

OPT-OUT

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

This form must not be completed before the date you join the scheme

Any form completed before the date you join the scheme is invalid and cannot be accepted

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 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 I will be treated as if I had never been a member in this employment and any pension contributions deducted will be repaid to me by my employer
- ✓ I understand if I have at least 3 months but less than 2 years pensionable service and I do not have any other LGPS benefits (or am not subject to another exclusion) I will be entitled to a refund of contributions
- ✓ I understand if my pensionable service is 2 years or more (or is treated as such under the Regulations) I am only entitled to a pension benefit, i.e. not entitled to a refund of contributions
- ✓ I understand that I can re-join the LGPS at any time before the age of 75.

This form must not be completed before the date you join the scheme

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"

The completed form must be returned to your Employer/Payroll

To be completed by the Employer when opt-out has been actioned on payroll

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

****Important notes overleaf ****

Important Notes

- Any opt-out form completed before you commence your employment (or before the date you are auto-enrolled) is invalid and cannot be accepted
- You must return the completed form to your Employer/Payroll (*Essex Pension Fund does not deduct pension contributions, your employer or their payroll provider does. If a form is received which has not been signed by your employer, it will be returned to you; this may delay the date your employer can opt you out of the scheme*)
- 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
- By opting out of the LGPS you will lose all death in service benefits and any potential ill health enhancements
- A separate form must be used to opt out of each individual contract of employment.

The completed form must be returned to your Employer/Payroll

Please visit our website www.essexpensionfund.co.uk for further information.
You will also find important information at www.lgpsmember.org