



Let's talk pensions...

What are the benefits of the LGPS?

- ✓ *A secure pension payable for life*
- ✓ *Immediate life cover*
- ✓ *Tax-relief on your contributions*
- ✓ *Early retirement options from age 55* (increasing to 57 from 2028)
- ✓ *Index linked pension in line with CPI*
- ✓ *Option to purchase extra pension income*
- ✓ *Access to pay Additional Voluntary Contributions*
- ✓ *Option to decrease contributions*



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