

## OPT-OUT

### Election to opt out of the Local Government Pension Scheme (LGPS)

#### Personal details

Name.....	Date of Birth	<input type="text"/>					
National Insurance number	<input type="text"/>						
Email.....							
Employer.....							
Payroll number.....	Job Title .....						

#### Election

By signing this form I am making an election to **opt out** of the LGPS and that I will no longer pay pension contributions or accrue any pension benefit.

#### Read carefully before signing

- ✓ I understand if I opt out of the LGPS my employer will not contribute on my behalf
- ✓ I understand if I opt out within 3 months of joining and have no other LGPS benefits I will be entitled to a refund of contributions which will be paid by my employer
- ✓ I understand if I opt out with 3 or more months but less than 2 years calendar length service and I do not have any other LGPS benefits I will be entitled to a refund of contributions. A member on both the 31/3/2014 and 01/04/2014 may be entitled to a deferred pension
- ✓ I understand if the calendar length of my pensionable service is 2 years or more I am only entitled to a pension benefit
- ✓ I understand that I can re-join the LGPS at any time before the age of 75.

**This election must be returned to your employer for your pension contributions to cease.**

Signed.....Dated.....

"Data Protection Act 1998: Personal information contained on this form will be held on computer files and/or relevant filing systems for the purpose of administering the Local Government Pensions Scheme. This information will only be shared with third parties for the purpose of providing the appropriate service or meeting legislative requirements"

#### To be completed by the Employer when contributions adjusted

Contractual opt out	<input type="checkbox"/>	Auto enrolment opt out	<input type="checkbox"/>
Print name.....	Signed .....		

**\*\*Important information overleaf \*\***

## Important Notes

- Your employer may place you back into the LGPS because of Automatic Enrolment legislation. For further information on this contact your employer.
- If you change jobs within local government your employer will bring you back into the LGPS.
- If you have been brought back in to the LGPS you can opt out at any time.
- You can make an election to join the LGPS at any time. For further information and forms visit our website [www.essexpensionfund.co.uk](http://www.essexpensionfund.co.uk)
- By opting out of the LGPS you will lose all death in service benefits and any potential ill health enhancements.

### **Return your completed form to your Employer**

A separate form must be used to opt out of each individual contract of employment.

**Please visit our website [www.essexpensionfund.co.uk](http://www.essexpensionfund.co.uk) for further information.  
You will also find important information at [www.lgps2014.org](http://www.lgps2014.org)**