

Opting out of the Local Government Pension Scheme (LGPS)

- You may only receive a refund of pension contributions if the **total** pensionable membership in the scheme is **less** than 2 years
- You can opt back in to the pension scheme at a later date, but you will not have the option to combine your deferred pension with your new scheme membership
- If you change jobs, you will automatically be brought back in to the LGPS
- Due to Automatic Enrolment legislation, your employer may opt you back in to the LGPS
- Provided you have been in the scheme for 2 years, you will no longer be entitled to:
 - A pension on the grounds of redundancy from age 55
 - A pension on the grounds of ill health with a possible enhancement
- Family cover including a survivors pension for your husband, wife, civil partner or nominated cohabiting partner as well children's pensions
- Please note, if you are entitled to pension benefits following your opt-out, you can only receive these once you cease your employment

For further information, please visit our website

<http://www.suffolkpensionfund.org/>