

Local Government Pension Scheme

Notification of opt-out form

Mae'r ddogfen yma hefyd ar gael yn Gymraeg / This document is also available in Welsh

What you need to know:

- Your employer can't 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
- Instead of opting out of the LGPS completely, you can opt for the 50:50 section where you pay half the contribution amount to build up half the pension value. If you wish to do this, please complete a **joining the 50:50 section** form
- 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 three 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 form only opts you out of the pension scheme with the employer you name on this form
- **If you wish to opt out for more than one job, you will need to complete one form for each 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)

Full Name:					
NI Number:		Date of Birth:			
Address:					
		Postcode:			
Email Address:		Telephone No:			
Employer:		Payroll Reference No:			
Job Title:					
Language Preference: I wish to receive ALL future correspondence in (Please ✓ the box relevant to you to show your choice)					
Welsh		English		Bilingual	
Communications Preference: I wish to receive ALL future correspondence in (Please ✓ the box relevant to you to show your choice) (Please select only ONE option)					
Electronic			Paper		
*Please make sure you have registered to use Member Self-Service to receive correspondence electronically: http://mss.clwydpensionfund.org.uk		☐			

Please tick one of the boxes below:

☐	I have been paying pension contributions into the Clwyd Pension Fund for less than three months for this job. (Refund of these contributions to be processed by your employer's payroll department and refunded in the next available pay).
☐	I have been paying pension contributions into the Clwyd Pension Fund for more than three months but less than two years for this job <u>and</u> I do not have any other LGPS benefits elsewhere in England or Wales. (Refund processed by Clwyd Pension Fund who will contact you once we are told by your employer that you have opted out).
☐	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 two years' membership and would like a refund of them all. (Refund processed by most recent LGPS fund you have been a member of. They will contact you directly once they hold all of your LGPS membership on their records).
☐	I have over two years' total membership in the LGPS in either England or Wales. (This could just be your membership with the Clwyd Pension Fund). (You will not be eligible for a refund of these contributions. Your LGPS benefits will be deferred by the Clwyd Pension Fund once we are told by your employer that you have opted out).

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 understand that my pension benefits in the LGPS can't be paid to me until I leave my job and I reach pensionable age (the minimum age is currently 55)
- I understand 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:	
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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 this job:	
Date joined LGPS in this job:		Date opted out of LGPS in this job:	

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

☐	I confirm that the following amount was refunded by payroll for the above job: Amount refunded: £ _____
☐	No contributions were ever deducted in relation to the above job
☐	The member has over three 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