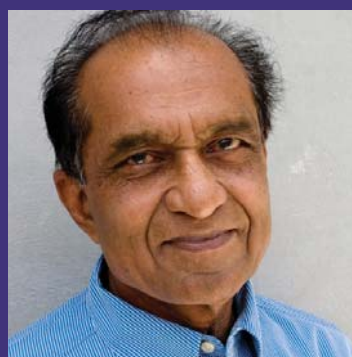
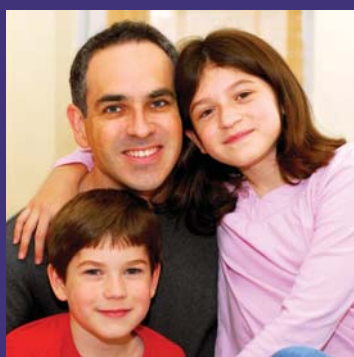




# On 1 April 2008, the Scheme is going to **change**

The LGPS is a valuable part of the pay and reward package for employees working in local government or working for other employers participating in the Scheme – and to which your employer makes a significant contribution.



**From 1 April, the LGPS benefits will be:**

- An improved pension based on final pay
- Survivor's pensions
- Children's pensions
- Cohabiting partner's benefits
- Three times pay death in service grant
- Full inflation-proofing
- An option to give up part of the pension for a bigger lump-sum
- Flexible retirement
- Voluntary retirement from age 60
- Increased benefits with additional contributions
- Retire early with employer's consent
- Banked benefits for service up to 31 March 2008

**What it will cost you**

New contribution rates from April 2008

If your whole-time pay is:	You pay:
Up to £12,000	5.5%
£12,000.01 - £14,000.00	5.8%
£14,000.01 - £18,000.00	5.9%
£18,000.01 - £30,000.00	6.5%
£30,000.01 - £40,000.00	6.8%
£40,000.01 - £75,000.00	7.2%
Over £75,000	7.5%

If you have a protected contribution rate of 5%, equalisation of contribution rates will take place over three years as follows:

2008/09	5.25%
2009/10	5.5%
2010/11	6.5%
(or lower, in accordance with the corresponding pay band from the table above)	

For further information, please contact:

Website: [wmpfonline.com](http://wmpfonline.com)

Helpdesk: **0300 111 1665**

**WEST MIDLANDS**



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