

## **You could retire early or with more money, come and find out how!**

If you're a member of the Local Government Pension Scheme (LGPS), with effect from 1 November 2023, you have access to a valuable new employee benefit.

Tayside Contracts is now offering LGPS members access to a Shared Cost Additional Voluntary Contribution (Shared Cost AVC) scheme, facilitated by our partners AVC Wise.

Shared Cost AVCs are a cost-efficient way to top up your pension pot. Not only will you benefit from the available Income Tax and National Insurance contribution savings, you'll also have the option to amend your contribution amount as and when you need to.

**A £100 contribution will only cost a basic rate taxpayer £68.12!\***

### **You are invited to an important webinar**

AVC Wise are hosting webinar sessions soon to give you an opportunity to learn more about the Shared Cost AVC scheme and ask any questions you may have.

Please find the dates and times of these sessions below.

#### ➤ **Understanding the LGPS** **Tuesday 21 November at 10am**

An overview of the LGPS, covering important details about the scheme and how this has changed over time.

#### ➤ **How to retire early and with more money** **Wednesday 22 November at 2pm**

This 45-minute session will give you an insight into how Shared Cost AVCs can provide a unique savings opportunity that not only benefits you today, but also at the point of your retirement.

#### ➤ **Your retirement options explained** **Friday 24 November at 12pm**

Join AVC Wise for a detailed 45-minute session where they'll discuss the LGPS, your investment options and the many benefits of Shared Cost AVCs.

To book your place onto a webinar, please visit [the AVC Wise platform](#) and register. Then, select the webinar you wish to attend and AVC Wise will confirm your place.

If you have any questions, please email [support@avcwise.co.uk](mailto:support@avcwise.co.uk), call **01252 959 779** or visit [the AVC Wise website](#) to use the live chat service.

**\*Basic rate savings are displayed as a guide only. Basic rate assumes an individual paying 20% Income Tax and 12% National Insurance contributions.**

**A Pension is a long term investment, the fund value may fluctuate and can go down. Your eventual income may depend upon the size of the fund at retirement, future interest rate and tax legislation.**