



## Lothian Pension Fund

Pensions: [www.lpf.org.uk](http://www.lpf.org.uk)

You will be **automatically enrolled** into the Lothian Pension Fund within Local Government Pension Scheme.

Your monthly deduction is based on your actual salary and will be **between 5.5% and about 8.7%**.

CHS puts in around **19%** of your monthly salary.

For this, you **accrue pension at 1/49<sup>th</sup> each year**, plus you have the option to trade some of this for a lump sum on retirement.

You also get **life assurance** – a partner pension payable and a death grant.

To stay in, you need take no further action although it is important to keep your personal details up to date on **iTrent** – your address and relationship status (any cohabiting partner, next of kin).

If you are **currently a member of LGPS** in Scotland, you do not need to take any action. If you have **previously been a member of LGPS in Scotland**, you can opt to link your previous membership to your new membership – an investment decision to speak to LPP about.

Some non-LGPS pensions can be transferred in – you have **one year** to do so.

- You can opt to join the **50/50 scheme** rather than main scheme – nothing changes except you accrue benefits at half the rate and your monthly deductions are halved
- You can **opt out**

You will however be opted back into the main scheme every **three years**.