



LGSS Pensions Service – administering pensions on behalf
of Northamptonshire Fire and Rescue Service.

NORTHAMPTONSHIRE FIRE & RESCUE SERVICE - ELECTION TO OPT OUT OF THE FIREFIGHTERS' PENSION SCHEME 2015.

If you do not wish to be a member of the Firefighters' Pension Scheme 2015 ("FPS 2015"), first read the information given on pages 1 and 2 of this form. Then if you decide you do wish to opt out, complete pages 3 and 4, and return to LGSS Pensions Service:

LGSS Pensions Service,
PO Box 202
John Dryden House,
8–10 The Lakes,
Northampton, NN4 7YD

Please consider your position carefully before rejecting the FPS 2015. It:

- provides an inflation-proofed pension calculated on a proportion of pay for each year of membership, is specially designed for firefighters and the contributions to the scheme attract tax relief;
- provides early payment of benefits in the event of retirement on grounds of permanent ill-health; if the ill-health prevents any further regular employment, the benefits would normally be enhanced;
- provides early payment of benefits in the event of the Fire and Rescue Service terminating employment at or after age 55 and before age 60 in the interests of the management of the service;
- allows early payment of actuarially reduced benefits to a person aged 55 or over who elects for a member-initiated early retirement pension;
- provides death benefits for a surviving partner and/or children, plus a death-in-service lump sum death benefit of three times final pensionable pay;
- is a public service pension scheme which allows inflation-proofing of pension fully in line with Pensions Increase Review Orders;
- is a pension scheme towards which your employer pays contributions.

If you have not yet taken up the employment as a firefighter in respect of which you wish to opt out of the FPS 2015, you must not return this form before your first day in that employment; if you do there is a risk that Government workplace pension provisions will require that you are automatically enrolled into the FPS 2015 from the first day of that employment.

If you are currently a member of the FPS 2015, by completing and returning this form you are giving notice that you wish to leave the Scheme and you will cease to be a member with effect from the start of the following pay period.

This form can also be used by those who are already firefighters and FPS 2015 members (or members of the earlier Firefighters' Pension Schemes, i.e. FPS 1992 or NFPS 2006) but who also hold an additional retained, firefighting role that they do not wish to be treated as pensionable. For example, if you are a wholetime firefighter who also holds a retained role and wish to opt out in respect of the retained role only, you should tick the "retained firefighter" box on page 3. You would then remain in the appropriate Scheme as a wholetime firefighter, but not be a member in respect of the retained role.

What happens if you opt out of the FPS 2015?

If you opt out of the FPS 2015:

a) Less than three months from

- taking up the employment that the opt out notice applies to,
- being automatically enrolled, or
- being automatically re-enrolled

Any pension contributions that you have made since joining the FPS 2015 on this occasion will be refunded to you via payroll and you will be treated as never having been a member on this occasion.

b) Less than three months from

transitioning from one of the earlier Schemes, i.e. the FPS 1992, NFPS 2006 or Modified Retained Scheme, an award of deferred pension benefits will be made.

c) Having been a member for three months or more

An award of deferred pension benefits will be made.

You may, in certain circumstances, transfer your pension rights to another pension arrangement.



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ELECTION TO OPT OUT OF THE FIREFIGHTERS' PENSION SCHEME 2015 DECLARATION

- **I HAVE READ** the literature issued to me relating to membership of the Firefighters' Pension Scheme 2015 (“FPS 2015”) and I have decided that I do not wish to be a member of the Scheme.
- **I UNDERSTAND** that by opting out I will lose the right to pension contributions from my employer in respect of each employment that the opt out notice applies to and that I am giving up my right to benefits from the FPS 2015 in respect of that employment/those employments.
- **I UNDERSTAND** that by opting out I may have a lower income when I retire.
- **I UNDERSTAND** that if my decision not to be a member of the FPS 2015 proves to be financially to my detriment, neither I nor my dependants will have any right to claim compensation or any form of gratuity in lieu of pension rights from the Fire and Rescue Service.

Tick the box relevant to the employment in respect of which you are opting out of the FPS 2015:

wholetime firefighter retained firefighter

Signature _____ Date _____

OR

If the notice is made in electronic format, I confirm that I, the member whose full name is shown below, have personally submitted this notice. (Please tick box if this applies)

Complete in BLOCK CAPITALS:

Full Name _____ Title _____

Address _____

Postcode _____ Date of commencement of employment _____

National Insurance number _____ Date of Birth _____

Employer Number (if known) _____

POINTS TO NOTE:

- Northamptonshire Fire & Rescue Service 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
- If you change your mind you may be able to opt back in
- If you stay opted out Cambridgeshire Fire & Rescue Service will normally put you back into pension saving, roughly every three years if you remain eligible; they will however write to you about this at the relevant time.

Please return this completed form either

By post to: LGSS Pensions Service, PO Box 202, John Dryden House, 8–10 The Lakes, Northampton, NN4 7YD

By email to: pensions@northamptonshire.gov.uk

The information which is collected on this form will be held and processed in line with the Data Protection Act. The information will be shared between Cambridgeshire and Northamptonshire County Councils and the Northamptonshire Fire & Rescue Service for the purposes of pensions administration.

For Official Use:	Date Stamp
<input type="checkbox"/> Less than 3 months opt out - refund made through payroll with appropriate NI and Tax adjustments.	
<input type="checkbox"/> 3 months or greater opt out / opt out by a member that transitioned from one of the earlier Schemes - appropriate NI adjustment has been made.	

This information can be made available in other languages and formats upon request, such as Braille, large print and audio cassette. Please phone (01604) 366537 for further information.