

Pension fact card 2025/26

Pension scheme at a glance

Build up rate of 1/49th of your pay a year

Revalued yearly by treasury order

Build up rate for survivor benefits 1/160th

Pensions in payment revalued in line with CPI

What pay counts towards my pension?

Actual pay including overtime, and additional hours if you're part time

Can I reduce my contributions?

You can temporarily pay 50% contributions to get 50% pension

What's my normal pension age?

Your state pension age (minimum 65)

Can I trade pension for lump sum?

Yes – you get £12 lump sum for every £1 pension you trade. Limits apply.

What death grant's paid if I die 'in service'?

A lump sum of at least three times your pensionable pay

How is my pension enhanced if I retire because of ill health?

It depends on the 'tier' your retirement falls under:

1. enhancement to normal pension age
2. 25% enhancement to normal pension age
3. temporary payment of pension for up to three years

How long do I have to pay in to be entitled to a pension?

Two years

How much will I pay?

Your employer decides your contribution rate based on which 'band' your pay is in. The bands, not the rates, are revalued each year.

From 1 April 2025 to 31 March 2026

Range 2025/26	Rate
Up to £17,800	5.5%
£17,801 to £28,000	5.8%
£28,001 to £45,600	6.5%
£45,601 to £57,700	6.8%
£57,701 to £81,000	8.5%
£81,001 to £114,800	9.9%
£114,801 to £135,300	10.5%
£135,301 to £203,000	11.4%
£203,001 or more	12.5%

2025/26 tax allowances

Annual allowance – £60,000 but with a tapered reduction to a minimum of £10,000 depending on earnings.

Tax free lump sum allowance – up to £268,275

Can I pay less for a while?

Go 50/50 and you can pay half your regular pension contributions for a while. Continue building up some pension and keep the full protection of the pension scheme's generous death benefits. But think carefully – you will get half the pension for the contributions you pay while you're in the 50/50 section. Find out more about this at wypf.org.uk/lgps-members/im-paying-in/#pay_extra50

Death benefits

Death grant

If you die while you're employed and paying into the scheme, we'll pay a death grant of at least three times your pay.

Use My Pension to make a new nomination or update nominations you've already made. Or download a death grant 'expression of wish' form on [wyppf.org.uk](http://www.wyppf.org.uk) and post it back to us.

Pensions for spouses and partners

We automatically pay pensions for a surviving husband, wife or civil partner on your death.

If you live with your partner but aren't married to them or in a civil partnership, they're automatically eligible for a pension too as long as you meet certain conditions. We recommend that you

nominate your partner though because it can make things simpler (for us and them) if they need to claim.

Download a nomination form on [wyppf.org.uk](http://www.wyppf.org.uk)

Pensions for children

If you leave any eligible children on your death they get a pension too.

We define a child as someone

- under age 18, or
- over age 18 but under 23 and in full-time education or vocational training and has been since they were 18, or
- over age 18 and physically or mentally impaired since before age 18 (conditions apply).

How to get a bigger pension

There are two ways to pay extra and get a bigger pension. You get tax relief on both.

AVCs

With additional voluntary contributions (AVCs) you can buy extra pension and lump sum at retirement. You pay a percentage of your salary or a set amount through one of our AVC providers. Our website has links to the providers for your pension fund. AVCs offer some flexibility – you can change your payments, take a break, or stop paying at any time.

APCs

Buy up to £8,903 (2025/26) of guaranteed extra yearly pension in the LGPS with additional pension contributions (APCs). Pay monthly or by lump sum. The pension you buy is inflation-protected, both before and after retirement. The contributions you pay are reviewed periodically and may increase.

More on www.wyppf.org.uk/lgps-members/im-paying-in/#pay_extra

Free retirement & financial well being workshops

Find out about the key issues that affect by joining one of our popular online workshops with financial planning specialists Affinity Connect. With workshops covering retirement, financial wellbeing and pensions tax allowance. More at www.wyppf.org.uk/lgps-members/lgps-knowledge-hub/events/

Contact us

Phone

01274 434999

Email

pensions@wyppf.org.uk

Website

www.wyppf.org.uk

Postal address

PO Box 67

Bradford

BD1 1UP

Visit us in Bradford (by appointment)

Aldermanbury House

4 Godwin Street

Bradford BD1 2ST

Mon, Tues, Thurs, Fri 8.30am to 5.00pm

Wednesday 10.00am to 5.00pm

Visit us in Lincoln (by appointment)

County Offices • Newland • Lincoln • LN1 1YL

Weekdays 8.00am to 5.15pm (4.45pm Fridays)

Ask at reception for the pensions team

See www.wyppf.org.uk for more about the information covered in this leaflet

The information in this fact card is for general information only and can't be treated as a statement of the law



West Yorkshire Pension Fund

Lincolnshire
Pension Fund



London Borough
of Hounslow

BARNET
LONDON BOROUGH