



DRAFT

Extension of LGPS Access to Councillors and Mayors in England

Important update: access to the Local Government Pension Scheme (LGPS)

We are writing to inform you of an important change to pension arrangements for councillors and mayors in England.

From **11 May 2026**, new regulations will allow elected councillors and mayors in England to join the **Local Government Pension Scheme (LGPS)**. This brings England into line with arrangements that already apply in Scotland, Wales and Northern Ireland, and reflects the government's view that elected office represents significant public service.

When does this change take effect?

The new regulations will come into force on **11 May 2026**, which is the first Monday after the May local elections. Only service from this date onwards will be pensionable.

Who can join and how?

Membership of the LGPS for councillors and mayors will be opt-in, not automatic. This means that you will need to make an active decision if you wish to join. Further details on how to opt in, including the relevant forms and deadlines, will be issued closer to the implementation date.

How will benefits be calculated?

If you choose to join:

- You will build up pension benefits on the same basis as other LGPS members.
- Pensionable pay will include your basic allowance and any special responsibility allowances.



- You will have access to the 50/50 section, which allows you to pay half contributions for half the pension buildup for a period if you choose.
- Benefits built up as a councillor or mayor will normally become deferred benefits when you leave office and will be payable in line with standard LGPS rules.

There are some restrictions that apply specifically to elected members. In particular, payment of additional pension contributions or additional voluntary contributions will not be permitted.

Contributions and costs

If you opt in, you will pay **member contributions** at the standard LGPS rates, based on your pensionable pay.

The council will also pay an **employer contribution** in respect of your membership. Further information on contribution rates will be provided as part of the opt-in process.

LGPS Member Contribution Bands for 2026/27:

If your actual pensionable pay is:	You pay a contribution rate of:
Up to £18,400	5.5%
£18,401 to £29,000	5.8%
£29,001 to £47,300	6.5%
£47,301 to £59,800	6.8%
£59,801 to £84,000	8.5%
£84,001 to £119,100	9.9%
£119,101 to £140,400	10.5%
£140,401 to £210,700	11.4%
£210,701 or more	12.5%

What happens next?

We are expecting further guidance from MHCLG. We will aim to issue additional guidance on how:

- to opt in
- Information to help you understand the **benefits and costs** of LGPS membership

Given that the decision to join the LGPS is a personal one and may have long-term financial implications, we encourage you to review the information carefully before making your choice and seek professional tax advice if you require it.

If you have any immediate questions, please contact the LPPA Contact Centre on 0300 323 0260.

More information can be found on the LGPS [website](#)