



JOINERS OPTION FORM (non teaching staff) MAIN
SECTION OF THE LGPS

This form needs to be completed in conjunction with reading the notes given at the end of this document

Please complete as appropriate in block capitals

* Delete or complete as appropriate

Surname		Title	
Forenames		Marital Status *	Single / Married / Divorced / Civil partner / Widow /er / Cohabiting
Surname on Birth Certificate (if changed since)		National Insurance Number	
Date of Birth		Pay number if known	
Employed as:		Date started job	
Place of work			
Home Address	_____ _____ _____ Post Code: _____		
Email address (if you have one)		Mobile phone no. (if you have one)	

ELIGIBILITY TO JOIN THE LOCAL GOVERNMENT PENSION SCHEME (LGPS)

All new employees with a contract of 3 months or more will be brought into the LGPS **CONTRACTUALLY** from the first day of employment, and will pay contributions in accordance with the relevant banding for their Pensionable Pay - details are available on the pension website <https://www.redbridge.gov.uk/pensions/> **Fund Members / salary banding and right of appeal.**

Pension contributions will attract income tax relief if you pay income tax.

Employees with a contract of less than 3 months, including casual employment, are eligible to join the scheme **but** will have to opt in. You will not be brought into the pension scheme automatically.

You do not have to be a member of the LGPS, and you can complete an **“Opting out of the Local Government Pension Scheme”** form, obtainable from <https://www.redbridge.gov.uk/pensions/>

However, you **cannot** sign and hand this “opt out” form to your new employer prior to your first day of employment. You can opt in to the LGPS at any time during your employment.

Please note, you must complete this form if it is your intention to remain in the LGPS.

YES	I wish to be a member of the Local Government Pension Scheme.	
	Signed: _____	Date: _____

PLEASE NOTE - You cannot have a refund of pension contributions if:

- you opt out of the scheme or leave employment and you have membership of 2 years or more

OR

- you have transferred in any other pension rights

OR

- you leave at any time and also have LGPS membership from any other local government employment such as a deferred benefit, concurrent active membership or pension in payment

If you have any previous workplace pension scheme membership, or personal pension plans that you have in place, **please enter the details below:**

DETAILS OF PREVIOUS PENSIONABLE SERVICE

(If none, please state "none")

Name and address of previous Pension Scheme Providers or Administrators	Your job title	Name of pension scheme / policy number	From	To
1				
2				
3				

If you have any further pension provision that you need to list, please attach a separate piece of paper giving the relevant details.

If you have previously been a member of another LGPS pension fund, please complete the boxes overleaf:

You should also note the following:

You cannot transfer previous pension rights into the LGPS if you decide **NOT** to remain in the scheme.

Any transfers must be requested within 12 months of joining the scheme.

Please note you have the option of leaving membership in your previous employers fund and the Pension team at Redbridge will contact you regarding your options.

Continued overleaf

It is vital that you provide accurate information as any inaccuracies or omissions may have an impact on your pension rights.

		If YES Please give details of which provider
Are you receiving a pension or annual compensation payment from any of the pension providers listed on page 2?	YES / NO	
If you are receiving a pension, is it as a result of an Ill Health retirement?	YES / NO	
If you are receiving an Ill Health pension, what tier was awarded?		Please indicate by circling as appropriate Tier 1 Tier 2 Tier 3
Do you have a deferred pension with any of the pension providers listed on page 2?	YES / NO	
Do you have a deferred refund with a previous employer?	YES / NO	
ADDED YEARS / ADDITIONAL REGULAR CONTRIBUTIONS CONTRACT (ARCs) OR ADDITIONAL PENSION CONTRIBUTIONS (APCs)		
If you previously worked for another authority, did you enter a contract to buy added membership or additional pension (ARCs or APCs)?		YES / NO
ADDITIONAL VOLUNTARY CONTRIBUTIONS (AVCs)		
Did you enter into an arrangement to pay AVCs?		YES / NO

Would you like information on ways of increasing your retirement pension?	YES / NO
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Please also complete the following if you have any previous pension scheme membership

Would you like a "transfer of pension rights" illustration to be obtained if your other pensions were not LGPS?	YES / NO	Please give details
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Continued overleaf

PERSONAL PENSION: Please note that if you contribute to a Personal Pension Plan it **may** be possible for you to continue paying into it - you must seek advice from your Pension Plan provider. – See also the “Any Questions” section of this form.

Your attention is especially drawn to the importance of supplying full and accurate information concerning your past service, and it is necessary to warn you that any inaccuracy in, or omission from the information which you supply may prejudice your rights under the Council’s Pension Scheme.

I declare that the information I have given is, to the best of my knowledge and belief, true in every particular.

I authorise the London Borough of Redbridge to contact any previous authorities / public sector employer for details of my service, and also to look into the possibility of transferring my previous pension benefits as indicated on page 3 if applicable.

Signature _____

Date _____

PLEASE RETURN COMPLETED FORM TO:

London Borough of Redbridge
Pensions Team
Revenue, Benefits & Transactional Centre.
Lynton House
255-259 High Road
Ilford
Essex
IG1 1NN



For access to <https://www.redbridge.gov.uk/pensions/>



February 2022

NOTES FOR YOU TO RETAIN ANY QUESTIONS?

Why am I being brought into the LGPS?

The LGPS regulations are most specific that all employees with a contract of employment of 3 months or more will be brought into the LGPS from the first day of employment. Therefore your employer must deduct contributions from your pay, and does not require your permission to do so.

If I join the scheme, do I have to stay in it?

Once you have joined the scheme, you can stay a member until you leave your job or you decide to opt out of the scheme. If you want to opt out, you must tell your Employer by completing the **Opt Out Form** obtainable from the website www.redbridge.gov.uk/pensions/ Your membership will stop from the last day of the relevant pay period.

If you decide to opt out from the beginning of your employment you **must** inform your employer within 3 months of your starting date if you wish to claim a refund of contributions via your payroll. If you do not do so, any refund will be made from the pensions team if you have been in the scheme less than 2 years. Otherwise you will become entitled to a deferred benefit.

If you are thinking of opting out, you may wish to consider the 50/50 option, details of which are available on the pension website.

You can opt out of the scheme at any time, but if you do, under Workplace Pensions Reform, you will be re-enrolled into the LGPS at 3 year intervals, following which, you can then opt out of the scheme again. For more information on Automatic Re-Enrolment, please read the factsheet on that matter.

What is Pensionable Pay?

“Pensionable Pay” is the elements of pay that you will pay a contribution on and normally includes your basic pay, plus any shift pay, first aid allowance, statutory sick pay, statutory maternity, paternity or adoption pay and overtime pay. It also includes pay for additional hours if you work part time, as well as overtime.

Pensionable pay is also the figure used by your employer to determine the contribution band applicable. For details of the current salary bandings please see information on the pension website www.redbridge.gov.uk/pensions/.

If you have a smart phone with the QR app loaded, you can access the website from the QR code at the end of this document.

Why have you asked about any other pension scheme membership, including pensions in payment?

The current pension scheme regulations are most specific on what happens with transfers in and the timing that it happens.

The regulations are also quite clear that it is not possible to have the same level of Ill Health enhancements with more than one LGPS fund for new cases going forward.

In order for the pensions team to comply with these regulations, certain information has to be known when you join the LGPS with a new employer.

What if I belonged to a different pension scheme in the past?

If you paid into a Company, Occupational, or Personal Pension Scheme before you joined this authority, you can ask for the pension benefits you had built up to be transferred into the LGPS

If you paid into the LGPS with any other employer, subject to certain exceptions, your membership will transfer automatically. You do have the right to retain your pension rights with your previous authority and the pensions team will contact you about your membership once information on your previous membership is received.

It is up to you to decide whether it is better for you to transfer your benefits because transfers from some schemes outside of Local Government will not always buy the same amount of membership or benefits in the LGPS. You must request a transfer of your benefits, in writing, **within 12 months** of joining this Authority's Pension Scheme. This form gives you the facility to give details of any previous pension benefits you may have that you want to look into transferring into the L B Redbridge LGPS fund

If you elect to transfer your pension rights, any AVCs may also be transferred into this authority's AVC scheme. The Pension team can supply further details on this option. Alternatively, information can be found on the pension website www.redbridge.gov.uk/pensions/.

Why have you asked for my email address and Mobile Phone number?

The Council is actively looking to more cost efficient ways to communicate with its staff including the use of all modern forms of technology, and in future may use E mails and text alerts. Please be assured that this information will not be shared with any other party in accordance with GDPR legislation.

What if I already contribute to a Personal Pension scheme?

With effect from 6 April 2006, it is now possible to contribute to an occupational scheme and have a personal pension as well as being a member of the Local Government Pension Scheme. If in doubt consult your personal pension provider.

Please note: The Pensions team are not able to give you financial advice. If you require any such advice and do not already use a financial adviser, IFA Promotions can give you details of an independent financial adviser in your area. You can contact them at www.unbiased.co.uk

You are also strongly recommended to read the Brief Guide to the pension scheme, found on the pension website www.redbridge.gov.uk/pensions/

Disclaimer

These notes are a brief explanation on your rights in the scheme. It reflects the known position at the time of publication in November 2019. It cannot cover every personal circumstance. This does not provide any contractual or statutory rights and does not override any legislation in the event of any dispute over your pension rights.



For access to www.redbridge.gov.uk/pensions/
November 2020



for you, for now, for the future