Warwickshire Pension Fund
Local Government Pension Scheme

Elected Member Pensions 2026

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Learning Objectives –

Understand eligibility
How contributions work
How pensionable pay is calculated
50/50 Scheme
Additional Pension Contributions (APC's)
Additional Voluntary Contributions (AVC's)
Aggregation and Transfers in
Leaving before pension age
Retirements
Transfers Out

Background –

Eligible Councillors and mayors regain access to the LGPS from 11 May 2026.

Who Can Join –
Eligible Councillors, mayors, deputy mayors, London Assembly members and Mayor of London under age 75.

Who Cannot Join –
Town and Parish Councillors are not eligible.

Key Differences vs Employees

Opt-in membership;
different pensionable pay;
restricted aggregation;
no flexible retirement.

Joining the Scheme

Written opt-in required, membership starts next pay period.
Separate opt-in required for each eligible body paying allowances.

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Contributions
Employee - Rates assessed using annual pensionable pay.
Employer - Same contribution rate as other employees of the scheme employer.

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%

Pensionable Pay

Basic allowance, SRA, relevant allowances and salary where applicable.

Non-Pensionable Pay

Travel and subsistence allowances excluded

Assumed Pensionable Pay

Protects pension during sickness, injury and reserve forces leave.

Employer pays contributions on APP; member on actual pay received.

Care Scheme Pension

Pension built annually in a Career Average Revalued Earnings account

Accruing 1/49th of pensionable pay

Accruing 1/160th partners pension

50/50 Section

Half contributions for half pension build-up

Members move back to main section at re-enrolment date or qualifying no-pay sickness.

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Paying More-

Additional Pension Contributions (APC) –
Members can buy extra pension or buy back lost pension.

Qualifying Additional Pension Arrangements (QAPA) –
A scheme employer

- cannot contribute to an elected member’s APC contract to buy additional pension
- must contribute to an elected member’s APC to buy back lost pension where it meets the conditions for a QAPA. If the absence in respect of the QAPA lasts for more than 36 months, the employer must contribute for the first 36 months and may contribute for the remaining period.

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Additional Voluntary Contributions (AVC)

AVC’s are available to elected members
Only salary-sacrifice Shared Cost AVCs permitted.
Employer cannot add extra amounts.

Warwickshire AVC provider is Standard Life
You can choose to invest from a variety of funds with differing risk profiles

Aggregations and Transfers in –

Cross-category aggregation (elected with non-elected, or vice versa) is not permitted, unless specifically stated otherwise below.

Deferred elected benefits generally only aggregate with elected benefits
Elected+Elected = Yes;
Elected+Non-Elected = No (deferred benefit cases).

All transfers-in purchase CARE benefits
Transferred remediable service does not receive underpin protection.
Club Transfers - Position currently unclear; further guidance expected.

Previous membership	Previous membership type	Active membership type	Aggregation possible?
Deferred benefit 2014 scheme	Elected	Elected	Yes
Deferred benefit 2014 scheme	Elected	Non-elected	No
Deferred benefit 2014 scheme	Elected	Councillor in Wales	No
Deferred benefit 2014 scheme	Non-elected	Elected or Councillor in Wales	No
Deferred benefit 2014 scheme	Non-elected	Non-elected	Yes
Deferred refund	Either elected or non-elected	Either elected or non-elected	Yes
Deferred benefit 2008 scheme	Non-elected	Elected	No
Deferred benefits 2008 scheme	Non-elected	Non-elected	Yes
Deferred benefits 1998 scheme	Councillor (including councillors in Wales)	Elected	Yes
Deferred benefits 1998 scheme	Councillor in Wales	Councillor in Wales	Yes, but only within the same admin authority.
Deferred benefits 1998 scheme	Councillor (including councillors in Wales)	Non-elected	No
Deferred benefits 1998 scheme	Non-councillor	Elected	No
Deferred benefits 1998 scheme	Non-councillor	Non-elected	Yes

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Leaving before retirement –

Less than 2 years service = Refund of contributions
More than 2 years service = Deferred benefit

An elected member cannot draw their deferred benefits while in the same office that they accrued the deferred benefits. This means that if an elected member opts out of the Scheme, they cannot draw their deferred benefits until after they stop holding that office.

Members can transfer their pension to a new provider up until 1 year before normal pension age.

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Retirements –

Normal Pension Age is State Pension Age
Earliest you can currently access is age 55 (changing to age 57)
Normal retirement, early retirement and ill-health retirement available.
No redundancy, business efficiency or flexible retirement.
Employers cannot waive reductions for member taking pension early.
Pension payable for life, revalued every April

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Age Discrimination Remedy (McCloud) –

Most elected members will not have underpin protection.
Rare McCloud Exception, possible via aggregation of deferred refund CARE accounts with underpin history.
Elected membership still counts when assessing 5-year public service pension breaks that are used in McCloud eligibility.

Questions?

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