

Local Government Pension Scheme (LGPS) New Joiner Option Form



Westminster Pension Fund

MASTER NJO 2016 V1

This form is for you if you are eligible to become a member of the Local Government Pension Scheme (LGPS).

What are the benefits of the scheme?

The LGPS is considered to be one of the best schemes in the country. The scheme offers financial security for you and your dependants by providing a wide range of benefits that includes:

- A **secure pension** payable for life with guaranteed cost of living increases
- **Tax savings** for most members
- The option to receive a **tax-free lump sum** in exchange for part of your pension
- **Immediate payment** of pension for early retirement due to permanent ill health
- **Dependants' pensions**
- Tax-free lump sum **life cover** of three years' pensionable pay
- **Transferable pension rights** if you leave before retirement
- **Contribution flexibility** – known as the 50/50 option

How much you pay

The contribution rate you pay is based on your actual yearly pensionable pay. This includes any overtime or extra hours you are paid.

Bandings from 1 April 2016		
Actual pay from	Actual pay to	You pay
Up to	£13,600	5.5%
£13,601	£21,200	5.8%
£21,201	£34,400	6.5%
£34,401	£43,500	6.8%
£43,501	£60,700	8.5%
£60,701	£86,000	9.9%
£86,001	£101,200	10.5%
£101,201	£151,800	11.4%
More than	£151,801	12.5%

Who can join?

If you are **under age 75** and have a **contract for more than three months**, you will automatically become a member of the scheme.

If you are **under age 75** and have a **contract for less than three months**, you will need to elect to join the scheme as your membership is not automatic.

Your employer may also have given you this form if you are being **auto enrolled** into the LGPS.

Where to find out more

There is a national website for members of the LGPS and this can be found at: www.lgpsmember.org
Or you can visit the Westminster Pension Fund website at: www.wccpensionfund.co.uk

What you need to do now

Would you like to join the pension scheme?

YES

☐

NO

☐

Please go to Section 4

Do you have a contract of 3 months or more?

YES

☐

NO

☐

If you have a contract of less than 3 months **you will need to elect to join the scheme**. You can do this by ticking the box below.

I would like to join the LGPS

☐

Please now complete Section 1 , 2 (and 3 if applicable)

If you have a contract of employment for 3 months or more you will be brought into the scheme automatically. **Please now complete Sections 1 , 2 (and 3 if applicable)**

IT IS IMPORTANT THAT YOU COMPLETE ALL SECTIONS OF THIS FORM THAT APPLY TO YOU.
ONCE YOU HAVE COMPLETED THIS FORM PLEASE RETURN IT TO YOUR HR / PAYROLL
DEPARTMENT

SECTION 1 – Your personal details

ONLY COMPLETE THIS SECTION IF YOU ARE JOINING THE LGPS

Surname:	Forename:	Title:
Your home address:		
Postcode:		
National Insurance number:	Date of birth:	
Email address:	Phone number:	
Your employer's name		
Start date with employer:	Pay number (if known):	
Your Signature:	Date:	

SECTION 2 – Expression of wish for lump sum death grant

ONLY COMPLETE THIS SECTION IF YOU ARE JOINING THE LGPS

This section is for you to name a beneficiary or beneficiaries to receive the tax free lump sum death grant payable in the event of your death. The amount payable is normally equal to three years' pensionable pay in the case of a death in service.

Please make sure you have read the notes below before completing this section.

Details of your beneficiaries

Full name	Address	Relationship to you (if any)	% share
			Total 100%

In the event of my death, I wish that any death grant is paid to the beneficiary / ies named above in the proportions stated. I confirm that I have read and understood the explanatory notes below.

Signed:

Date:

EXPLANATORY NOTES – Expression of Wish for lump sum death grant

- It is possible to name any number of individuals or incorporated or unincorporated organisations to receive the death grant.
- When completing the *Expression of Wish form* please make sure that the percentage share column is completed for each individual beneficiary, even if you have named only one, and that the total percentage share equals 100%.
- If there are more than four beneficiaries, please provide their details on a separate signed sheet of paper and attach it to this form.
- The named beneficiary / ies can be changed at any time simply by completing another *Expression of Wish form*, which can be sent on request or can be downloaded from the Westminster Pension Fund website at: www.wccpensionfund.co.uk
- Naming a beneficiary / ies will usually allow Westminster City Council (as the Administering Authority) to pay the death grant quickly and without the need to wait for your estate to be settled and Probate obtained.
- The city council retains absolute discretion as to whom any death grant is paid to. Having this discretion means the potential liability for the assessment of inheritance tax on the value of the grant will be avoided. The city council will of course have the greatest regard to your wishes in respect of payment of the grant.
- If the city council has been unable to pay the grant within two years of the date of death, the grant will form part of the estate and payment will be made to your personal representatives.

This is not the form to nominate a co-habiting partner to receive a pension in the event of your death. A form to do this is on the Westminster Pension Fund website at:

www.wccpensionfund.co.uk

SECTION 3 – Previous pension benefits

ONLY COMPLETE THIS SECTION IF YOU ARE JOINING THE LGPS

1. If you have any previous benefits in the LGPS or any other public service pension scheme, **you must let us know about them** by completing the section below. Failure to do so may affect the pension payable to you or your dependants in the future.
2. If you have **any other** pension benefits (i.e. non LGPS or public sector) that you may be interested in transferring to the LGPS, you will also need to complete this section.

Please provide as much information as possible about the pension scheme or pension arrangement that you are considering transferring. By completing this section, you are not committing yourself to going ahead with the transfer. You will not need to make a final decision until you have been given full details of the benefits that would be provided in the LGPS. **However, if you do want to transfer your benefits you must elect to do so within 12 months of joining the Westminster Pension Fund.**

Name and address of previous pension provider	Place of employment and position held	Policy / reference number	Date started	Date ceased	Tick here if you may be interested in transferring these benefits
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

I authorise Surrey County Council acting on behalf of the administering authority, Westminster City Council, to obtain, and the trustee / administrators of the pension provider shown above, to release any information in connection with a possible transfer

Surname:

Forename:

Title:

National Insurance number:

Date of birth:

Signature:

Date:

ONCE YOU HAVE COMPLETED ALL OF THE RELEVANT SECTIONS ON THIS FORM – PLEASE RETURN IT TO YOUR HR / PAYROLL DEPARTMENT

SECTION 4 – What to do if you DO NOT want to join the scheme

If you have a contract of employment that is for three months or more, you will be brought into the scheme automatically. If you do not want to join the scheme you will need to make an election to opt out.

IMPORTANT NOTE: If you are considering opting out because you feel you are unable to pay the full contributions you can elect to pay half the full contributions and build up half the pension. This is known as the 50/50 option and Section 5 provides more information.

1. You are only able to opt out after you have actually started employment in the job you want to opt out of. If you are not a new employee but you are being auto-enrolled, you are only able to opt out after your auto enrolment date has passed.
2. If you would like to opt out of the pension scheme you can download a copy of the opt out form from the Westminster Pension Fund website at: www.wccpensionfund.co.uk or you can contact Pension Services who will send you a copy of the form. The contact details for Pension Services are shown below.
3. As long as your election to opt out of the scheme is returned **within three months** of your start date (or auto enrolment date if you are being auto enrolled) any pension contributions deducted from your pay will be refunded through the payroll.
4. If your election to opt out of the scheme is returned **after three months** (but within two years of your start date or auto enrolment date) provided you haven't transferred benefits from a previous scheme you will still be entitled to a net refund of your contributions, but an amount equivalent to the additional tax and, if you joined the scheme before 6 April 2016, National Insurance you would have paid if you had not been a member of the LGPS will have to be deducted.

SECTION 5 – The 50/50 option

There are two sections in the LGPS from 1 April 2014 – the main section and the 50/50 section. As a **short-term** alternative to paying full contributions in the main section of the scheme, the 50/50 section will allow you to remain an active member of the scheme and pay half your normal contributions rather than opting out altogether.

This may help some members who are temporarily unable to pay the full amount of contributions.

1. You are only able to make an election to move to the 50/50 section after you have actually started employment in the job you want to pay reduced contributions in. If you are not a new employee but you are being auto-enrolled, you are only able to opt to move to the 50/50 section after your auto enrolment date has passed.
2. You can either ask your employer for a copy of the *50/50 Option form* or download a copy from the Westminster Pension Fund website at: www.wccpensionfund.co.uk or you can contact Pension Services who will send you a copy of the form. The contact details for Pension Services are shown below.
3. If you choose to move to the 50/50 section, you can elect to rejoin the main section of the scheme at any time by completing a *Main Section Option form*.

The contact details for the Pension Services Team are:

Write to:	Pension Services Room 243 County Hall Kingston upon Thames Surrey KT1 2DN	Phone:	020 8213 2802
		Fax:	020 8541 9287
		Email:	myhelpdeskpensions@surreycc.gov.uk

NOTIFICATION OF APPOINTMENT (LG1)

2016 v1

ONLY TO BE COMPLETED BY SCHOOLS / EMPLOYERS WHO USE THEIR OWN PAYROLL

Name of employer

EMPLOYEE PERSONAL DETAILS

Surname:

Forename(s):

Title:

Marital status: Single / Married* / Civil partnership* / Divorced / Widow/er (Delete as appropriate)

**Please attach a photocopy of the marriage or civil partnership certificate if available.*

Address:

Post Code:

Email address:

Date of birth:

National Insurance number:

PENSIONABLE EMPLOYMENT DETAILS

Post title:

Employee contribution rate: 5.5%, 5.8%, 6.5%, 6.8%, 8.5%, 9.9% 10.5%, 11.4%, 12.5%

%

Date employment started: / /

Date joined scheme: / /

Total annual Whole Time Equivalent (WTE) pay at date of joining the scheme

£

If part time, what is the part time % of the WTE over the year?

%

DECLARATION by the employer

I declare that the information I have given above is correct and that if any of these details change, I will notify Pension Services immediately.

Signed:

Full name:

Post title:

Date:

Email address:

Phone no:

Once completed, the New Joiner Option form and the LG1 form should be returned to Pension Services. Our contact details are at the bottom of page 5.

Tel: 020 8213 2802
e-mail: myhelpdeskpensions@surreycc.gov.uk
Our Ref: Pens/W01/



City of Westminster

Working with Surrey Pension Services

Miss J Smith

Pension Services (Room 243)
Surrey County Council
County Hall
Penrhyn Road
Kingston upon Thames
Surrey KT1 2DN

20 April 2016

Dear Miss Smith

Local Government Pension Scheme (LGPS)

IMPORTANT – This letter has been sent to you because you have become a member of the LGPS on ** with *** Ltd.** Please ensure you read all the sections of this letter **AND** the enclosed leaflet, which includes information on the following:

1. What to do if you have previous benefits in the LGPS
2. What to do if you have previous pension rights with other schemes
3. Life Cover – Expression of Wish for lump sum death grant
4. Nominating a cohabiting partner for a survivor pension
5. Paying more to increase your benefits
6. What to do if there is a problem

Once you have read the information in this letter AND the enclosed leaflet, please follow the instructions on page 3 entitled ‘What you need to do now’. Failure to do so may affect the pension benefits payable to you or your dependants in the future.

What does the scheme offer?

The scheme provides financial security for you and your dependants by providing a wide range of benefits that includes:

- **Tax savings** for most members
- **Dependants’ pensions**
- Tax-free lump sum **life-cover** of three years’ pensionable pay
- Fully **transferable pension rights** if you leave before retirement
- **Contribution flexibility** – known as the 50/50 section

And, provided you have been a member of the LGPS for at least two years when you retire:

- A **secure pension** payable for life with guaranteed cost-of-living increases
- **Immediate payment** of pension for early retirement due to permanent ill-health
- The option to receive a **tax-free lump** sum in exchange for part of your pension

A *Brief Guide to the Local Government Pension Scheme 2014* is available on the pension fund website at: www.wccpensionfund.co.uk.

If you would prefer to have a paper copy of the guide, please contact Pension Services - our contact details are shown on page 6 of the attached leaflet.

How much do I pay?

As a member of the scheme you will have to pay pension contributions, which will be deducted from your pay each month. Please check your payslip to make sure that pension contributions are being deducted.

The contribution rate you pay depends on how much you are paid – this includes any overtime or extra hours you are paid.

Your contribution rate is determined by your employer at the time you become a member of the scheme and is reviewed on 1 April every year. Your employer may also choose to review your contribution rate if there has been a change in your monthly pay.

The pay bands and the rates that apply from 1 April 2016 are as follows:

Actual pay from	Actual pay to	You pay
Up to	£13,600	5.5%
£13,601	£21,200	5.8%
£21,201	£34,400	6.5%
£34,401	£43,500	6.8%
£43,501	£60,700	8.5%
£60,701	£86,000	9.9%
£86,001	£101,200	10.5%
£101,201	£151,800	11.4%
More than	£151,801	12.5%

Your employer pays in too

Your employer also makes a significant contribution to the pension fund on your behalf to go towards the cost of providing your LGPS benefits. Typically your employer's contribution accounts for around 2/3rds of the total cost.

What to do if you do not want to be a member of the scheme

The LGPS is considered to be one of the best pension schemes in the country and if you decide to opt out it is recommended that you seek independent financial advice on making alternative arrangements to provide financial protection for you and your dependants.

Please see the section below entitled 'The 50/50 Section' which provides an alternative to opting out of the scheme. However, if you still want to opt out you can download an election form from the pension fund website at: www.wccpensionfund.co.uk or you can contact Pension Services who will send you a copy on your request. Our contact details are shown on page 6 of the enclosed leaflet.

The 50/50 section

There are two sections in the LGPS – the main section and the 50/50 section.

The 50 / 50 section allows you to pay half rate contributions in return for half the benefits of the main scheme and has been designed to help members who are temporarily unable to pay the full amount of contributions remain in the scheme rather than opting out altogether.

If you would like more information about the 50/50 section, you can download a copy of the *50/50 Option form* from the pension fund website at: www.wccpensionfund.co.uk or you can contact Pension Services who will send you a copy. The contact details for Pension Services are shown on page 6 of the enclosed leaflet.

Yearly benefit statements

Each year we will send you a forecast of the LGPS benefits you could receive at retirement.

Previous pension rights

I note that you may have previous pension rights that you are interested in transferring to the Westminster pension fund. I am requesting transfer details and will write to you again when this has been received.

Members with Fixed Protection 2012, Fixed Protection 2014 or Enhanced Protection

If you applied to HMRC for, and hold, Fixed Protection 2012, Fixed Protection 2014 or Enhanced Protection then you may lose this protection as a result of joining the LGPS. Whether your protection will be lost is dependent on a number of factors including the type of protection you hold, and, if you were previously a member of the LGPS, the dates of your previous membership and whether your earlier benefits are combined with your current LGPS membership or kept separate.

In some cases, it may only be possible to retain your protection if you opt out of LGPS membership within 3 months of joining, thereby ensuring you are treated as never having been a member of the scheme on this occasion.

If you hold any of these types of protection and would like more information about how your protection may be affected by re-joining the LGPS then you should contact Pension Services.

Expression of wish for death grant

I have noted your wishes regarding the distribution of any death grant that may become payable. Details of your named beneficiary or beneficiaries will be shown on your next yearly benefit statement.

What you need to do now

Cohabiting partner

If you are not married or in a civil partnership, but you are living with your partner they may be entitled to receive a survivor's pension in the event of your death if they meet certain qualifying criteria.

Please note that you are not required to nominate your cohabiting partner, but making a nomination would help us to establish eligibility for the payment of a survivor's pension in the event of your death.

If you have a cohabiting partner and would like more information about nominating them to receive a survivor's pension, please visit the pension fund website at: www.wccpensionfund.co.uk or contact us and we will send you a nomination form.

Yours sincerely

Jason Bailey
Pension Services Manager

Enclosures:
Important information for new joiners leaflet

It will not be possible to transfer these benefits once this deadline has passed. Please complete and return a 'Previous Pension Benefits form'. You can download a copy the form from the Pension Fund website or you can contact Pension Services – our contact details are shown on page 6 of this leaflet.



Paying more to increase your basic benefits

There are two ways that you can improve your basic LGPS benefits by choosing to pay additional contributions.

Additional Pension Contributions (APCs) – If you are in the main section of the scheme you can pay more in contributions to buy up to £6,675 of **extra** annual pension.

What you need to do

Please contact Pension Services if you would like further details about APCs and an information pack can be sent to you. Our contact details are shown on page 6 of this leaflet.

Additional Voluntary Contributions (AVCs)

You can also contribute to the LBHF AVC plan where your additional contributions would be invested for you in a personal account maintained by Zurich Assurance Ltd

What you need to do

You can contact Zurich to find out more about AVCs by calling them on 0800 030 4428 and by visiting their website at:
www.zurich.co.uk/worksavings/retirement/

What to do if there is a problem

If you disagree with any decision made regarding your pension rights, the LGPS has a formal disputes resolution procedure to consider complaints.

If you have any queries or problems regarding your membership of the pension scheme, we hope they can be resolved informally without recourse to the formal disputes procedure. It would be appreciated if, in the first instance, you raise any queries with Pension Services.

If you do wish to make a formal complaint, a guide to the disputes procedure can be obtained by contacting Maria Bailey, Bi-Borough Pensions Manager (client team) at LBHF, by telephoning 020 7361 2333 or by emailing pensions@rbkc.gov.uk.

Contact details for Pension Services

You can contact a member of the Pension Services team in any of the following ways:

By post: Pension Services
Surrey County Council
Room 243, County Hall
Kingston upon Thames
Surrey
KT1 2DN

By email: pensions@surreycc.gov.uk

By phone: 020 8541 9291 or 9292

By fax: 020 8541 9287

Website: www.lbhfpensionfund.org

You can visit our office any time between 8.30am and 5.30pm. You can also arrange an appointment with a member of our staff.



Local Government Pension Scheme

London Borough of Hammersmith and Fulham (LBHF) Pension Fund

IMPORTANT INFORMATION FOR NEW JOINERS

2015.V1

It is important that you read all sections of this leaflet as failure to do so may affect the pension benefits payable to you or your dependants in the future.

Life Cover – Expression of Wish for lump sum death grant

If you die as a member of the scheme (and you are under the age of 75) a lump sum death grant of three years' pensionable pay will become payable.

The London Borough of Hammersmith and Fulham as the Administering Authority have complete discretion to decide who to pay any death grant to, but will take full account of your wishes.

What you need to do

It is important that you complete an *Expression of Wish form* so that you can name a beneficiary or beneficiaries to receive any death grant that may be payable in the event of your death.



If you haven't already completed an *Expression of Wish* on your *New Joiner Option Form* - you can download a copy of an *Expression of Wish form* from the Pension Fund website or you can contact Pension Services – our contact details are shown on page 6 of this leaflet.

Nominating an Eligible Cohabiting Partner for a survivor pension

If you are not married or in a civil partnership, but you are living with a partner, you may be able to nominate them to receive a pension in the event of your death, subject to certain conditions.

What you need to do

If you would like more information about cohabiting partners please visit the Pension fund website or contact us and we will send you a copy of the nomination form with details of the qualifying conditions – our contact details are shown on page 6 of this leaflet.

Please note that you are not required to nominate your cohabiting partner, but it would help us to establish eligibility for the payment of a partner's pension in the event of your death if you were to do so.



What to do if you have previous benefits in the LGPS

If you have deferred benefits in the LGPS, these will normally automatically be joined with your new active pension account unless you elect to keep them separate. **If you do not want to join your deferred benefits together, you must make your election to keep them separate within 12 months of re-joining the scheme.**

If you became entitled to deferred benefits because you elected to opt out of LGPS membership after 10 April 2015 you will not be able to join your two periods of LGPS membership.

If you have a deferred refund this **must** be joined with your new active pension account and you will not be able to elect to keep separate benefits.

What you need to do

If you have previous benefits in the LGPS or any other public sector scheme **you must let us know about them** by completing and returning a *Previous Pension Benefits form*. If you haven't already completed a *Previous Pension Benefits election* on your *New Joiner Option Form* - you can download a copy of the form from the Pension Fund website or you can contact Pension Services – our contact details are shown on page 6 of this leaflet.



What to do if you have previous pension rights with other pension schemes

If you have paid into another non-LGPS pension arrangement, you may be able to transfer these previous pension rights into the LGPS (provided you are not already drawing them as a pension).

What you need to do

If you are interested in investigating a possible transfer of your previous pension rights you will need to make your election to do so **within 12 months of joining the LGPS**.