Local Government Reorganisation (LGR)

Frequently Asked Questions for Kent Pension Fund Members

1. What is Local Government Reorganisation (LGR)?

Local Government Reorganisation (LGR) is the process where existing councils are restructured, merged, abolished, or replaced by new local authorities (for example, moving from two-tier arrangements to unitary councils). This is a change to council governance and service delivery – **not a change to the LGPS itself**.

2. Will LGR affect my LGPS pension?

No.
Your LGPS pension benefits are protected by law and **are not reduced or lost because of LGR**. Membership of the Local Government Pension Scheme (LGPS) continues regardless of changes to council structures.

The LGPS is governed by national legislation, and any changes to pension benefits or governance arrangements are subject to strict legal and regulatory processes. In practice, pension governance arrangements are complex and cannot be changed quickly or easily as part of wider local government restructuring.

Any significant changes would require formal consultation, legal approval and oversight, providing strong protection and stability for scheme members and pensioners.

You can continue to access and manage your pension at www.kentpensionfund.co.uk

3. Will the Kent Pension Fund still exist after LGR?

Yes.
The Kent Pension Fund will **continue to operate as the administrator of the LGPS**, unless you are formally told otherwise. Changes to local authorities do not automatically change pension fund arrangements.

4. Will my pension pot be transferred or split?

No.
Your pension benefits **remain within the Kent Pension Fund**. They are not split or transferred simply because of LGR.

5. I am currently an active LGPS member – what happens if my employer changes?

If your role transfers to a new or successor authority due to LGR:

- You **remain an active member of the LGPS**
- Your pension record continues seamlessly

- There is **no break in membership**
- Your service and benefits remain fully protected

Your new employer will become a participating employer in the Kent Pension Fund.

6. What if my job title or contractual employer changes?

Changes to job titles, payroll, or legal employer names **do not affect your LGPS benefits**. Your pension is based on:

- Your pensionable pay
- Your membership period
- LGPS regulations

As long as your role remains eligible for LGPS membership, your pension continues as normal.

7. What if I am made redundant due to LGR?

If redundancy occurs as part of LGR:

- Your LGPS benefits are dealt with in line with **LGPS redundancy and efficiency retirement rules**
- Depending on your age and circumstances, benefits may be **paid immediately without reduction**
- Each case is assessed individually

You will receive **specific guidance** if redundancy applies to you.

We are currently expecting the vast majority of staff to transfer to the new council and therefore we are not anticipating redundancies prior to the transfer.

8. I have already left employment – will LGR affect my deferred pension?

No.
If you have a **deferred LGPS pension** with Kent Pension Fund:

- Your benefits remain secure
- Your pension continues to be reviewed annually
- LGR has **no impact** on your deferred pension rights

9. I am already receiving my LGPS pension – will anything change?

No.
If you are a pensioner member:

- Payments will continue as normal
- There is no change to pension increases
- Your pension remains payable for life (and to eligible dependants)

LGR does **not affect pensions in payment**.

10. Will my contribution rate change?

Your contribution rate:

- Continues to be based on your **actual pensionable pay**
- Will not change solely due to LGR

Any future changes would follow **normal LGPS rules**, not reorganisation.

11. Will my Normal Pension Age change?

No.
Your Normal Pension Age is linked to:

- Your **State Pension Age**, or
- Age 65 for certain protections

LGR does **not alter pension ages** or protections already in place.

12. Does LGR affect the security of the LGPS?

No.
The LGPS is a **statutory, funded public sector pension scheme**. Benefits are defined in law and backed by long-term employer contributions. Local government restructuring does not weaken its security.

13. Do I need to take any action?

In most cases, **no action is required**.

However, you should:

- Check that your **home address and beneficiary details** are up to date
- Keep an eye on communications from your employer and Kent Pension Fund
- Ask questions if your employment status changes

14. Who should I contact if I have questions?

- **General pension queries:**
  Kent Pension Fund: Home - Kent Pension Fund

- **Employment or restructure queries:**
  Your employer or HR team

Kent Pension Fund will issue further updates if any pension-related changes arise as a result of LGR.

15. Where can I find more information?

Further information and updates will be published by:

- Kent Pension Fund
- Your employing authority
- Official government communications relating to LGR

Key reassurance

Local Government Reorganisation affects how councils are run – not the pensions LGPS members have earned. Your benefits with the Kent Pension Fund remain secure.