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## Main LGPS Regulations Published

The main benefits regulations for the new Scottish LGPS 2015 scheme have been published. These set out the detailed rules for the new scheme that come into force in April 2015. Pension Champions should ensure that they have access to a copy of these regulations that can be downloaded from the SPPA [website](#).

There will be a number of communication initiatives for members early next year to explain the main changes. These will include a dedicated website, videos and plain English fact sheets.

## Draft LGPS Transitional Regulations

The draft Scottish LGPS 2015 draft transitional regulations are out for [consultation](#). These cover the transitional rules that bridge the gap between the old and new scheme. It includes protections for the final salary element and provisions like the Rule of 85. The closing date for comments is 7 August 2014.

## LGPS Governance

Following the last Pension Champions meeting (see Bulletin 42) both CoSLA and the trade unions have signed off the new heads of agreement. Work is beginning on a model constitution for the new pension boards and the regulations to bring them into force in April 2015.

We have also agreed a new internal UNISON structure to elect and support our representatives on the new boards. It is likely that we will start the process to populate the new structure and training later this year. We will send out full details of this to branches when the final timetable is clearer. The new structure and the full Heads of Agreement is on our [website](#):

## State Pension Scheme

The state pension scheme is changing in April 2016. The full new State Pension will generally be no less than £148.40 per week, although the actual amount will be set in autumn 2015. You will need ten qualifying years to get the new pension. UNISON members in the NHS and LGPS are contracted out schemes and this, depending on your qualifying years after 2016, could mean that your pension will be less than the new higher rate. This is because until 2016 you pay less National Insurance. After 2016 contracting out ends and your National Insurance contributions will increase, probably by 1.4%. This is outlined on the UK Government [website](#).

**More pension information at:**

**Scottish Pension Web Pages:** <http://www.unison-scotland.org.uk/pensions/index.html>

**For further information contact:**

Dave Watson, Scottish Organiser: [d.watson@unison.co.uk](mailto:d.watson@unison.co.uk)