

Opt-Out Form

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Phone: 0300 323 0260

Web: lppapensions.co.uk

Contact us: lppapensions.co.uk/contact-lppa

Rather than opting out, you might want to consider moving to the 50/50 section of the Scheme.

While you are in the 50/50 section, you pay half your normal contributions and build up half your normal pension. This option allows you to remain in the Scheme, building up valuable pension benefits.

Joining the 50/50 section provides an alternative to opting out of the scheme in times of financial hardship. A 50/50 option form is available from www.lppapensions.co.uk/members/general-pensions-information/joining-the-scheme/50-50-option

If you want to know more about the costs and benefits of being a member of the LGPS, or of moving to the 50/50 section you can visit www.lgpsmember.org/arm/already-member-contentsf.php

A few things you need to know:

- Your employer cannot ask you or force you to opt out.
- If you are asked or forced to opt out, please contact The Pensions Regulator. Visit www.thepensionsregulator.gov.uk for more information.
- If you change your mind, you may be able to opt back in. Just write to your employer if this is what you'd like to do.
- If you stay opted out, your employer will normally put you back into the Local Government Pension Scheme in around three years.
- If you opt out of the LGPS and are entitled to deferred benefits, you won't be able to combine your benefits if you later re-join the scheme.
- If you change jobs, your new employer will normally put you back into the pension scheme straight away.
- If you have another job, your other employer might also put you into the scheme now or in the future. This form only opts you out of the pension scheme with the employer you name above. A separate form must be filled out and given to any other employer you work for if you wish to opt out of that scheme as well.

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This is an interactive PDF form. To complete this form, we suggest using the FREE Adobe Reader software.
[You can download Adobe Reader here.](#)



Section A ~ Employee Personal Details:

Employer

NI Number

When did you join the scheme? *DD/MM/YYYY*

Initials

Surname

Date of Birth *DD/MM/YYYY*

Email Address

Payroll Reference

Hours

Opt-Out Date *DD/MM/YYYY*

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My reason for opting out:

- I can't afford the contribution level
- I consider the scheme too expensive for the benefit return
- I believe that a personal pension is a better option
- I believe that another investment opportunity is a better option
- Other
- Combination of more than one of the above options
- Prefer not to say

My alternative to continued contributing membership will be:

- To contribute to a Personal Pension
- To opt back in again later
- Other investment options to provide for retirement
- Undecided/None

Please ensure you provide a digital signature before submitting the form – [click here](#) for more information

SIGNED

DATE (DD/MM/YYYY)

Please send this form to your HR or Payroll department.