

Hampshire and the Solent Combined County Authority

Benefits

1. Pay – Competitive salary

2. Pension and death in service

About the scheme

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The LGPS is one of the largest public sector pension schemes.

The LGPS is a statutory scheme with benefits set out in law making it very safe and secure. Its regulations are issued by the Ministry of Housing, Communities & Local Government (MHCLG).

The benefits you build up in the LGPS are guaranteed. What you receive is specified by the scheme regulations rather than the value of your investment in the financial markets - this means it is a "defined benefit" pension scheme.

Every employer in the UK must enroll their workers into a workplace pension scheme if they are not already in one. This is known as automatic enrolment and is overseen by The Pensions Regulator.

Your employer may enroll you in the LGPS under either the LGPS scheme rules if eligible, or under automatic enrolment rules. You can leave the LGPS at any time on or after your first day in the scheme.

Scheme Benefits

- an annual pension on retirement based on pension you build up
- a choice of tax-free lump sum when you retire - subject to HM Revenue and Customs limits
- the ability to pay 50% of your normal contributions for 50% of the normal pension benefits
- the ability to increase your pension by paying extra contributions
- pension payable from your normal pension age (usually linked to State Pension Age)
- voluntary retirement from age 55, normally reduced as it's being paid earlier
- annual adjustment of active pension accounts, deferred pensions, and pensions in payment each April, in line with the cost of living

- an ill health pension from any age (subject to qualifying service for a period of two years)
- a death in service lump sum of three times your pensionable pay
- a spouse's, civil partner's, or cohabiting partner's pension in the event of death
- children's pensions for eligible children in the event of death

Note: The Government sets the earliest age at which you can access your pension savings under normal circumstances. This is currently age 55 as indicated above - however it is rising to age 57 from 6 April 2028.

Contributions to a pension scheme are eligible for tax relief. The LGPS is a "net pay" pension scheme so your employer will deduct your pension contribution from your gross pay before calculating your tax. This reduces the amount of tax that you pay.

Contributions are updated each year in accordance with the Pensions (Increase) Act 1971 :

- Main section employee contribution rate is linked to actual pensionable pay (please see table below)
- Employer contribution rate is currently 18.1%

Contribution bands for 2026/27

If your actual pensionable pay is:	You pay a contribution rate of:
Up to £18,400	5.5%
£18,401 to £29,000	5.8%
£29,001 to £47,300	6.5%
£47,301 to £59,800	6.8%
£59,801 to £84,000	8.5%
£84,001 to £119,100	9.9%
£119,101 to £140,400	10.5%
£140,401 to £210,700	11.4%
£210,701 or more	12.5%

The contribution rates and pay bands are reviewed regularly and may change in the future. If you are a member of the Scheme, you should check your payslip to make sure that pension contributions are being taken.

4. Holiday - 30 days rising to 32 days after 5 years' service plus 8 notified UK public bank holidays for grades A-E; Grade F and above 32 days rising to 34 days after 5 years' service plus 8 notified UK public bank holidays.

5. Other benefits - We are a new organisation and currently developing our wider benefits range that will be launched soon. It will include: a wide range of discounts, home & electronics benefits, EAP (24/7), online GP appointments (7 days per week), and Wellbeing hub resources. Other benefits are under development.