

## Pensions for Councillors and Mayors in England

The Local Government Pension Scheme (LGPS) provides pension benefits for councillors and mayors (referred to as 'elected members') in England who are under age 75.

You are eligible to join if you receive an allowance from a district council, county council, unitary council, combined authority or combined county authority.

This leaflet gives you a simple outline of the Scheme. It explains what you will pay in and what benefits you will receive. The LGPS is a secure and safe scheme. The regulations guarantee your benefits, so you do not need to worry about stock market performance or changes in share prices.

### How do I join the LGPS?

You can choose to join the Scheme if you are eligible and under 75. To secure your entitlement to Scheme benefits it is important that you complete and return an [LGPS Elected member opt-in form](#) to the authority to which you have been elected, so that they can begin deductions from your pay. Once East Sussex Pension Fund are notified of your intention to join, we will set up your pension record and send you an official notification of your membership of the Scheme.

If you receive an allowance from more than one authority and want pension benefits from each role, you must complete a separate joining form for each authority.

If you opt to join the Scheme, you will join from the beginning of the next pay period. You should check your payslip to make sure pension contributions are being collected from your allowances.

### Can I join if I already pay into another pension?

Yes - you can pay into the LGPS even if you already contribute to another pension scheme. In each tax year, you can pay up to 100% of your UK taxable earnings into any number of pension arrangements of your choice and still be eligible for tax relief, subject to the annual allowance.

Should you choose to, you may also purchase additional pension within the LGPS or contribute to additional voluntary contributions via the Fund's AVC provider, Prudential. Further details are available on our website - [Increase my pension | East Sussex Pension Fund](#) .

### What do I pay?

As an elected member, you pay a percentage of your pensionable pay into the LGPS. Your contribution rate is based on your pay. It is currently between 5.5% and 12.5%. You can use the [contributions calculator](#) on [www.lgpsmember.org](http://www.lgpsmember.org) to work out the percentage you will pay and the cost to you each pay period, before and after tax relief.

Your pensionable pay is the total of all basic allowance, special responsibility allowance and other relevant allowances paid by your authority. Generally, this means that all pay from your authority is pensionable except travel and subsistence allowances.

Your authority pays the balance of the cost of providing your LGPS benefits.

## What are the key benefits?

### Tax relief

As a member of the LGPS, you receive tax relief on the contributions that you pay. You also have the option to exchange part of your pension for tax-free cash when you retire.

### Flexibility to pay more or less contributions

You can boost your pension by paying more contributions, which you would get tax relief on. You can also pay half your normal contributions in return for half your normal pension. This is known as the 50/50 section of the Scheme. It is designed to help members stay in the LGPS when times are financially tough.

### Peace of mind

Your family enjoys financial security, with immediate life cover and a pension for your spouse, civil partner or eligible cohabiting partner and eligible children if you pass away. If you become seriously ill and you have met the two-year qualifying period, you could receive your pension straight away.

### Retirement benefits

Once you have met the two-year qualifying period, it is possible to take your benefits from age 55\*. Benefits paid before state pension age will normally be paid at a reduced rate. The pension is payable for life and increases each year in line with the cost of living.

\*The Government has announced that the earliest age you can take your pension will increase to age 57 from April 2028. The LGPS regulations have not yet been amended but are expected to be to reflect this change.

## How are benefits worked out?

1/49th of your pensionable pay is put into your pension account every year. The balance in your pension account is adjusted in line with the cost of living every April. When you access your benefits, the balance in your pension account is the annual pension payable for life.

For example:

Scheme Year	Opening Balance	Pension build up in Scheme year	Total account 31 March	Cost of living adjustment	Total Pension
2022/23	£0.00	$\pounds 15,000 \div 49 = \pounds 306.12$	£306.12	10.1% £30.92	£337.04
2023/24	£337.04	$\pounds 15,500 \div 49 = \pounds 316.33$	£653.37	6.7% £43.78	£697.49
2024/25	£697.49	$\pounds 16,000 \div 49 = \pounds 326.53$	£1,024.02	1.7% £17.41	£1,041.42
2025/26	£1,041.42	$\pounds 16,500 \div 49 = \pounds 336.73$	£1,378.15	3.8% £52.37	£1,430.52

If you wish, you can give up part of your annual pension to get a lump sum when you take your benefits. You can take up to 25% of the value of your pension benefits as a lump sum. For every £1 of annual pension you give up, you will receive £12 as a lump sum. The lump sum is usually paid tax-free but there is a lifetime limit of £268,275 across all your UK pensions.

## Can I transfer into the LGPS?

In most cases, you may transfer into the LGPS from another occupational pension scheme or personal pension plan. However, any transfer-in of final salary benefits will not entitle you to final salary benefits in the LGPS. You will instead receive an equivalent amount added to your pension account instead. You will generally have 12 months from joining the LGPS to opt to transfer your previous pension(s).

Typically, you may also combine any previous membership of the LGPS accrued whilst an elected member with your new elected membership, but for a few exceptions.

However, it should be noted that previous membership of the LGPS accrued as a non-elected (standard) member, may not be aggregated with your new elected membership, except in very limited circumstances.

## What happens if I leave before I access my benefits?

If you leave the LGPS before you need to access your benefits and have at least two years' membership, your pension benefits will be deferred. This means they will be held until you are ready to receive them, which you can do from age 55 onwards. The earliest age that you can take your pension is from age 55\*. If you leave with less than two years' membership you may be able to claim a return of your contributions, less tax.

\*The Government has announced that the earliest age you can take your pension will increase to age 57 from April 2028. The LGPS regulations have not yet been amended but are expected to be to reflect this change.

## Further information

LGPS National member website – [Councillors and Mayors in England :: LGPS](#)

ESPF website – [Pensions for councillors | East Sussex Pension Fund](#)

## Contact us

**Write:** Pension Services. East Sussex County Council, County Hall, St Anne's Crescent, Lewes, East Sussex, BN7 1UE

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

**Phone:** 0300 200 1022

**Disclaimer:** This leaflet is for councillors and mayors in England and reflects the provisions of the LGPS and overriding legislation at the time of publication (1 May 2026). The Government may make changes to overriding legislation and, after consultation with interested parties, may make changes in the future to the LGPS.

This leaflet cannot cover every personal circumstance. In the event of any dispute over your pension benefits, the appropriate legislation will prevail. This leaflet does not confer any contractual or statutory rights and is provided for information purposes only.