



About to Retire? Frequently Asked Questions

Now that your Local Government Pension is due, you will probably have many questions as you prepare for this important time. We have listed here the most common questions we get asked by members approaching retirement.

Please have a look through this document to see if the answer you want is here. Otherwise, please do not hesitate to [contact us](#) if you need to.

When will I be notified of my retirement benefits?

We will send you a written notification of your pension entitlement as soon as we are in a position to do so. When this notification will be sent to you depends significantly on the timeliness and accuracy of the information we have received from your employer, in particular your pay and leaving details. Sometimes there are circumstances where a delay could arise due to additional information also being required from your employer. As a matter of course, the Pensions Section will always ensure that any pay protection cases are investigated, and appropriate action taken. Potentially, this could lead to a delay in sending your pension options to you. Please be assured that this action is necessary to enable you to always receive your full pension entitlement.

Your pension options will include:

- Details of the amount payable, including the options you have available to you. For example, normally you will be asked to choose between the tax-free lump sum options available to you.
- A form requesting bank account details
- A form to confirm your marital status

You may also be asked to supply a copy of your birth certificate.

What about my Additional Voluntary Contributions (AVCs)? Do I need to do anything?

If you have an Additional Voluntary Contribution (AVC) plan with Prudential or Standard Life you will not be required to contact them. The Pensions Section will gather the information on your behalf and include details of how your AVC fund can be paid to you in your retirement options letter. Please be aware that having an AVC account could lead to delays in making payment, but this would be out of our control.

How and when will the payments be made?

We will write to you confirming details of Pension Benefits and payment dates once you have sent your option forms back, and your pension has been processed. We will inform you that the payments are about to be made. Wherever possible, the lump sum will be paid within ten working days of your retirement or ten working days of receiving your pension confirmation letter.

Your pension will be paid monthly in arrears on the last working day of each month to a bank or building society of your choice. There will be a form with your options letter to inform us of your bank details.

Is my lump sum taxed?

The lump sum is not subject to tax: it is a tax-free payment.

Will my monthly pension be taxed?

Your pension is taxed at source at County Hall. You might find that a basic rate tax coding is applied whilst your tax code is being investigated. Any enquiries concerning your tax [should be directed to HM Revenue & Customs](#). The telephone number is 0300 200 3300.

How do I find out about my State Pension?

Your Local Government pension is separate to any State Pension you may be entitled to. Full information and telephone numbers [can be found on the gov.uk website](#).

How do I contact the Pensions Section?

Please do not hesitate to contact us if you need to:

Email: pensions@leics.gov.uk

Telephone: 0116 305 7886

Address: Pensions Section, Leicestershire County Council, County Hall, Glenfield, Leicester, LE3 8RB.