



## ABOUT THE LOCAL GOVERNMENT PENSION SCHEME (LGPS)

WHO RUNS THE LGPS?  
LGPS RULES AND RESPONSIBILITIES

### 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 in England and Wales is administered locally through 90 local pension funds.

Your fund is the Oxfordshire Pension Fund

Decisions in connection with the LGPS pension fund are delegated to the Oxfordshire Pension Fund Committee

The maintenance of pension records and paying benefits is carried out by Pension Services. Contact details are in the shaded box later in this leaflet.

### LGPS RULES

The scheme regulations are made under the Superannuation Act 1972 and in the future will be made under the Public Service Pension Schemes Act 2013. Changes to scheme rules are discussed at national level by employee and employer representatives but can only be amended with the approval of Parliament. **Your administering authority, Oxfordshire County Council** must keep you informed of any changes that are made.

The LGPS is a registered **public service pension 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.

The LGPS meets the government's new standards under the automatic enrolment provisions of the Pensions Act 2008.

## LGPS responsibilities

### Information

**Pension Services for Oxfordshire Pension Fund** are 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 Regulations 2013 (Statutory Instrument Number 2013 No.2356) and subsequent amendments and the Local Government Pension Scheme (Transitional Provisions, Savings and Amendment) Regulations 2014 (Statutory Instrument Number 2014 No. 525) and subsequent amendments.

The regulations are available from [www.legislation.gov.uk](http://www.legislation.gov.uk). A current version, including all amendments, is available on the website [www.lgpsregs.org](http://www.lgpsregs.org). A copy of the Regulations may be inspected at Pension Services. In addition, you are entitled to view, and take copies of, the Fund's Annual Report and Accounts. The most up to date report is on the website [www.oxfordshire.gov.uk/pensions](http://www.oxfordshire.gov.uk/pensions) in the 'About the fund' section.

To maintain the security of any information about you, your administering authority is registered under the current Data Protection Act. You can check that your computerised personal record is accurate, although a small fee may be charged. Information about the how the fund handles and maintains your data is on [www.oxfordshire.gov.uk/pensions](http://www.oxfordshire.gov.uk/pensions) in the 'Admin and Performance' page of the About the Fund section on this website. You are welcome to seek further information and details from Pension Services.

### Decisions

The Regulations give specific responsibilities to 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 find more information from: Pension Services, the contact details are below.

### Governance

From April 2015, Oxfordshire Pension Fund must establish and operate a Local Pension Board. The Pension Board is responsible for assisting the administering authority in securing compliance with the LGPS regulations, overriding legislation and guidance from the Pensions Regulator. The Board is made up of equal representation from employer and member representatives.

## Funding

As a scheme member, you will pay contributions to the LGPS. Your employer currently 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.

## Future cost management of the LGPS

To ensure the long-term sustainability of the scheme a cost management process is now in place in the LGPS in England and Wales which will monitor the cost of the scheme to ensure it stays within agreed parameters as set by the Scheme Advisory Board and HM Treasury. Should costs increase outside the agreed parameters, future changes to the scheme design may be required.

## Communication

**Sign up to *My Oxfordshire Pension*** your online pension record held securely on <https://oxfordshire.pensiondetails.co.uk>

This is the primary way for Oxfordshire Pension Fund to communicate with members about scheme documents and formal notices.

## More information

For more information or if you have a problem or question about your LGPS benefits, contact Pension Services

### General enquiries

**Pension Services**  
**Oxfordshire Pension Fund**  
 4640 Kingsgate  
 Cascade Way  
 Oxford Business Park South  
 Oxford  
 OX4 2SU

**Telephone:** 0330 0241 359

**E-mail:** [pension.services@oxfordshire.gov.uk](mailto:pension.services@oxfordshire.gov.uk)

Please make an appointment before visiting our offices

**Website:** [www.oxfordshire.gov.uk/pensions](http://www.oxfordshire.gov.uk/pensions)

The national website for members of the LGPS is [www.lgpsmember.org](http://www.lgpsmember.org)

You can find out about what you can do if you are not happy about a decision made about your LGPS pension from the leaflet [HELP WITH PENSION PROBLEMS](#).

The information in this leaflet is based on the Local Government Pension Scheme Regulations 2013 and the Local Government Pension Scheme (Transitional Provisions, Savings and Amendment) Regulations 2014 (both effective from 1 April 2014) and other relevant legislation. It applies to individuals who were contributing members of the Local Government Pension Scheme (LGPS) on 1 April 2014 or who have joined the scheme on or after that date. This leaflet is for employees in England or Wales and reflects the provisions of the LGPS and overriding legislation at the time of publication

In the future the Government may make changes to overriding legislation and, after consultation with interested parties, may make changes to the LGPS.

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 booklet (which would be the combined series of these leaflets) explains the benefits available to you as a member of the LGPS. Together the leaflets describe how the scheme works, what it costs to be a member and the financial protection that it offers to you and your family.

Where pension terms are used, they appear in *bold italic* type and are described further at the end of the leaflet.

As the Administering Authority of the Fund we hold securely, certain information about you (“personal data”), which we need to administer the Fund. The information is provided by yourself and your employer. If you believe the information we hold is incorrect contact Pension Services. You will find more details, and the full privacy notice on [www.oxfordshire.gov.uk/cms/content/administration-and-performance](http://www.oxfordshire.gov.uk/cms/content/administration-and-performance)

You are welcome to contact Pension Services with any questions about how we use and or share your information, find out more about your rights or to see what information we hold.

## Some terms we have used in this leaflet

### Discretion

This is the power given by the LGPS to enable your employer or [Oxfordshire Pension Fund](#) to choose how they will apply the scheme in respect of certain provisions. Under the LGPS your employer or [Oxfordshire Pension Fund](#) are obliged to consider how to exercise their *discretion* and, in respect of some (but not all) of these discretionary provisions, to have a written policy on how they will apply their *discretion*. They have a responsibility to act with ‘prudence and propriety’ in formulating their policies and must keep them under review. You may ask your employer or your administering authority what their policy is in relation to a *discretion*.

Your administering authority is **Oxfordshire County Council**

### Local Government

The term *local government* in this booklet also covers police and fire civilian staff, a coroner, civil servants engaged in probation provision, a Mayoral development corporation, a conservation board, a valuation tribunal, a passenger transport authority, the Environment Agency, and non-teaching employees of an

Academy employer, an Education Action Forum, a sixth form college corporation or a Further or Higher Education Corporation.

### **Public service pension scheme**

A **public service pension scheme** includes a pension scheme covering civil servants, the judiciary, the armed forces, any scheme in England, Wales or Scotland covering **local government** workers, or teachers, or health service workers, or fire and rescue workers or members of the police forces; or membership of a new public body pension scheme.