

# ACCESSING YOUR LGPS RETIREMENT BENEFITS (Administered by Tayside Pension Fund)

## Contents:

- [Introduction](#)
- [Key Points to Note](#)
- [Retirement Options](#)
- [Pension Age and When You Can Take Your Benefits](#)
- [Planning Your Retirement](#)
- [Accessing Your Pension Information Online](#)
- [What You Need to Do](#)
- [Additional Voluntary Contributions/Shared Cost AVCs](#)
- [Resignation – Accessing Your Pension](#)
- [Completing Your Pension Paperwork](#)
- [When Will Your Pension Be Paid?](#)
- [Further Information](#)
- [Final Note](#)

## Introduction

This guide explains how to access your Local Government Pension Scheme (LGPS) benefits which is managed by Tayside Pension Fund (TPF).

It sets out what you need to do, and when, to help make sure your pension is paid as quickly as possible when you retire.

## Key Points to Note

Before you decide to take your pension, it is important to understand:

- Tayside Pension Fund (TPF) recommends giving at **least 12 weeks' notice before your retirement date** to help avoid delays.
- You must formally resign from your post to trigger the pension process (see Resignation – Accessing Pension Benefits section below). This does not apply if you are leaving due to redundancy, efficiency, ill health or flexible retirement.
- Pension benefits are prepared in advance of your retirement but cannot be paid until all required information has been received and confirmed.
- If you have an Additional Voluntary Contribution or Shared Cost AVCs, these are only finalised after your leaving date, which may delay payment.
- If you take your pension before your Normal Pension Age, it will usually be reduced.
- Where benefits are paid without reduction (for example, redundancy or efficiency), this only applies to benefits built up to your leaving date.
- The minimum pension age will increase from 55 to 57 from 6 April 2028.
- Any individual protections will be confirmed by Tayside Pension Fund.

## Retirement Options

There are several ways you can take your LGPS pension, depending on your circumstances. The main options are outlined below.

**Early Retirement:**

You can choose to take your LGPS pension from age 55 if you meet the qualifying conditions. You do not require permission from Perth & Kinross Council, but you must have left your job.

However, it is important to be aware that:

- If you choose to take your pension before your Normal Pension Age, your pension and any lump sum will normally be reduced, as they are being paid earlier and for a longer period.
- The earlier your pension is taken, the greater the reduction is likely to be.

Further information is available on the [Tayside Pension Fund website](#).

**Flexible Retirement:**

From age 55, if you reduce your hours or move to a less senior position, you may be able to start receiving some or all of the pension benefits you have built up.

If you are considering [Flexible Retirement](#), this option requires the agreement of Perth & Kinross Council and is subject to Council policy and any associated costs.

**Redundancy, Efficiency or Voluntary Severance:**

In some cases, your pension may be paid without reduction if you leave due to redundancy, voluntary severance or retirement on efficiency grounds. However, this applies only to benefits accrued up to your leaving date. Benefits are not enhanced to your Normal or State Pension Age and no future service is included.

**Ill Health Retirement:**

If you leave employment due to ill health, you may be eligible to have your pension paid immediately at any age, subject to meeting the Scheme's qualifying conditions and medical assessment.

Where approved, benefits may be paid without early payment reduction and may include an enhancement, depending on your ability to undertake gainful employment.

All entitlement and benefit calculations are confirmed by Tayside Pension Fund.

More details can be found on the [Tayside Pension Fund website](#).

## Retiring After Normal Pension Age

If you continue working beyond your Normal Pension Age:

- You will continue to build up pension benefits.
- You can take your pension at any time up to age 75.
- Taking it later may result in higher benefits.

## Pension Age and When You Can Take Your Benefits

Your **State Pension Age** is set by the UK Government and is the age at which you can start to receive your State Pension.

Your **Normal Pension Age (NPA)** in the LGPS is the age at which you can take your LGPS pension in full, without reduction.

- For benefits built up from April 2015, your Normal Pension Age is linked to your State Pension Age.
- For earlier membership, most benefits have a Normal Pension Age of 65.

You can choose to take your pension earlier, but this will normally result in a **reduction**, as the pension is being paid for longer.

## Minimum Pension Age (from 2028)

The minimum age at which most members can take their pension is currently **55**, but this will increase to **57 from 6 April 2028**.

Some members may have protection allowing them to take benefits earlier. This will depend on LGPS regulations and will be confirmed by Tayside Pension Fund.

## Planning Your Retirement

It is important to plan ahead.

Tayside Pension Fund recommends allowing at least **12 weeks before your intended retirement date**. This allows for:

- Completing and returning forms.
- Calculating and checking your pension.
- Processing by both Perth & Kinross Council and Tayside Pension Fund

Allowing enough time helps reduce the risk of delays.

## Accessing Your Pension Information Online

You can use the Tayside Pension Fund [online member self-service portal](#) to:

- View annual benefit statements.
- Estimate your pension at different retirement dates.
- Check your personal details and nominations.

Using the online portal can help you understand your likely pension benefits and support your retirement planning.

## What You Need to Do

### 1. Plan Ahead

Check your pension details and decide when you want to retire. **Allow at least 12 weeks' notice where possible.**

### 2. Review Any AVCs/SCAVCs

Consider your options (e.g. lump sum or annuity).  
These are finalised **after you leave** and may delay payment.

### 3. Submit Your Resignation

Complete your resignation in **MyView** and confirm you are accessing your LGPS pension benefits, taking into account the required pension lead-in time.

### 4. Complete Your Pension Forms

Tayside Pension Fund will send you an options pack. Return all forms promptly and respond to any queries.

### 5. Ensure Everything is Returned

Your pension **cannot be paid** until all information is received and confirmed.

## Additional Voluntary Contributions (AVCs) and Shared Cost AVCs (SCAVCs)

If you have AVCs or SCAVCs, these will form part of your retirement process and can affect when your pension is paid.

- Tayside Pension Fund **cannot request or obtain the final value until after your leaving date has passed.**
- The AVC provider must calculate and confirm the final value to TPF.
- Your pension cannot be paid until the AVC/SCAVC account is closed and the final value confirmed.

- The option you choose (for example, lump sum or annuity) may affect timescales.

To avoid delays, consider your AVC/SCAVC options in advance and respond promptly to any correspondence. This process takes place **after your leaving date** and may affect when your pension benefits are paid.

## Resignation – Accessing Pension Benefits

To trigger the pension process, you must submit your Resignation Form through [MyView](#) and clearly state that you intend to access your LGPS pension benefits.

Your resignation confirms your leaving date, which is essential for the process. You should ensure that:

- Your resignation provides the required contractual notice, and
- Wherever possible, try to give at least 12 weeks' notice.

## Completing Your Pension Paperwork

Your pension can only be paid once all required information has been received.

Tayside Pension Fund will usually issue an **options pack** before your retirement date. This will include details of your pension and the forms which need to be completed.

You must complete and return all forms issued by Tayside Pension Fund, respond to any queries and provide any additional information requested.

## When Will Your Pension Be Paid?

Tayside Pension Fund aims to pay your pension as soon as possible after you retire.

However, payment depends on:

- All information being received and checked
- Completion of any AVC/SCAVC processes. This may affect timescales due to the requirement to obtain final fund values **after your leaving date**.

Delays may occur where forms are returned late or information is incomplete.

## Further Information

For detailed or personal advice, contact Tayside Pension Fund:

Email: [pensions@dundeecity.gov.uk](mailto:pensions@dundeecity.gov.uk)

Phone: 01382 307900

## Final Note

This guide provides general information only.

Individual circumstances will vary, and pension benefits are subject to the LGPS rules and Tayside Pension Fund administration.

The Payroll and Reward Team cannot provide pension advice. For personalised guidance, please contact Tayside Pension Fund.