



OPTING OUT OF PENSION SAVING

Nov 16

ABOUT THIS FORM

- This opt out form should only be returned to your employer.
- 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 - see www.thepensionsregulator.gov.uk
- You can only sign and date this opt out form once you have commenced employment in the post from which you wish to opt out of membership of the Local Government Pension Scheme (LGPS). You cannot sign and date the form before then, as it will be treated as an invalid opt out.
- If you have another job with another employer, that employer might also put you into pension saving, now or in the future. This opt out notice only opts you out of LGPS pension saving in relation to the employer and jobs you have named on this form. A separate opt out notice must be filled out and given to any other employer you work for, if you wish to opt out of pension saving with that employer as well. You will need to obtain the opt out form for employment with that employer from the pension administrators for the scheme provided by that employer.
- If you opt out of the LGPS **before** completing **3 months** membership, you will be treated as never having been a member and will receive a **refund from your employer**.
- If you opt out **after 3 months but before 2 years** membership, you will receive a **refund from us** providing you have not brought a transfer into the LGPS or do not already have any deferred / pensioner benefits in the LGPS Scotland.
- If you opt out **after 2 years** or have brought a transfer into the LGPS or already have a deferred benefit, you will be entitled to another deferred benefit.
- If you opt out of the LGPS and subsequently change your mind, you will be able to rejoin the LGPS provided you are under age 75 and you remain in an employment that qualifies you for membership of the LGPS. You will need to write to your employer, if you want to opt back into the LGPS.
- If you stay opted out, your employer will normally automatically put you back into the LGPS approximately every three years from the date they have to comply with the automatic enrolment provisions of the Pensions Act 2008.
- If you change employer, your new employer will normally put you back into pension saving straight away.

ABOUT YOU

Forename(s)

Surname

National Insurance number

Date of birth

Employer / Department

Name of post (or posts) and employee / contract number from which you wish to opt out of membership of the LGPS.

Note: state “all”, if you want to opt out for all posts with this employer.

Post	Employee/ contract no

Home address

Postcode

Personal email address

DECLARATIONS

I have read Strathclyde Pension Fund’s [“For your future”](http://www.spfo.org.uk/index.aspx?articleid=15369) leaflet that is available at: <http://www.spfo.org.uk/index.aspx?articleid=15369>

I wish to opt out of pension saving in the post(s) I have indicated on this form.

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.

If I have submitted this opting out form to my employer in an electronic format, I confirm that I personally submitted the form.

Signed

Dated

This opt out form should be returned to your employer.