

Local Government Pension Scheme
Opt out form

Hampshire Pension Fund
administered by



Hampshire
County Council

If you want to opt out of pension saving, please read all the information on this form and complete the declaration overleaf. **This form should be sent to your employer.**

Personal information

First names:

Surname:

NI number:

Pay number:

Name of
employer:

Important information about opting out of the LGPS

- The government has introduced new laws designed to help people save for their retirement. It requires all employers to enrol their workers into a workplace pension scheme if they are not already in one. This is known as automatic enrolment.
- Although you can opt out of the Local Government Pension Scheme (LGPS) at any point after you start work, under automatic enrolment your employer may have to put you back into the pension scheme and start deducting contributions again.
- Your employer must tell you if they enrol you into the LGPS.
If you become a member but you do not want to be, you will need to opt out by completing another opt out form, even if you have only recently done so.
- Usually your employer would put you back into the LGPS in about 3 years time, but because of the way the new laws work, it could be much sooner so it is important to read, and act on if necessary, any information that your employer gives you.

What happens once you opt out

- You must return the completed form to your employer who will then stop deducting contributions from the next available payroll (or later if you have chosen a future opt out date).
- If you opt out of the LGPS within 3 months of joining, and you have not transferred in previous service, your employer will refund your contributions through your pay.
- If you opt out of the LGPS between 3 months and 2 years of joining, and you have not transferred in previous service, the Hampshire Pension Fund will write to you providing you with the option of a refund of contributions or transfer to another approved pension scheme.
- If you opt out of the LGPS on or after 11 April 2015 with deferred benefits (and do not have a concurrent employment in which you are still a member of LGPS) you will no longer have the right if you subsequently re-join the scheme, to **aggregate** (join or combine) those deferred benefits with any future period of membership in the LGPS.

What you need to know

By law, we are required to make you aware of the following.

- Your employer cannot ask you or force you to opt out of a workplace pension.
- If you are asked or forced to opt out, you can tell The Pensions Regulator – see www.tpr.gov.uk
- 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 pension saving at a future re-enrolment date.
- If you change your job, your new employer will normally put you back into pension saving straight away.
- If you have another job, your other employer might also put you into pension saving, now or in the future. This notice only allows you to opt out of pension saving with the employer you name above. A separate notice must be filled out and given to any other employer you work for, if you wish to opt out of that employer’s pension saving as well.

Opt out statement and signature

- I confirm that I have read the opting out of the LGPS information and leaflet
- 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 income when I retire
- I wish to opt out of pension saving in the following role(s) with my employer:

Role 1	Title: _____	Pay number: _____
Role 2	Title: _____	Pay number: _____
Role 3	Title: _____	Pay number: _____
Role 4	Title: _____	Pay number: _____

Date of Opt Out

Please be aware, your employer will usually opt you out from your next payroll run date. If you want a date later than this then please contact your payroll provider to arrange the date of opt out with them.

Your signature:

Date:

NB: Date signed must not be before commencement of the employment(s) in which you are choosing to opt out of membership (as an earlier date will mean the opt out form is not valid).



For information on how we hold and use your data, please visit <https://www.hants.gov.uk/hampshire-services/pensions/local-government/contact-and-resources/privacy-notice>

More information

Pensions Services (LGPS)

- Website: www.hants.gov.uk/pensions
- Phone: 01962 845588
- email: pensions@hants.gov.uk

The Pensions Regulator (automatic enrolment)

- Website: www.thepensionsregulator.gov.uk/individuals.aspx

Employer use only:

This employee opted out of the LGPS

- If a member for less than three months, the employee's contributions have been refunded with pay
- If a member for three months or more, a leaver form (ST8B) has also been sent in respect of this employee

The date from which the employee opted out is:

Completed by:

Date:

Employer stamp: