



## About this Leaflet

The information in this leaflet is based on the Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations 2008 and the Local Government Pension Scheme (Administration) Regulations 2008 (effective from 1st April 2008) and other relevant legislation. It applies to individuals who were contributing members of the Local Government Pension Scheme on 1 April 2008 or who have since joined. The leaflet was up-to-date at the time of publication in September 2008.

This leaflet is for general use and cannot cover every personal circumstance nor does it cover specific protected rights that apply to a very limited number of employees. In the event of any dispute over your pension benefits, the appropriate legislation will prevail as this leaflet does not confer any contractual or statutory rights and is provided for information purposes only.

The leaflet explains the benefits available to you when you join the Local Government Pension Scheme. It describes how the Scheme works, what it costs to join and the financial protection that it offers to you and your family.

Where pension terms are used, they appear in ***bold italic*** type. These terms are defined at the back of this leaflet.

The national web site for members of the LGPS can be found at [www.lgps.org.uk](http://www.lgps.org.uk)

## About the Local Government Pension Scheme (LGPS)

### Who runs the LGPS?

The LGPS is one of the largest public sector pension schemes in the UK. It is a nationwide pension scheme for people working in local government or working for other types of employer participating in the Scheme. The LGPS is administered locally through regional pension funds.

The Royal Borough of Kingston administers the RBK Pension Fund on behalf of the following employers:

Royal Borough of Kingston including all LEA schools  
Kingston University  
Kingston College  
Hillcroft College  
Kingston Town Centre Management Ltd  
London Grid for Learning  
Kingston Grammar School (closed)

Contact details for the Pension Services Team are on the next page

“The Administering Authority” in this leaflet refers to RBK

Pension Services  
Royal Borough of Kingston  
Guildhall 2  
Kingston upon Thames  
KT1 1EU  
Fax 020 8547 5611

[www.kingston.gov.uk/pensions](http://www.kingston.gov.uk/pensions)

[pensions@rbk.kingston.gov.uk](mailto:pensions@rbk.kingston.gov.uk)

You can speak to us or e-mail us as follows, according to the first letter of your surname:

1st Letter of your Surname	Pension Services Team Member	Telephone	E-mail
A to G	Gary Stephenson	020 8547 5615	<a href="mailto:Gary.Stephenson@rbk.kingston.gov.uk">Gary.Stephenson@rbk.kingston.gov.uk</a>
H to R	Kathryn Derbyshire	020 8547 5610	<a href="mailto:Kathryn.Derbyshire@rbk.kingston.gov.uk">Kathryn.Derbyshire@rbk.kingston.gov.uk</a>
S to Z	Geraldine Wells	020 8547 5722	<a href="mailto:Geraldine.Wells@rbk.kingston.gov.uk">Geraldine.Wells@rbk.kingston.gov.uk</a>

## LGPS rules

The Scheme regulations are made under the Superannuation Act 1972. Changes to the rules are discussed at national level by employee and employer representatives but can only be amended with the approval of Parliament. Your administering authority must keep you informed of any changes that are made.

The Scheme is a registered public service scheme under Chapter 2 of Part 4 of the Finance Act 2004. It achieved automatic registration by virtue of Part 1 of Schedule 36 of that Act (because the Scheme was, immediately before 6 April 2006, both a retirement benefits scheme approved under Chapter I of Part XIV of the Income and Corporation Taxes Act 1988 and a relevant statutory scheme under section 611A of that Act). This means, for example, that you receive tax relief on your contributions. It complies with the relevant provisions of the Pension Schemes Act 1993, the Pensions Act 1995 and the Pensions Act 2004.

## LGPS responsibilities

### Information

Your administering authority is required to:

- issue annual benefit statements to Scheme members (other than to pensioners).
- have a statement setting out their policy on communicating with scheme members, members' representatives, prospective members and employers.

You are entitled to obtain a copy of the Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations 2008 (Statutory Instrument Number 2007 No.1166) and the Local Government Pension Scheme (Administration) Regulations 2008 (Statutory Instrument Number 2008 No.239) and subsequent amendments. The

Regulations are available from The Stationery Office. A current version, including all amendments, is available on the Local Government Employers' website at <http://timeline.lge.gov.uk/> A copy of the Regulations may be inspected at the Fund's offices in Guildhall 2. In addition, you are entitled to view, and take copies of, the Fund's Annual Report and Accounts. These can be found on the RBK website at [http://www.kingston.gov.uk/information/your\\_council/financial\\_information.htm](http://www.kingston.gov.uk/information/your_council/financial_information.htm) .

To maintain the security of any information about you, your administering authority is registered under the current Data Protection Acts. You can check that your computerised personal record is accurate, although a small fee may be charged.

## **Decisions**

The regulations give specific responsibilities to scheme employers and pension fund administrators, each of whom must make decisions in relation to some matters and can exercise their discretion in relation to others.

Many pension fund administrators set up a Pension Committee to oversee their pension scheme responsibilities, which then acts in a similar role to trustees of other pension schemes.

You can get more information from: Pension Services, Royal Borough of Kingston.

## **Funding**

As a scheme member, you will pay contributions to the LGPS. Your employer pays in the balance of the cost of providing your benefits after taking into account investment returns. Every three years, an independent actuary calculates how much your employer should contribute to the Scheme. The amount will vary, but generally the present underlying assumption is that employees contribute approximately one third of the Scheme's costs and the employer contributes the rest. However, increases or decreases in the cost of providing the scheme may, in future, need to be shared between members and employers, in accordance with government guidance.