

# Local Government Pension Scheme Notification of Opt-Out Form

## What you need to know:

- Your employer cannot ask you or force you to opt out
- If you are asked or forced to opt out you can tell the Pensions Regulator [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)
- Rather than opting out of the LGPS completely, you can opt for the 50/50 scheme where you pay half the contribution amount to build up half the pension value. If you wish to do this, please complete an Election to **Temporarily Reduce LGPS contributions (50/50 scheme)** form instead
- If you change your mind you may be able to opt back in – write to your employer if you want to do this
- If you stay opted out your employer will normally put you back into the pension scheme in around 3 years
- If you change job, your new employer will normally put you back into the pension scheme straightaway
- If you have another job your employer might also put you into the pension scheme, now or in the future
- This notice only opts you out of the pension scheme with the employer you name on this form
- An additional opt-out form must be filled out if you wish to opt out of the pension scheme for each of your jobs, e.g. **you will need to complete one form per job that you wish to opt out of**
- You as the member should complete section A of this opt-out form. Please then send this form to your employer so they can complete section B.

## SECTION A – (TO BE COMPLETED BY THE EMPLOYEE)

<b>Full Name:</b>					
<b>NI Number:</b>		<b>Date of Birth:</b>			
<b>Address:</b>					
		<b>Post Code:</b>			
<b>Email Address:</b>		<b>Telephone No:</b>			
<b>Employer:</b>		<b>Payroll Reference No:</b>			
<b>Job Title:</b>					
<b>Language Preference:</b> I wish to receive <b>ALL</b> future correspondence in (Please ✓ the appropriate box to indicate your election):					
<b>Welsh</b>	<input type="checkbox"/>	<b>English</b>	<input type="checkbox"/>	<b>Bilingual</b>	<input type="checkbox"/>
<b>Communications Preference:</b> I wish to receive <b>ALL</b> future correspondence in (Please ✓ the appropriate box to indicate your election):					
<b>Electronic</b>		<input type="checkbox"/>	<b>Paper</b>	<input type="checkbox"/>	
*Please make sure you have registered to use Member Self-Service to receive correspondence electronically: <a href="https://mss.clwydpensionfund.org.uk/home/login/">https://mss.clwydpensionfund.org.uk/home/login/</a>					

Please tick one of the boxes below:

<input type="checkbox"/>	I have been paying pension contributions into the Clwyd Pension Fund for less than 3 months for this job. <b>(Refund of these contributions to be processed by your employer's payroll department and refunded in the next available pay).</b>
<input type="checkbox"/>	I have been paying pension contributions into the Clwyd Pension Fund for more than 3 months but less than 2 years for this job <u>and</u> I do not have any other LGPS benefits elsewhere in England or Wales. <b>(Refund processed by Clwyd Pension Fund who shall contact you once notified by your employer that you have opted out).</b>
<input type="checkbox"/>	I have periods of LGPS membership in the Clwyd Pension Fund <u>and</u> other English / Welsh LGPS Funds that would add up to less than 2 years membership and would like a refund of them all. <b>(Refund processed by most recent LGPS Fund you have been a member of, who shall contact you directly once they hold all of your LGPS membership on their records).</b>
<input type="checkbox"/>	I have over 2 year's total membership in the LGPS in either England or Wales. (This could just be your membership with the Clwyd Pension Fund). <b>(You will not be entitled to a refund of these contributions. Your LGPS benefits will be deferred by the Clwyd Pension Fund once notified by your employer that you have opted out).</b>

**Declaration**

- I wish to opt out of pension saving with the Local Government Pension Scheme (LGPS)
- I understand that if I opt out I will lose the right to pension contributions from my employer
- I understand that if I opt out I may have a lower pension income when I retire
- I understand that I will not be covered for death in service or ill health retirement with enhancements
- If I am not eligible for a refund, I am aware that my pension benefits in this scheme are not payable until my employment ceases, and that I will not be able to receive a refund of contributions if I have transferred previous pension rights into the Clwyd Pension Fund.

The above declaration is correct to the best of my knowledge.

Your signature:		Date:	
-----------------	--	-------	--

**Now return this form to your employer's Payroll Department**

**SECTION B – (TO BE COMPLETED BY THE EMPLOYER)**

Employee's Job Title:		Payroll Reference No:	
Job Reference (A,B,C, etc):		Date started employment in this job:	
Date joined Pension Fund in this job:		Date opted out of scheme in this job:	

Please tick one of the boxes below and provide relevant details:

<input type="checkbox"/>	I confirm that the following amount was refunded by payroll for the above job: <b>Amount refunded:</b> £ _____
<input type="checkbox"/>	No contributions were ever deducted in relation to the above job
<input type="checkbox"/>	The member has over 3 months LGPS membership and a Leaver Form is attached

**Employer Details:**

Form Completed by:		Certifying Officer:	
Contact Telephone No:		Date:	

**Employers should return this form to the Clwyd Pension Fund once they have completed Section B**

**INCOMPLETE OR INCORRECT FORMS WILL BE RETURNED TO YOUR PAYROLL DEPARTMENT**