

# City of London Local Government Pension Scheme

## New Starter Pack

### Membership of the Local Government Pension Scheme

The City of London provides membership of the Local Government Pension Scheme (LGPS) to employees aged under 75 who have a contract of employment that is for at least 3 months.

If this applies to you, you will have been automatically entered into membership of the LGPS with effect from your first day of service, however membership to the scheme is not compulsory and you have the right to opt out.

A copy of the employees' guide to the LGPS can be viewed at [www.cityoflondonpensions.org](http://www.cityoflondonpensions.org) The guide provides full details of the benefits of belonging to the scheme.

Please can you submit copies of the following documents to the Pensions Office:

- Birth Certificate or Passport
- Husband's/Wife's/Civil Partner's birth certificate or passport (if applicable)
- Marriage Certificate /Civil Partnership Certificate (if applicable)
- Decree Absolute (if applicable)
- Confirmation of basic details form (copy attached)
- Lump Sum Death Benefit – Expression of wish form (copy attached)
- Previous Pension Rights Form (copy attached)

They can be scanned and sent to [pensions@cityoflondon.gov.uk](mailto:pensions@cityoflondon.gov.uk) : Alternatively, the postal details are shown at the end of this document.

**It is very important that we receive this information, so please return the above as soon as possible. If we do not receive them, it may affect your future pension entitlement. You may have submitted some or all of these documents previously as part of your HR induction process, in which case you do not need to submit them again. If there are any forms that you have not already submitted, please do so now.**

### The Pension Scheme

The Local Government Pension Scheme in which you participate is provided by the City of London Corporation. The LGPS is a registered public service scheme under Chapter 2 of Part 4 of the Finance Act 2004 and the LGPS is a qualifying pension scheme, which means it meets or exceeds the government's standards. The scheme complies with the relevant provisions of the Pension Schemes Act 1993, the Pensions Act 1995, the Pensions Act 2004 and the Pensions Act 2008.

## Pension Contributions

As a member of the scheme, you will be required to contribute the percentage of your salary as set out in the table below. The City of London will also contribute to the scheme on your behalf, with the employer contribution to the scheme being determined every three years when the Pension Fund is valued by the Fund's appointed actuary.

### Employee contribution tables for 2026/27

Pay Bands	Contribution Rates
Up to £18,400	5.5%
£18,400 - £29,000	5.8%
£29,001 - £47,300	6.5%
£47,301 - £59,800	6.8%
£59,801 - £84,000	8.5%
£84,001 - £119,100	9.9%
£119,101 - £140,400	10.5%
£140,401 - £210,700	11.4%
£210,701 or more	12.5%

Your contributions to the LGPS will be deducted from the pensionable pay you receive each pay period.

The City of London has determined that your contribution rate will be reviewed periodically or in the event of a material change to your pensionable pay; The Pensions Office will notify you of any further changes. If you have any questions about your pension or you think your contribution rate has been incorrectly determined, please contact the Pensions Office by emailing [pensions@cityoflondon.gov.uk](mailto:pensions@cityoflondon.gov.uk)

### Paying more into the scheme

As a member of the scheme you can, if you wish, increase your pension benefits by paying Additional Voluntary Contributions (AVCs) or Additional Pension Contributions (APCs) and details of these options are included in the employees' guide to the LGPS.

### Can I opt out of the scheme?

If you do not wish to be a member of the scheme (or decide at some later date that you do not wish to be a member), you can obtain an opting out form from [www.cityoflondonpensions.org](http://www.cityoflondonpensions.org) or by contacting the Pensions Office. The form must be returned to your HR or payroll department.

Please note, however, that you cannot sign and date the opting out form until, at the earliest, the first day of membership of the scheme. If you make a valid opt-out within 3 months of being enrolled, you will be treated for all purposes as not having become an active member of the LGPS on this occasion and we will refund to you the contributions paid by you. If you opt out after, then you will be entitled to whatever benefits are due under the rules of the LGPS.

## If I opt out, can I re-join the LGPS at a later date?

Yes. Should you decide at any time to opt out, you have the right to opt to re-join the LGPS from the beginning of the next available pay period after electing to re-join (subject, of course, to meeting the normal requirements for being eligible for membership of the scheme and being under age 75 at the time). You can re-join the scheme by:

- sending a letter, signed by you to the Pensions Office, City of London, PO Box 270, Guildhall, London, EC2P 2EJ
- Sending an email to [pensions@cityoflondon.gov.uk](mailto:pensions@cityoflondon.gov.uk) including the wording “I confirm I personally submitted this notice to join the LGPS” or
- downloading an opt-in form from [www.cityoflondonpensions.org](http://www.cityoflondonpensions.org) and forwarding a completed copy to the Pensions Office

You will then be sent further information on the scheme, including relevant forms to complete, and will be enrolled into the LGPS.

## Regular re-enrolment

If you decide at any time to opt out of membership of the LGPS you will automatically be re-enrolled into the scheme on what is called the “re-enrolment date” if, on that date, you are aged at least 22, under State Pension Age and earning more than £10,000 (current figure), or pro-rata per pay period, unless you had opted out within 12 months prior to the “re-enrolment date”. The “re-enrolment date” is a date chosen by the City of London and will be 1 June 2028. We will contact you when this happens, and you can opt out if it’s still not right for you. Please remember to keep us informed of any change in your home address so that we can contact you when necessary.

## Fixed / Enhanced Protection

Please note that if you are one of the relatively small number of people who applied for, obtained and still hold a Fixed Protection certificate from HMRC (which protects the total value of all pension benefits you can have at £1.8 million if you have Fixed Protection 2012 or £1.5 million if you have Fixed Protection 2014, without triggering an excess benefits tax charge) or an Enhanced Protection certificate you will, as a general rule, lose that Protection if you do not opt out within 3 months of being enrolled into the LGPS. There are, however, exceptions to this general rule which are:

- a) if you hold a Fixed Protection certificate and do not opt out within 3 months but have earlier LGPS membership in England or Wales you will not lose Fixed Protection if you choose to aggregate that earlier period with your current period of membership **provided** you do not have ‘benefit accrual’. However, you will lose Fixed Protection at the point at which ‘benefit accrual’ occurs (which could be immediately upon aggregation of your benefits or at some point thereafter). Information on ‘benefit accrual’ can be found on the HMRC website at [www.gov.uk/tax-on-your-private-pension/lifetime-allowance](http://www.gov.uk/tax-on-your-private-pension/lifetime-allowance)
- a) if you hold an Enhanced Protection certificate and do not opt out within 3 months but have earlier LGPS membership in England or Wales you will not lose Enhanced Protection if you choose to aggregate that earlier period with your current period of membership.

## **Contribution Flexibility - 50/50 Option**

When you are contractually enrolled into the scheme you are placed in the main section of the scheme, however, once you are a member of the scheme you are able to elect in writing, at any time, to move to the 50/50 section if you wish.

The 50/50 section gives you the ability to pay half your normal contributions and build up half your normal pension during the time you are in that section. Whilst you are in the 50/50 section you will still get full life assurance cover, full ill health cover and full survivor benefits in the event of your death. If you elect for the 50/50 section, you will be moved to that section from the next available pay period. A 50/50 option form can be downloaded from [www.cityoflondonpensions.org](http://www.cityoflondonpensions.org) or by emailing [pensions@cityoflondon.gov.uk](mailto:pensions@cityoflondon.gov.uk)

The 50/50 section is designed to be a short term option for when times are tough financially; because of this the City of London is required to re-enrol you back into the main section of the scheme approximately every three years on a "re-enrolment date". The re-enrolment date is chosen by the City of London and next date is 1 June 2025. If you wished to continue in the 50/50 section at that point you would need to make another 50/50 election.

### **A commitment from the City of London**

The City of London must continue to maintain your membership of the LGPS (unless you personally choose to opt out of membership of the scheme or cease to be eligible for membership), and it must ensure the scheme continues to meet certain government standards;

If the City of London were ever to cease to offer you membership of the scheme, or you cease to be eligible for membership of it whilst in employment with the City, or it changes the scheme in such a way that it no longer meets the government standards, the City of London would, if you are under age 75 and earn more than £6,240 (current figure) or pro-rata per pay period, immediately have to put you into another scheme that meets those government standards.

## **The Pensions Online Member Portal**

The Pensions Office provides an online self-service member portal which allows you to:

- View and amend your personal details, such as home address and email address.
- View and download your latest Annual Benefit Statement.
- Calculate retirement estimates.
- Update your nominated beneficiary details in the event of your death.

Setting up your online account takes 3 easy steps as follows:

1. Go to <https://cityoflondon.pensiondetails.co.uk>
2. Click on 'Create an account', followed by 'Let's begin'
3. Enter your
  - Surname
  - Date of Birth
  - National Insurance Number

An activation code will be sent to the e-mail address that is held on your pension record – for most scheme members this will be your corporate email address. This e-mail will include a link to be used to verify your registration request and allow you to finish the sign-up process.

If no e-mail address is held, the activation code will be sent to you via a letter to the postal address held for you on the system.

If you are unable to complete your registration before the activation code expires, simply start the process again and request a new code.

Once finished, you will be ready to log in and access your City of London pension benefit record straight away.

If you have any difficulties registering or using the online portal, please contact the Pensions Team at: [pensionsportal@cityoflondon.gov.uk](mailto:pensionsportal@cityoflondon.gov.uk)

### **Privacy Notice and Data Protection Act 2018**

As the administering authority of the fund we hold certain information about you ("personal data") which we need to administer the fund.

For further information read our Privacy Policy on our website using the link below.  
[www.cityoflondonpensions.org](http://www.cityoflondonpensions.org)

## Contact Details

The City of London Pensions Office can be contacted using the following details:

For queries in respect of the Local Government Pension Scheme:

[pensions@cityoflondon.gov.uk](mailto:pensions@cityoflondon.gov.uk)

For queries in respect of the Police Pension Scheme:

[policepensions@cityoflondon.gov.uk](mailto:policepensions@cityoflondon.gov.uk)

For queries in respect of pensions already in payment by the City of London:

[pensionspayroll@cityoflondon.gov.uk](mailto:pensionspayroll@cityoflondon.gov.uk)

The Pensions Office  
The City of London  
PO Box 270  
Guildhall  
London  
EC2P 2EJ

## Further information

For further information on the Local Government Pension Scheme

please visit [www.lgpsmember.org](http://www.lgpsmember.org)

If you require information specific to your benefits being accrued with the City of London, please either visit [www.cityoflondonpensions.org](http://www.cityoflondonpensions.org) or email the Pensions Office at [pensions@cityoflondon.gov.uk](mailto:pensions@cityoflondon.gov.uk)

For more general information about pensions and saving for retirement

please visit [www.gov.uk/workplace-pensions](http://www.gov.uk/workplace-pensions)

## Right of appeal

If you have sought further information or clarification from the sources shown above but you are not satisfied with any decision affecting you made in relation to the LGPS, you have the right to ask for that decision to be looked at again under a formal complaints procedure. The complaint procedure's official name is the "internal dispute resolution procedure".

Should this apply to you please write to the Pensions Manager who will then supply details of the procedure and the name to whom the complaint should be addressed. Such an appeal must be made within 6 months of the day when you were told of the decision you want to complain about.

# LGPS Membership Form



## 1. Personal Details - Please complete this section in all cases

Title, Surname	<input type="text"/>	National Insurance number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name(s)	<input type="text"/>	Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Address	<input type="text"/>									
	<input type="text"/>									
	<input type="text"/>						Postcode:	<input type="text"/>		
	Email: <input type="text"/>									
	Home Telephone: <input type="text"/>					Work Telephone: <input type="text"/>				

Relationship Status: Single/ Married/ Civil Partnership/ Divorced/ Dissolved Civil Partnership/Widow(er)/Cohabiting  
(Please circle as appropriate)

## 2. Current Employment - Please complete this section in all cases

Employer's Name & Address	<input type="text"/>									
	<input type="text"/>						Postcode:	<input type="text"/>		
Membership Start Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Job Title	<input type="text"/>		
Department	<input type="text"/>					Payroll Number	<input type="text"/>			

## 3. Previous local government employment

If you have been employed in local government previously you must complete the 'Previous Pension Rights' form **in all circumstances**. The form can be downloaded from [www.cityoflondonpensions.org](http://www.cityoflondonpensions.org) The City of London Pension fund will then contact you regarding any previous pension rights you may hold. If you have previous LGPS rights:

- If you re-join the LGPS and have a deferred refund from an earlier period of membership, your previous pension rights must be **automatically** aggregated with your new pension account
- If you re-join the LGPS and have a deferred benefit from an earlier period of membership, your previous LGPS pension rights will be **automatically** aggregated with your new pension account **UNLESS** you elect to retain separate pension rights. You must elect to retain separate pension rights within 12 months of re-joining the LGPS.

#### 4. Previous pension rights in a non-LGPS arrangement

You must elect to transfer any previous pension rights into the LGPS within 12 months of joining. Any request you make to investigate a transfer will not be binding until you have been supplied with further details and subsequently confirm that you wish the transfer to go ahead.

To investigate a transfer you should download the 'previous pension rights' form from our website - [www.cityoflondonpensions.org](http://www.cityoflondonpensions.org) If you have more than one previous pension arrangement you should copy the form, as necessary.

#### 5. Death Grant – Expression of Wish

You should have been provided with a death grant expression of wish form. This form enables you to express your wish as to who you would like to receive any death grant payable in the event of your death. You can obtain a copy of this form at [www.cityoflondonpensions.org](http://www.cityoflondonpensions.org)

#### 6. Annual statement of entitlement

You will be issued with a benefit statement each year showing the pension benefits you have built up in the LGPS.

#### 7. Further information about the LGPS

Membership of the LGPS is automatic for employees under the age of 75 who have a contract of employment that is for at least 3 months. Employees with a contract for less than 3 months and casual workers may elect to join the LGPS by completing an opt-in form.

A copy of the employees' guide to the LGPS can be found at [www.cityoflondonpensions.org](http://www.cityoflondonpensions.org) The guide provides full details of the benefits of belonging to the scheme.

Membership is not compulsory; if you do not wish to be a member of the scheme (or decide at some later date that you do not wish to be a member), you can obtain an opting out form from [www.cityoflondonpensions.org](http://www.cityoflondonpensions.org) or by contacting the Pensions Office. Please note, however, that you cannot sign and date the opting out form until, at the earliest, the first day of membership of the scheme.

I confirm that I have read the contents of this form.

Signed:

Date:

If you have any queries please contact the Pensions Office, City of London, PO Box 270, Guildhall, London, EC2P 2EJ; ✉ [pensions@cityoflondon.gov.uk](mailto:pensions@cityoflondon.gov.uk)

# Death Grant



## Expression of Wish

### (For Members of the Local Government Pension Scheme)

Please read these notes carefully then complete the form overleaf

If you die whilst you are a contributing member of the Local Government Pension Scheme a lump sum death grant of 3 years pay is payable from the Pension Fund. A smaller amount may also be payable if you die as deferred member or you are a pensioner who dies within 5 or 10\* years of retirement.

\*10 years if you left the scheme after 31 March 2008

The advantage of an Expression of Wish is that any death grant will be paid quickly and normally without any liability for inheritance tax. A death grant is paid at the discretion of the Fund and does not form part of your Estate.

#### **Please note that:**

1. You can nominate one or more individuals, whether or not related to you, and/or an unincorporated or incorporated body to receive a share of your death grant.
2. If you are nominating more than one individual, please make sure the shares add up to exactly 100%
3. Whilst the City of London will give great weight to your expression of wish, it has absolute discretion to pay the death grant to a member's nominee or personal representative or any other person who appears to have been a relative or dependent.
4. Where a valid expression of wish form does not exist, the City of London will pay the grant, as it sees fit, to such persons who appear to have been a relative/dependent at the time of death.
5. A death grant is usually paid to whoever you have nominated but nominations will be treated by the City of London as not being in force at the time of the member's death if:
  - the nominated beneficiary has died.
  - the City of London is of the opinion that payment of the death benefit to the nominated beneficiary is not reasonably practical
6. You must remember to revise your expression of wish form whenever your circumstances change. You should complete a new form to change your beneficiaries.
7. If you are nominating a child, you may wish to consider establishing a trust fund.
8. A death grant is only payable if you are under age 75 at the date of death

# Expression of Wish – Death Grant

(For Members of the Local Government Pension Scheme)

Please print in BLOCK capitals



## Member Details

Mr/Mrs/Miss/Ms/Other \_\_\_\_\_ Surname \_\_\_\_\_

Forename(s) \_\_\_\_\_

Employer or former Employer \_\_\_\_\_

National Insurance Number: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Address: \_\_\_\_\_

Postcode \_\_\_\_\_ Tel Number \_\_\_\_\_

**I wish the City of London Pension Fund, in the exercise of its absolute discretion, to consider paying any lump sum death benefit due under the Local Government Pension Scheme, to the following individual(s) or organisation(s) and, if more than one, in the following shares.**

## Beneficiary Details

Name and Address	Relationship (if any)	Date of Birth (if under 18)	Share of Benefit (%)
(Please use additional sheets if necessary)		Total	100%

**I certify that I have read the notes overleaf and that the above details are correct to the best of my knowledge**

Member's signature \_\_\_\_\_ Date: \_\_\_\_\_

Send completed form to: City of London, Pensions Office, PO Box 270, Guildhall, London, EC2P 2EJ

✉ [pensions@cityoflondon.gov.uk](mailto:pensions@cityoflondon.gov.uk)



## **LOCAL GOVERNMENT PENSION SCHEME (LGPS) PREVIOUS PENSION RIGHTS**

If you have previously paid into another pension scheme(s) you can request to have the benefits built up in these arrangements transferred into the LGPS. You may be able to transfer pension rights into the LGPS from:

- a previous LGPS Fund
- an occupational pension scheme
- a self-employed pension plan
- a 'buy-out' policy
- a personal pension plan
- a stakeholder pension scheme
- an Additional Voluntary Contribution (AVC) arrangement

Please note:

You **cannot** transfer a pension credit into the LGPS. A pension credit is a share of an ex-spouse's or ex-civil partner's pension benefits, as awarded by a Court under a Pension Sharing Order.

### **If you have previous LGPS pension rights**

- If you re-join the LGPS and have a deferred refund from an earlier period of membership, your previous pension rights must be automatically aggregated with your new pension account
- If you re-join the LGPS and have a deferred benefit from an earlier period of membership, your previous LGPS pension rights will be automatically aggregated with your new pension account **UNLESS** you elect to retain separate pension rights. You must elect to retain separate pension rights within 12 months of re-joining the LGPS.

If you have been employed in local government previously you must complete the attached previous local government form in all circumstances. The City of London Pension fund will then contact you regarding any previous pension benefits you may hold.

### **If you have previous pension rights in a non-LGPS arrangement**

You must elect to transfer any previous pension rights into the LGPS within 12 months of joining. Any request you make to investigate a transfer will not be binding until you have been supplied with further details and subsequently confirm that you wish the transfer to go ahead.

To investigate a transfer, you should complete the attached transfer request form. If you have more than one previous pension arrangement you should copy the form, as necessary.

If you have any queries about transferring your pension rights, please email [pensions@cityoflondon.gov.uk](mailto:pensions@cityoflondon.gov.uk)



## Previous Local Government Employment

Have you ever been employed in local government before? Yes  No

If yes, please provide the details below:

1. Name of employer			
Address of previous employer			
Postcode:			
Dates of employment	From:	To:	
If you paid into the LGPS did you:			
Take a refund of contributions	<input type="checkbox"/>	Draw a pension	<input type="checkbox"/>
Transfer your benefits	<input type="checkbox"/>	Defer benefits	<input type="checkbox"/>
(Tick appropriate option)			

2. Name of employer			
Address of previous employer			
Postcode:			
Dates of employment	From:	To:	
If you paid into the LGPS did you:			
Take a refund of contributions	<input type="checkbox"/>	Draw a pension	<input type="checkbox"/>
Transfer your benefits	<input type="checkbox"/>	Defer benefits	<input type="checkbox"/>
(Tick appropriate option)			

If you have more than 2 previous employers, please copy this form as appropriate

Signed:	Date:
Surname:	First names(s):
Date of birth:	National Insurance Number:

Please return this form to your HR department or the Pensions Office, City of London, PO Box 270, Guildhall, London EC2P 2EJ or scan and email it to [pensions@cityoflondon.gov.uk](mailto:pensions@cityoflondon.gov.uk)



## Transfer Request Form Non LGPS pension benefits

Full Title of Pension Scheme:	
Address of Pension Scheme Administrator:	
Postcode:	Telephone number:
Dates from:	to:
Name of employer (if applicable):	
Membership/Policy number:	

I authorise my previous pension scheme administrators to release any information relevant to the possible transfer of my pension rights to the City of London.

Completing this form does not commit you to transfer. It allows the City of London Pensions Office to request information from your previous scheme administrators. When that information has been received you will be informed of the pension benefits that can be offered in return for the transfer value. You will then need to decide whether or not to proceed with the transfer.

Please complete ALL sections:

Surname:	First names(s):
Date of birth:	National Insurance Number:
Partnership Status: Single/ Married/ Civil Partnership/ Divorced/Cohabiting with partner/Widow(er)* (delete as appropriate)	
Home Address:	
Signed:	Date:

Please return this form to your HR department or the Pensions Office, City of London, PO Box 270, Guildhall, London EC2P 2EJ or scan and email to [pensions@cityoflondon.gov.uk](mailto:pensions@cityoflondon.gov.uk)