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.

Benefits of joining the ***Local Government Pension Scheme***

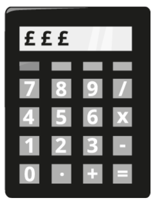
Lump sum life cover from the day you join.

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 you die.

Online access to your own pension account.

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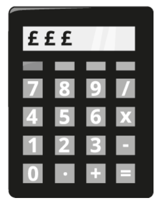

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