



**Westmorland
& Furness
Council**

Employee Pay and benefits

October 2023

Employee pay and benefits

Introduction

The Council's pay and benefits structure aims to recruit, retain and develop skilled and flexible employees working in modern and efficient ways, delivering high quality, value for money services to the people of Cumbria. Everyone who works in the Council has the right to be paid fairly and equally for the work they do and to have good opportunities for career development.

This document is intended to provide you with further information regarding your employment with Westmorland and Furness Council. It outlines the pay and grading structure together with a range of benefits of working for the Council.

Any queries regarding pay and terms and conditions should be directed to your manager or the HR Team, or for prospective employees to colleagues at the HR Admin, Payroll and Recruitment Team. Contact details can be found at the end of this document.



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Pay and Grading

Further details and copies of policies, procedures and schemes referred to are available on the Council's internet site.

Job families

In order to achieve a modern and equitable pay and reward structure the Council uses a job family approach.

A job family links a series of related jobs together in a single family. These links can be in the nature of the work undertaken or technical or professional disciplines – so, for example, different people involved in social care work are in the same family. Jobs within each family are graded at progressively higher levels according to the levels of knowledge, skills, and responsibilities and other factors determined through the NJC job evaluation scheme. This provides promotional opportunities over time.

The benefits of using a job family approach are that it:

- Helps make sense of the many types of jobs across the Council.
- Provides clear career pathways showing how progression can take place within and between families.
- Provides greater flexibility in meeting customer or client needs.
- Helps identify training and development needs.
- Gives general role profiles; focusing on service outputs not tasks.
- Creates flatter organisational structures; leading to greater team working.
- Enables competency / skill based salary management.

All employees are placed in a job family reflecting the nature of the work undertaken.

Levels within families

Within each family there are a number of levels. These reflect the different contributions that individuals will be making across the family, based on their skills, knowledge and experience and the role they perform.

A generic job family role profile for a job within a job family describes, in broad terms, the responsibilities and outputs you would be expected to achieve at that level within the job family, rather than a list of specific tasks and responsibilities. A Job Description ('Post Specification') describes the more detailed aspects and requirements of the job.

Levels give a clear indication of progression available to you through the descriptions which support each level. This progression may be either within a family or across families.

Job families function to provide both a structure for greater flexibility in meeting customer need and a career ladder by which you may plan your professional growth and advancement.

The pay structure

The process of creating job families involved evaluating the posts within them, using the National Joint Council for Local Government Services (NJC Green Book) job evaluation scheme, to provide a hierarchy of posts, according to their job evaluation score. This does not provide a pay structure in itself. To set the pay structure, an overall 'payline' for the organisation was approved which then determined how the grades and scores relate to pay bands.



Job Families Pay and Grading Structure - 24 October 2023
(inc 1 April 2023 national pay award and 24 October increase to the UK Living Wage)

Leadership (Directors / Assistant Directors)										
Grade	Grade Level A or B	SCP	Annual Full Time Salary £	Hourly Rate £	Job Family					
					Business Support	Customer Engagement	Operations	Organisational Support	People Care and Development	Regulation and Technical
19	B	63	£79,346	£41.1300			OP19	OS19	PCD19	RT19
	A	61	£76,620	£39.7100						
18	B	54	£65,017	£33.7000				OS18i / OS18ii	PCD18	RT18i / RT18ii
	A	52	£62,273	£32.2800						
17	B	47	£55,963	£29.0100		CE17	OP17	OS17		RT17
	A	45	£53,775	£27.8700						
16	B	41	£49,498	£25.6600			OP16	OS16	PCD16	RT16
	A	40	£48,474	£25.1300						
15	B	37	£45,441	£23.5500			OP15	OS15	PCD15	RT15
	A	36	£44,428	£23.0300						
14	B	35	£43,421	£22.5100		CE14		OS14	PCD14	RT14
	A	34	£42,403	£21.9800						
13	B	33	£41,418	£21.4700			OP13		PCD13	RT13
	A	32	£40,221	£20.8500						
12	B	31	£39,186	£20.3100	BS12	CE12		OS12	PCD12i / PCD12ii	RT12
	A	30	£38,223	£19.8100						
11	B	28	£36,648	£19.0000	BS11	CE11	OP11	OS11		RT11
	A	27	£35,745	£18.5300						
10	B	26	£34,834	£18.0600	BS10	CE10	OP10		PCD10i / PCD10ii	RT10
	A	25	£33,945	£17.5900						
9	B	24	£33,024	£17.1200	BS9		OP9i / OP9ii	OS9		RT9
	A	23	£32,076	£16.6300						
8	B	20	£30,296	£15.7000	BS8	CE8i / CE8ii			PCD8i / PCD8ii	
	A	19	£29,777	£15.4300						
7	B	14	£27,334	£14.1700	BS7		OP7i / OP7ii	OS7	PCD7	RT7
	A	12	£26,421	£13.6900						
6	B	8	£24,702	£12.8000	BS6	CE6				RT6
	A	7	£24,294	£12.5900						
5	B	6	£23,893	£12.3800	BS5	CE5	OP5	OS5	PCD5	
	A	6	£23,893	£12.3800						
4	B	5	£23,500	£12.1800	BS4		OP4		PCD4	RT4
	A	5	£23,500	£12.1800						
3	B	4	£23,114	£11.9800	BS3		OP3		PCD3	
	A	3	£22,737	£11.7900						
2	B	2	£22,366	£11.5900		CE2				
	A	2	£22,366	£11.5900						
1	B	2	£22,366	£11.5900	BS1		OP1			

*** Living Wage Foundation Living Wage Rate**

The Grades below include a non-contractual pay supplement to increase these rates to the Living Wage Foundation 'UK Living Wage' rate of £12.00 per hour, as outlined below.

	Grade	SCP	Existing Grade		Supplement		UK Living Wage Rate	
			Annual Full Time Salary £	Hourly Rate £	Annual Full Time Salary £	Hourly Rate £	Annual Full Time Salary £	Hourly Rate £
3	B	4	£23,114	£11.9800	£37	£0.0200	£23,151	£12.0000
	A	3	£22,737	£11.7900	£414	£0.2100	£23,151	£12.0000
2	B	2	£22,366	£11.5900	£785	£0.4100	£23,151	£12.0000
	A	2	£22,366	£11.5900	£785	£0.4100	£23,151	£12.0000
1	B	2	£22,366	£11.5900	£785	£0.4100	£23,151	£12.0000

Job Working Circumstances

The previous table shows the grade for a profile with the basic allocation of 30 job evaluation points relating to job working circumstances (JWC).

The JWCs are 3 elements of the NJC job evaluation scheme and cover emotional demands, physical demands and working conditions (such as weather, disagreeable un-pleasant hazards and adverse people behaviour) encountered within the job. The JWC points are specific to individual jobs and any additional points are added to the basic profile score to obtain the overall grade for a role.

In some cases the additional points arising from the JWCs lead to an increase in final grade paid. The JWCs are subject to regular review where appropriate.

Assimilation / pay progression

The Council's pay structure consists of 19 grades and each grade (aside from grade 1) has two spinal column points. The two levels of salary that exist within each grade are designated:

- Level A (1st point - lowest)
- Level B (2nd point - highest)

New appointments to a grade (including internal appointments) will normally be to the lowest point (Level A).

If, in the event of reorganisations / restructures your grade increases you will normally be assimilated to the lower level of the grade - i.e. level A. If your grade decreases you will normally be assimilated to the higher level - i.e. level B. If you are already on one of the points in the new grade you will not see your salary change.

Progression to level B within your salary grade will be dependent on you meeting the requirements of the

job and the standards of behaviours and competencies required and will occur no earlier than 6 months after appointment. Such assessment is separate to, but may run concurrently to, any probation period.

Market supplements

Some jobs can be difficult to fill and employees difficult to retain due to either skill shortages or higher competitive rates of pay paid by other organisations. In these circumstances consideration may be given to paying a market supplement. This means that the job will be paid at a higher rate than the level allocated within a job family.

To avoid the risk of equal pay claims, it is important that clear evidence exists that would justify a market supplement. Therefore before a market supplement payment can be agreed strict criteria / controls are in place and these are set out in the Market Supplement Scheme.



Local Government Pension Scheme

Most employees are eligible to join the Local Government Pension Scheme (LGPS) which is an easy hassle free way to save for retirement. The benefits include:

- The employer tops up your pension - something they would be unlikely to do with a personal pension.
- You get tax relief on all contributions - even on extra payments you made to top up benefits.
- No hidden fees or charges – you simply contribute a percentage of pay.
- A guaranteed package of benefits which are backed by law.
- Protection for loved ones - in the form of pensions for dependents in the event of your death.
- Life cover of three years pay - from the date you join the scheme.
- No medical required - unlike other forms of life insurance, it's open to all.
- You can take a tax free lump sum as part of your benefits package.
- Protection - in case you have to draw benefits early through ill health.
- The pension will go up in line with inflation, protecting you from rising prices.

Auto enrolment

Subject to meeting the relevant eligibility criteria at appointment, or at any point during your appointment, you will be automatically enrolled in the Local Government Pension Scheme (LGPS). Your membership of the Scheme will be continually assessed.

Pension protection

If you are a member of the pension scheme and there are circumstances in which your pay may be reduced or restricted an earlier pay figure may be used to calculate your pension. The pension protection is subject to meeting specified criteria and does not apply if the reduction in pay is due to the cessation of a temporary post at a higher rate of pay. This protection only applies if you have been continuously employed by the same employer that you worked for when the reduction happened or have been involved in a TUPE transfer of employment to another employer.

The rates of employee contributions and further details of the LGPS are available on the Council's internet site or from the [Local Pension Partnership Administration Service](#) and contact details can be found at the end of this document



Terms and Conditions

These terms and conditions of employment and any changes will apply to all employees that are employed under the National Joint Council for Local Government Services (Green Book) conditions of service, or to employees whose national conditions refer to Green Book provisions.

Any proposed changes to any terms and conditions will involve appropriate consultation and can only be approved at corporate level to ensure that they comply with equal pay and single status requirements.

Working week

The normal working week is 37 hours.

Standard working hours will be between the times of 7.00am to 7.00pm Monday to Saturday and employees will be expected to work their normal hours within this period. However, this does not preclude working outside these hours where necessary in the provision of 24/7 service, the need for shift working in some service areas, or annualised hours.

Changes to your working hours will only be implemented on the basis of the needs of service users and customers and will involve appropriate consultation with employees and trade unions.

Flexi-time scheme

The Flexi-Time Scheme allows for the flexible management of your working day and allows you to determine arrival and departure times (within the scheme criteria) and to accommodate personal commitments where required. The scheme is available across the Council where service delivery and operational requirements allow.

The Flexi-Time band width is between 7am and 10pm, Monday – Saturday.

Where there are operational restrictions, managers may adopt elements of the scheme with HR approval.

You must record your attendance appropriately.

Salary - Methods and periods of payment

You will be paid monthly. The standard pay date will be the last working day of each month. School support staff pay date may be determined at a local level by their own school.

Payments for hours worked as part of the normal working week

Work will be payable at basic hourly rate for the post, Monday – Saturday 7am – 7pm.

Payment for additional hours worked in excess of 37 hours per week

Payment for additional hours worked in excess of 37 hours per week only applies to employees on Grade 9 and below, except in exceptional operational circumstances, e.g. call out; out of hours service, and subject to the needs of the service. However, part-time staff above grade 9 may be paid for additional hours worked up to 37 per week, and all staff above grade 9 may accrue flexi leave for additional hours worked in excess of 37 per week (within the normal flexi bands).

Payment for additional hours is for completed half hours only and will be payable at the basic hourly rate for the post.



Additional hours beyond contracted hours should only be worked with approval in advance by your manager. In order to comply with health and safety and working time regulations hours worked will be limited to an average of 48 hours per week over a 17 week reference period.

Other Pay Types

Acting up pay

Payments are available for employees who are temporarily 'promoted' to carry out the full duties of a higher graded job and temporarily cease to carry out their normal substantive job. In this case you will be paid at the minimum level of the allocated grade for the job being acted up into.

Responsibility pay

This is intended to reward employees who are temporarily undertaking additional responsibilities, or part of the duties of a more highly graded job, in addition to their substantive job. The additional responsibilities or duties will be temporarily incorporated into the existing job description and evaluated to see whether or not they are significant enough to result in an additional payment at the minimum level of the nearest higher grade.

Honorarium

This is a one-off lump sum payment intended to recognise exceptional effort or contribution. Honoraria payments under £2,000 are paid in arrears and are subject to the approval of the relevant Director. Amounts exceeding £2,000 must be authorised by the Director of Enabler Services

Flat Sessional Payment (supplement for working Sundays, nights and bank holidays)

In addition to normal basic hourly rate the following supplements will apply where employees are required to work:

Night Work - A flat additional payment of £15.00 per session worked (fully or partly) during the period 10pm – 7am.

Sunday - A flat additional payment of £7.50 per session worked.

Bank Holiday - A flat rate of £24 will be paid except on Christmas Day which will be £50. Bank holiday leave entitlement will be included in the annual allocation (pro rata for part time staff).

Sleeping in duty - "Sleeping in" duty will be at the allowance stated in the National Agreement (£40.76 at 1 April 2023). The Night Work sessional payment cannot be claimed at the same time as a sleep in payment except if you are woken during the night to deal with an issue. In these circumstances you will be paid the basic hourly rate for the actual hours worked or may accrue Time off in Lieu (TOIL).

You will receive the same relevant flat sessional payment for working on nights, Sundays and bank holidays, regardless of where you work or your level of pay.

You can only claim one flat sessional payment for any individual session worked within a 24 hour period. The 24 hour period will be counted from the commencement of the first sessional payment e.g. If you work a night shift starting at 10pm but a bank holiday starts at midnight you can claim the bank holiday payment but not both. The 24 hours counts from the midnight because that is the session you have claimed. In this example you cannot claim another sessional payment until after the next midnight has passed. Where there is an overlap the higher payment should be claimed.



Stand by arrangements

A payment of £105 per week (or pro rata over 7 days - £15 per session) will be paid whilst on standby. Standby is an allowance paid when management require employees to be available for work outside of core hours. The start and end time of the standby periods will be locally determined in advance, subject to operational need, and will be specified in a rota or service plan. The allowance is an inconvenience payment and is paid to provide minimal cover for essential services out of normal working hours. It is not designed therefore to provide regular cover where the introduction of a shift rota would be more appropriate.

You must remain capable and fit for work whilst on standby. Where you are on standby and called out you will cease to be on standby and will then be paid the appropriate basic pay for the job plus any other allowances where appropriate.

The holding of a work pager or being a key holder does not imply eligibility for standby allowance. The above criteria must be met to qualify for a standby payment.

Call out

- Hours to be paid at the relevant rate
- Additional hours must be approved in advance by your manager if not part of flexi arrangements.
- If you work flexitime, additional hours worked within the flexi-bands will only be paid if approved in advance by your manager (for those up to and including grade 9 and part-time staff as above). See also Payment For Additional Hours above.
- Hours worked must be managed in order to comply with health and safety requirements and Working Time Regulations (average 48 hours over 17 week reference period).
- Minimum payment for two hours worked (aggregated over multiple call-outs in any one session).
- Travel time to be paid.
- Home to work travel expenses paid.

In arranging stand by and callout duties managers must be aware of the requirements of the Working Time Regulations in respect of rest periods.

South Lakeland House, Lowther Street, Kendal, Cumbria LA9 4UF

T. 015395 33173 • F. 015395 33179

westmorlandandfurness.gov.uk

First Aid Allowance

Payment of £104 per year paid monthly to people who are registered "First Aiders" for their building and will be pro-rated for part-time employees.

Notice Periods

The minimum period of notice you are required to give to the Council is as shown below:

Salary grade 1 to 9	1 month
Salary grade 10-14	2 months
Salary grade above 14	3 months

The minimum period of notice to which you will be entitled from the Council is the greater of either the above or one week for each completed year of service up to a maximum of 12 weeks.

You will normally be expected to work your notice period, however, in exceptional circumstances the Council may "pay in lieu of notice (PILON)". Details of this are specified in your contract of employment.

During your notice period, the Council reserves the right to assign to you reduced or alternative duties, or no duties at all, and/or to exclude you from its premises, and/or to require you to abstain from contacting any employee, contractor, agent, supplier or other business or entity engaged by the Council or with whom the Council has dealings and with whom you have dealt to a material extent during any such period you will remain employed by the Council in line with this contract of employment and will remain entitled to all contractual entitlements and benefits, but subject to all contractual terms and conditions. As you will remain employed by the Council you will not be permitted to undertake alternative work with any other employer without express written consent of the Council.

Upon termination of your employment with the Council you must surrender to the Council all property belonging or relating to it, including any held electronically.



Expenses

Travel

Mileage based on His Majesty's Revenue and Customs (HMRC) rates will be payable for all necessary mileage incurred. You will be encouraged to use / develop more environmentally-friendly ways of working e.g. video conferencing.

Type of Vehicle	First 10,000 miles	Above 10,000
Cars and Vans	45p	25p
Motorcycles	24p	24p
Cycles	20p	20p

An additional 5p per mile is payable per passenger (council employees only as per HMRC criteria).

Local Car User Scheme

A monthly lump sum payment will be made for employees where it is considered necessary for them to have a car available on a daily (or almost daily) basis at short notice in order to undertake their role in the Council. The lump sum payment will be based on the carbon emissions of the vehicle, with the highest allowance paid for the vehicles with the lowest emissions. The lump sum allowance will be paid pro-rata for part-time employees.

Mileage rates for this scheme will be paid at 30p per mile up to first 10,000 miles, then 25p per mile thereafter. Directorate Management Teams will confirm Local Car User designations and you will be advised by your manager regarding your eligibility for the Local Car User Scheme.

Car loans

For those employees who are part of the Local Car User Scheme, the Council can offer a car loan. Re-payments are deducted from the individual's salary. Rates are reviewed in April of each year and details are set out in the Car Loan Scheme.

Subsistence

You are expected to provide your own food and drink whilst at work unless, in exceptional circumstances, you are forced into expenditure over and above your normal amount or you are undertaking necessary out of county activities. Payment rates are set out in the Travel and Subsistence Scheme and reviewed in April each year. If you eat a meal with a client as part of your job duties you will have that meal provided.

Workplace relocation

Where you are required to relocate to a new work base the Council may provide assistance depending on the circumstances which is detailed in the Workplace Relocation – Additional Travel Assistance scheme.

Annual Leave

Entitlements are as follows:

On appointment	25 days	Plus 8 bank / public holidays
Year 2	26 days	Plus 8 bank / public holidays
Year 3	28 days	Plus 8 bank / public holidays
Year 4	30 days	Plus 8 bank / public holidays
Year 5	31 days	Plus 8 bank / public holidays

Where there is provision for services to shut between Christmas Day to New Years Day (inclusive) annual leave and / or flexi leave must be taken to cover this period.

Continuous service with other local authorities and related bodies will count for calculating leave entitlements at the time of appointment. If you have transferred under TUPE you will also have previous continuous service counted for annual leave purposes.

The leave year will run from your date of birth.

If you are part time you will have your annual leave calculated on an hourly basis which will be pro-rated against full-time equivalent.

If you work term-time you will have your leave entitlement calculated on a pro-rata basis based on the number of weeks you actually work. The pro-rata calculation is based on the proportion of the number of weeks a full-time equivalent employee works:-

Term-time only working weeks		Total Annual Leave entitlement
-----	x	
Full year working weeks		

A Leave Calculator and guidance are available from managers or on Intouch.

If you are part-time, term-time - both calculations will apply.

You should have a leave sheet (or electronic equivalent), for the purpose of keeping a record of leave which must be authorised by your manager.

Carry forward of annual leave

In normal circumstances, and with the agreement of your manager, up to 5 days Annual Leave may be carried over into the next leave year.

Authorisation of the carry forward of more than 5 days would be considered in exceptional circumstances only and you must apply to the relevant assistant director. This will not be deemed to apply in normal maternity leave or long term sickness absence circumstances.

Additional Leave Purchase Scheme

An Additional Annual Leave Purchase Scheme is available.

You are able to apply to buy up to 10 days additional leave for your next full birthday leave year. Your annual salary is then reduced by the equivalent of the cost of the additional leave and is paid on an equated basis over the year. Pension contributions must remain as if leave has not been purchased. If you leave part way through the year an adjustment will be made to your final salary regarding any outstanding leave or leave purchased but not yet taken.

Public holidays (8 designated days)

The Council will normally close its offices on the following public holidays except where there is a need to maintain essential services:

- Good Friday
- Easter Monday
- May Day Monday
- Spring Bank Holiday Monday
- August Bank Holiday Monday
- Christmas Day
- Boxing Day
- New Years Day

Where you are required to work on a public holiday as part of your normal working week to ensure the Council maintains essential services, a flat sessional payment will be paid. Bank holiday leave entitlement will be included in the annual allocation (pro rata for part time employees).



Health and Well Being

Family friendly and flexible working

In addition to these terms and conditions, the Council has a range of other family friendly and flexible working schemes and arrangements as detailed in the Time Off Work provisions to support you achieving a work life balance including:

- Maternity pay and leave
- Adoption leave
- Paternity leave/Paternity leave for adoption
- Maternity support leave
- Parental leave
- Special leave arrangements (e.g. bereavement)
- Flexible Retirement
- Career break scheme

The Work Life balance procedure aims to provide flexibility in relation to the time and location you can work. Information on how to request and implement work life balance opportunities can be found at www.westmorlandandfurness.gov.uk

Occupational sick pay and leave

You are entitled to 6 months full pay and 6 months half pay after 5 years service (pro rata for part time employees) subject to you providing proper notification and taking personal responsibility for your fitness and attendance at work. Further details are available in the Absence procedure and guidance.

Occupational Health

The Councils Occupational Health Service not only provides services for managers such as fitness for work assessments and advice on appropriate support for employees in the workplace but also offers you a range of advice, guidance and support to help you manage your own health and well being. These include:

- Health promotion and lifestyle advice
- Rehabilitation advice to support your return to work
- Medical screening such as workplace monitoring and equipment assessments
- Access to services such as Cognitive Behavioural Therapy counselling and Physiotherapy

Other Benefits of Working for the Council

Long Service Awards

You will receive a gift to the value of £350 after 35 years service.

Child Care Vouchers — available for those who are already signed up to a child care voucher Scheme

Under the Child Care Voucher Scheme you can choose to give up part of your salary in exchange for childcare vouchers. The technical term for this is salary sacrifice. Childcare vouchers are non taxable and exempt from National Insurance contributions which can mean a saving on both for you. You can use the vouchers to pay for all or part of your childcare.

Cycle to Work Scheme

The Cycle to Work scheme is all about getting fit, having better transport options and saving money. To take part all you need to do is choose a bike and safety equipment from a specific bike supplier in the county. You can make savings of up to 30% on the cost of a bike by repaying the Council in tax free monthly instalments from your monthly wage.

Details of the scheme are on www.westmorlandandfurness.gov.uk



Your Support and Development

The Council recognises that the skills, knowledge, attitude and performance of its employees are central to the delivery of services and therefore aims to create a culture of continuous learning. Investment in your learning and development shows the value the Council places in its employees and their ability to meet new challenges and optimise new opportunities. Underpinning the Council's approach is:

Induction

As a new employee or an existing employee new to a role you will receive information, training and guidance on your job, your team and the Council so that we all understand our obligations to the people of Cumbria.

Regular meetings with your manager

You will receive regular support from your manager via one to one meetings. These are an opportunity to raise matters with your manager and to receive appropriate feedback from your manager on what is expected of you as an employee.

Appraisal – VIP

The Council uses a Valuing individuals and Performance (VIP) approach to appraisals. This approach promotes regular and informal conversations which focus on strengths, wellbeing, performance and development. At the end of the year, those VIP conversations will be summarised under a VIP Summary Appraisal where employees and managers will recognise successes and agree development and goals for the year ahead

Learning and development

You will have a range of learning and development opportunities in a variety of formats including on the job, e-learning and training events to increase your knowledge, skills and performance supporting your continuous improvement.

Career pathways

As a large multi functional organisation the Council has a range of career pathways supported by the job family structure. This may include internal transfers, career graded jobs and secondment opportunities where appropriate.



Further Information

Further details, contact information and copies of policies, procedures and guidance referred to are available on the Council's internet site www.westmorlandandfurness.gov.uk

Any queries should be referred, in the first instance to your manager or via the HR (People Management) or HR, Payroll and Recruitment Portals.

HR Team

HR (People Management) Portal – [PM portal](#)

You can also telephone the People Management Service on **01228 221231**.

HR Admin, Payroll and Recruitment Team

HR Admin, Payroll and Recruitment Portal – [HR admin portal](#)

You can also telephone the Service Centre on **01228 223333**

Pension

The Pensions Service is administered by Local Pensions Partnership Administration on behalf of Westmorland and Furness Council.

For pension queries please contact LPPA via their Website.

Link: <https://www.lppapensions.co.uk/>



If you require this document in another format (eg CD, audio cassette, Braille or large type) or in another language, please telephone 01228 226639

আপনি যদি এই তথ্য আপনার নিজের ভাষায় পেতে চান তাহলে অনুগ্রহ করে 01228 226639 নম্বরে টেলিফোন করুন।

如果您希望通过母语了解此信息，
请致电 01228 226639

Jeigu norétumète gauti šią informaciją savo kalba,
skambinkite telefonu 01228 226639

W celu uzyskania informacji w Państwa języku proszę
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Se quiser aceder a esta informação na sua língua,
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