were husband and wife or civil registered (same sex) partners.**

## Children's Pensions

In certain circumstances pensions may be payable to the dependent children of a deceased scheme member, pensioner or deferred member. See the LGPS website for further details regarding the circumstances in which children's' pensions are payable e.g. meaning of dependant, age limitations and status of the child in relation to whole-time education etc.

## Divorce

If you get divorced the court may award the value of all, or part of your pension entitlement to your former spouse. Similar provisions apply where a civil registered same sex partnership is dissolved.

## Opting Out Of The Scheme

If you opt out of the LGPS **before** you have completed 3 months scheme membership you will be treated as if you had never joined the scheme and your contributions will be repaid to you by payroll, less tax and National Insurance.

## Additional Voluntary Contributions – AVC'S

It is possible to pay AVC's to improve your benefits, including those payable on death. This Authority has an AVC arrangement with the Prudential.



## Purchase of additional pension

The LGPS allows members to pay extra contributions to purchase additional pension directly from the Scheme. This is an alternative to AVC's.

## Authorise Leave of absence

You would not earn or be credited with any pension during any period of unpaid leave of absence authorised by your employer. You would however have the option to purchase any pension lost due to such leave by paying "Additional Pension Contributions". The costs of purchasing any such lost pension can be provided by the Pension Section.

## Shared Cost AVC arrangements

Employers can if they so wish, contribute to AVC arrangements on behalf of employees on a shared cost basis. Most local authorities have however determined not to offer such arrangements. Your employer can advise you of the situation within your own organisation.

## Tax Approval

The LGPS is a registered pension scheme. Therefore if you are a tax payer, scheme contributions attract full tax relief.

HM Revenue and Customs do however impose limits on both the total value of your pension rights in all schemes and the amount by which the value of your pension rights may increase in any one year. For tax year 2014/15 additional tax would be due on the amount by which the value of your total pension rights, at retirement, exceeded £1.25 million – the "lifetime allowance". Furthermore for 2014/15 tax is payable on any annual growth in the value of your total pension rights in excess of £40,000 – the "annual allowance". For further information contact HM Revenue and Customs.

## The State Pension Scheme

The LGPS is a contracted out scheme. This means that its members pay a lower rate of national insurance and do not contribute to the State Second Pension – S2P. During your membership of the LGPS you will not be accruing any rights in S2P for that employment. The LGPS must however provide benefits at least as good as most members would have received from S2P.

## Internal dispute procedures

If you are unhappy with any aspect of your pension scheme membership you may, within 6 months of being notified of any decision, raise an appeal. Details of the Dispute Procedures are available from the Pensions Section (see address at the end of this leaflet). If you do have any problems however please, in the first instance, discuss the matter with the Pensions Section before pursuing a formal appeal via the dispute procedures.

## The Pensions Advisory Service (TPAS)

TPAS offer a free advisory service to all pension scheme members. They have local advisors who can help to explain and obtain more information about your pension for you. You can normally contact a TPAS advisor through your local Citizens Advice Bureau or by contacting them directly at 11 Belgrave Road, London SW1V 1RB, telephone 0845 601 2923.

## The Pensions Ombudsman

The Pensions Ombudsman can investigate complaints of maladministration or disputes of fact or law about decisions that have been made in respect of your pension. If you would like the Pensions Ombudsman to consider a complaint, you should go through the internal dispute procedures first and discuss the matter with TPAS before referring the matter to the Ombudsman. The Pensions Ombudsman's address is 11 Belgrave Road, London SW1V 1RB, telephone 020 76302200.

## The Pensions Regulator

The Regulator may intervene where scheme administrators etc. are in breach of their statutory duty. His address is, Napier House, Trafalgar Place, Trafalgar Street, Brighton, East Sussex, BN1 4DW, telephone 0870 6063636.

## Special membership conditions

Special membership conditions may apply to certain types of people. Please consult the LGPS web site guide for more information in this respect.

## The Local Government Pension Scheme Regulations

This leaflet is only designed to give a brief outline of the Local Government Pension Scheme. It is not therefore intended to be a complete and authoritative statement of law.

Persons who were members of the LGPS before 1st April 2014 (or who have transferred protected final salary pension rights into the LGPS from another public sector scheme) should read the full scheme guide to ensure that they understand how the protected final salary element of their pension will be calculated. All aspects of these protections are not covered in this brief guide.

The Scheme is governed by the relevant statutory regulations. Nothing in this leaflet can override the statutory provisions governing the scheme i.e. benefits will always be calculated in accordance with the law governing the LGPS. This leaflet cannot and does not impart any entitlement upon the reader or any other individual.



## Contact Details

For more information please contact, Pensions Section, Finance Directorate, County Hall, Morpeth, Northumberland NE61 2EF should you require any further information or assistance. More detailed information regarding the LGPS can be obtained from the LGPS websites.

Pensions email: [pensions@northumberland.gov.uk](mailto:pensions@northumberland.gov.uk)

Phone: 0345 600 6400 (switchboard)

The LGPS websites can be accessed at the following:-

<http://www.lgps2014.org/>

<http://www.lgps.org.uk/lge/core/page.do?pageId=97977>

Link to full scheme guide: <http://www.lgpsregs.org/index.php/guides/employees-guides>

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2014