

**IF YOU WANT TO OPT-OUT OF PENSION SAVING - FILL IN THIS FORM AND GIVE IT TO YOUR EMPLOYER**



**LOCAL GOVERNMENT PENSION SCHEME (SCOTLAND) REGULATIONS**

**TO BE COMPLETED BY THE EMPLOYEE AND RETURNED TO THEIR PAYROLL SECTION**

EMPLOYEE NAME: \_\_\_\_\_ N.I. NUMBER: \_\_\_\_\_  
EMPLOYER NAME: \_\_\_\_\_ PAY NUMBER: \_\_\_\_\_  
EMPLOYING DEPARTMENT: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_

I wish to opt-out of pension saving in the Local Government Pension Scheme from the next available payroll or on the date shown below as determined by the above regulations. On opting-out of the Local Government Pension Scheme, I understand that:

- I will not accrue any further retirement benefits and may have a lower income when I retire
- I will no longer be covered by the lump sum death grant of 3 times my pensionable pay
- My dependant(s) will not be eligible to receive any enhanced in-service dependant's pension
- I will lose the right to receive pension contributions from my employer (currently 17% of pensionable pay)

**DATE OF OPTING-OUT:** \_\_\_\_\_ (SEE NOTES BELOW)

I hereby instruct my employer to cease deducting pension contributions from my pay and to advise the administering authority, Dundee City Council, of the termination of my membership in the Local Government Pension Scheme.

**SIGNATURE:**  **DATE:**

**WHAT YOU NEED TO KNOW:**

1. The date of opting-out cannot be backdated. If no date is shown, your date of opting-out will be from the end of the current pay period.
2. Your employer cannot ask you or force you to opt-out of the Local Government Pension Scheme.
3. If you are asked or forced to opt-out you can tell the Pensions Regulator - see [www.tpr.gov.uk](http://www.tpr.gov.uk)
4. If you change your mind, you may be able to opt back in - write to your employer's payroll section if you want to do this.
5. If you stay opted-out, your employer will normally put you back into pension saving in around 3 years.
6. If you change your job, your new employer will normally put you back into pension saving straight away.
7. If you have another job, your other employer might also put you into pension saving, now or in the future. This notice only allows you to opt-out of pension saving with the employer you name above. A separate notice must be filled out and given to any other employer you work for, if you wish to opt-out of that employer's pension saving as well.
8. If you are submitting this form using your work e-mail address, you must include a statement confirming that you, as the jobholder participating in pension saving in the Local Government Pension Scheme, have personally submitted the notice.

**You should ensure that your full name is included with this statement.**