

## Hammersmith & Fulham Pension Fund

### Elected member LGPS opt-in form

This form allows for eligible councillors and mayors (elected members) in England to join the LGPS. As an elected member, if you wish to join the LGPS, you must opt into the Scheme. If you wish for an allowance to be pensionable, you must return a completed opt-in form to the authority that pays you that allowance.

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## Personal Details

Full name

Title

Date of birth

NI number

Home address

(incl. postcode)

Contact number

Email address

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## Service details

Elected members are eligible to join the LGPS in respect of each authority that pays allowances or salary to them. This includes county councils, district councils, unitary councils, London boroughs, fire and rescue authorities, combined authorities and combined county authorities.

The Greater London Authority and the Court of Common Council of the City of London must determine you are entitled to be a member of the Scheme before you join.

I wish to join the LGPS as a councillor or mayor serving the London Borough of Hammersmith & Fulham as below from the start of the next pay period. I authorise the deduction of ongoing pension contributions from my allowances/salary at the appropriate contribution rate.

## Hammersmith & Fulham Pension Fund

Signature

Date

## Please upload your completed form to IBC

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### How do I join the LGPS?

You can choose to join the Scheme if you are eligible and under 75. To secure your entitlement to the Scheme benefits it is important that you complete and return this opt-in form. As you will not be automatically placed into the scheme. Once the relevant authority receives your form, they will start deducting pension contributions from your allowance or salary. You should check your payslips to make sure the correct contributions are being taken.

Our pension administrators LPPA will set up your pension record and send you notification of your membership of the Scheme within 6-8 weeks of you joining.

If you receive an allowance or salary from more than one authority and want pension benefits from each role, you must complete **a separate opt-in form for each authority**.

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### What do I pay?

As an elected member, you pay a percentage of your pensionable pay into the LGPS. Your contribution rate is based on how much you are paid. It's currently between 5.5% and 12.5%. You can find out how much the Scheme costs using the contributions calculator on [www.lgpsmember.org](http://www.lgpsmember.org).

Your pensionable pay is the total of all basic allowance, special responsibility allowance, salary and other relevant allowances paid by your authority. Generally, this means that all pay from your authority is pensionable except travel and subsistence allowances.

The London Borough of Hammersmith & Fulham pays the balance of the cost in providing your LGPS benefits.

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### How are benefits worked out?

1/49<sup>th</sup> of your pensionable pay is put into your pension account every year. The balance in your pension account at the end of each year is adjusted in line with the cost of living. When you retire, the balance in your pension account is the annual pension payable for life. You will have the option to give up some of this pension for a tax-free lump sum at retirement.

Additionally, your family enjoys financial security, with immediate life cover and a pension for your spouse, civil partner or eligible cohabiting partner and eligible children in the event of your death in service. If you become seriously ill and you've met the two year qualifying period, you could receive your pension straight away.

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## Can I join if I already pay into another pension?

Yes - you can pay into the LGPS even if you already contribute to another pension scheme. You are allowed to pay into as many pension schemes as you like. Each tax year, you can usually pay up to the full amount of your UK taxable earnings into one or more pension schemes and receive tax relief. This is subject to the annual allowance, which limits the total amount of pension savings you can build up tax-free in a year.

### Further information

Further information can be found in the links below;

[Councillors and Mayors :: LGPS](#)

[Elected members can now join the LGPS ! | Hammersmith and Fulham Pension Fund](#)

[The Local Government Pension Scheme \(Elected Member Pensions\) Regulations 2026](#)

**You can contact the LBHF pensions team - [pensions@lbhf.gov.uk](mailto:pensions@lbhf.gov.uk) or**

Our Pension administrators LPPA via the helpdesk on **0300 323 0260** or by completing a contact us form <https://www.lppapensions.co.uk/contact/contact-lppa/>