

Frequently Asked Questions

Leaving the LGPS Webinar



PENSION

AWARENESS WEEK

15 - 19 September 2025

Questions Asked

What about moving abroad? What if I return home to my country of birth before retirement?	3
If I move abroad to an EU country, is my pension taxed in the UK or in the EU country I live in?.....	3
Does redundancy include voluntary redundancy?	3
What happens to my pension if I retire at 60 instead of 67?	3
Useful Links and Contact Details.....	5

Moving Abroad

What about moving abroad? What if I return home to my country of birth before retirement?

Please keep your address updated if you move abroad, so we can keep in touch with you. The easiest way to do that is to sign up for your fund's online portal.

We will pay you your pension, even if you are a non-UK resident, and may even be able to arrange payment in your local currency. Please contact your fund for more information.

If I move abroad to an EU country, is my pension taxed in the UK or in the EU country I live in?

We are unable to help on questions of tax here. Please contact HMRC or your pension fund for more information.

Retirement

Does redundancy include voluntary redundancy?

Yes, the same LGPS redundancy retirement rules apply whether it is a voluntary or compulsory redundancy.

What happens to my pension if I retire at 60 instead of 67?

Your normal retirement age (NRA) is either your State Pension Age, or 65 if later. If you retire before this date, your pension will be reduced for early payment. The further away your retirement date is from your NRA, the bigger the reduction will be. Please see table below for details on the early retirement reductions.

PENSION

AWARENESS WEEK

15 - 19 September 2025

Number of Years Paid Early	Reduction to Annual Pension	Reduction to Automatic Lump Sum
0	0%	0%
1	4.9%	1.7%
2	9.3%	3.3%
3	13.5%	4.9%
4	17.4%	6.5%
5	20.9%	8.1%
6	24.3%	9.6%
7	27.4%	11.1%
8	30.3%	12.6%
9	33.0%	14.1%
10	35.6%	15.5%
11	39.5%	Does not apply
12	41.8%	Does not apply
13	43.9%	Does not apply

PENSION

AWARENESS WEEK

15 - 19 September 2025

Useful Links and Contact Details

<p>National LGPS member website</p> 	<p>www.lgpsmember.org Calculators, videos, FAQs, general information about the scheme</p>
	<p>clwydpensionfund.org.uk pensions@flintshire.gov.uk</p>
	<p>www.oxfordshire.gov.uk/business/oxfordshire-pension-fund Pension.services@oxfordshire.gov.uk</p>
	<p>www.shropshirecountypensionfund.co.uk pensions@shropshire.gov.uk</p>