



What is the **LGPS**

The *Local Government Pension Scheme* (LGPS) is a national pension scheme for people working in local government or working for other employers who are eligible to take part in the Scheme. It is administered locally by the Greater Manchester Pension Fund (GMPF) and is a defined benefits scheme. This means that each month you pay a monthly contribution based on your salary and when you come to retire you get a guaranteed pension income for the rest of your life.

You can find out more about how pensions and the LGPS work, what benefits you build up, how to top up you benefits and life cover on the GMPF website www.gmpf.org.uk.



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Benefits of joining the Local Government Pension Scheme

**Lump sum life cover
from the day you join.**



**Guaranteed income
when you retire.**

**Your employer pays in
too.**



**Tax relief on your
contributions.**

**Flexibility to pay in more
or less.**



**The option to
exchange your
pension for tax free
cash when you retire.**

**Pension for eligible
family members when
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**Online access to your own
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