

Reach your retirement goals

Planning your retirement shouldn't fill you with dread. My Money Matters are here to help you understand Shared Cost AVCs, a benefit exclusively available to LGPS members.



Make instant savings

Income Tax and National Insurance contribution savings on the money you add to your Shared Cost AVC pot, meaning a **£100 contribution will only cost a basic rate taxpayer £72.08!***



Flexibly change your contributions

Within limits, starting from as little as £2 per contribution



Access your money from age 55

Meaning you could potentially retire earlier†



Choose how to take your money

The money you build up can be taken several ways, including as a 100% tax free lump sum when you decide to retire‡



SCAN ME!

Sign in or register at mymoneymatters.ws/SCAVCs to learn more.

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*Basic rate savings are displayed as a guide only. Basic rate assumes an individual paying 20% Income Tax and 8% National Insurance contributions.

†A Shared Cost AVC cannot be accessed until age 55, rising to age 57 from 2028.

‡You can take all or part of your Shared Cost AVC plan as a tax free lump sum as long as you take it at the same time as your main scheme benefits, and it does not exceed 25% of the combined value of your plan and your main scheme benefits.

Join **exclusive** webinars

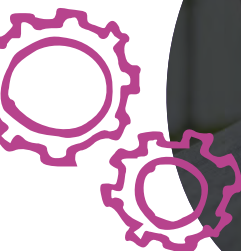
Join the My Money Matters Financial Education team at one of their webinars below to learn all things AVCs:

- 🎥 Understanding the LGPS
- 🎥 How to retire early and with more money
- 🎥 Your retirement options explained
- 🎥 Topping up your Shared Cost AVC

Scan the QR Code or visit mymoneymatters.ws/basics to book now!



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My Money Matters is available to active Local Government Pension Scheme members only.