

Our ref:
Your ref:

Contact: Pensions Helpline
Tel: (0191) 424 4141

Date:

Dear Member

The Local Government Pension Scheme (LGPS)

Following your recent enquiry about paying Additional Regular Contributions (ARCs) to buy extra pension, please find enclosed:

- A copy of our leaflet “Additional Regular Contributions (ARCs)” for information on how ARCs work, including a table of costs to help you work out how much you will pay each month. Table 1 shows the cost of buying additional pension for you. Table 2 shows the cost of buying additional pension for yourself and your dependants. The leaflet explains how to use them.
- An ARCs application form.

If you decide that you would like to go ahead and buy extra pension, please complete the application form and return it to the Pensions Office. Once we receive your form we will send you a medical questionnaire to complete. At this point you will need to pay a charge of £40 for medical clearance.

There are other ways to increase your pension benefits which you might like to consider, including:

- In-house additional voluntary contributions (AVCs)
- Free standing AVCs
- Personal pension plan
- Stakeholder pension

Further information can be found on our website www.twpf.info or www.lgps.org.uk

If you have any queries or require any further information, please contact the Pensions Helpline. We are unable to offer financial advice, but we can discuss your options with you. You may wish to seek independent financial advice before making your decision.

Yours sincerely

Stephen Moore

Stephen Moore
Head of Pensions