

**Opt-Out Form**

**Personal Details**

Name .....	Date of Birth .....										
National Insurance Number	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										
Email .....											
Employer .....											
Payroll Number .....	Job Title .....										

**By opting out of the Local Government Pension Scheme, I understand that I will no longer benefit from:**

- ✓ A secure career average revalued earnings pension scheme
- ✓ Retirement benefits payable for life
- ✓ Family benefits e.g. death in service grant of 3 times my annual salary

**I understand that:**

- I cannot complete and return this form until I have commenced employment in this job.
- When this form is received by my Employer's HR / Payroll department I will be taken out of the Pension Scheme from the next available pay date.
- I will need to complete one form for each employment in the pension scheme.
- After reading the information provided, I am aware of the impact of opting out.

**Signed:** ..... **Date:** .....

**Please return this form to your Employer's HR/Payroll department**

<p><b><u>For Employer/Payroll Department completion:</u> <i>(Please delete as appropriate)</i></b></p> <ul style="list-style-type: none"><li>• Employee has contributed to the pension scheme for <b>less than 3 months</b> and pension contributions have been refunded. <b>or</b></li><li>• Employee has contributed to the pension scheme for <b>more than 3 months</b> and been opted out only.</li></ul> <p><b>I have notified the Pensions Section of this opt out and enclose a copy of this election</b></p> <p><b>Name:</b> ..... <b>Date:</b> .....</p>
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**Suffolk Pension Fund**  
The Local Government Pension Scheme



**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/>