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If your employer makes you redundant or dismisses you on efficiency grounds, and you are at least age 55, the LGPS pension from that job will be paid.

- You will receive the pension you have built up to the date you leave – it will not be reduced for early payment.
- If you are not sure whether you are being dismissed due to redundancy, efficiency or for another reason, you should ask your employer.
- Your pension will not be paid if you are dismissed on redundancy or efficiency grounds before age 55 – instead, your pension will become deferred (frozen).
- Only the pension you are contributing to will be paid. If you have any deferred LGPS pensions, they will not be paid at the same time.

### **Added years**

If you joined the LGPS before April 2008, you may have an added years contract. Once your employer has told us that you are retiring, we will write to ask if you would like to pay to complete your contract. If you choose not to complete your contract, you will receive the added years and days that you had bought up to your retirement date.

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## Redundancy pay

If you are made redundant, you may receive redundancy pay from your employer. If you do, there is a minimum that they must pay, depending on your circumstances. Employers sometimes pay more than the minimum amount.

- If you receive more than the minimum redundancy pay, you might be able to use the excess to increase your LGPS pension. This will depend on whether your employer has a policy to allow it.
- This also applies if you are made redundant below age 55, even though your pension will become deferred, and not be paid straight away.
- Your employer has access to a calculator that they can use to work out how much extra pension you can buy.
- You can use all of the excess redundancy pay towards your pension, or none at all – it cannot be just a proportion of the excess pay.
- If you want to use excess redundancy pay towards your pension, you must notify your employer before your planned leaving date.

### **What do I need to do?**

- Your employer will notify you if you are being dismissed on redundancy or efficiency grounds. They may request a pension estimate for you.
  - If you decide to use redundancy pay above the minimum amount towards your pension, you must notify your employer before your planned leaving date.
  - Your employer will inform us of your retirement. They will also give you a retirement declaration form to fill in and send to us at Pensions Services.
  - Once we have everything we need, we will take around three weeks to pay your pension. We cannot pay it before you retire, and may take longer if you paid AVCs, asked for an estimate, or if any information is missing.
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## Complaints

Please contact Pensions Services or your employer if you have any problems with your LGPS pension. You may make a formal complaint and also have a right to use the internal disputes resolution procedure.

## More retirement factsheets

- Choosing to retire
- Your deferred pension
- Flexible retirement
- Ill health

## Any questions?

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

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

**Phone number:** 01962 845588

**Address:** Pensions Services, 3<sup>rd</sup> Floor Ell Court East, The Castle,  
Winchester; SO23 8UB

Please let us know if you would like this factsheet in another format.

This factsheet gives an outline of LGPS retirement benefits; it cannot override LGPS regulations. LGPS benefits will only be paid in accordance with the relevant regulations.

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