

# Local Government Pension Scheme (LGPS) New Joiner Option Form



## Surrey 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](http://www.lgpsmember.org)  
Or you can visit the Surrey Pension Fund website at: [www.surreypensionfund.org](http://www.surreypensionfund.org)

# 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 SCHOOL ADMIN OFFICER IF YOU ARE EMPLOYED AT A SCHOOL OR,**
- **YOUR HR/PAYROLL DEPARTMENT IF YOU ARE EMPLOYED BY ANOTHER EMPLOYER**

## 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
			<b>Total 100%</b>

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 Surrey Pension Fund website at: [www.surreypensionfund.org](http://www.surreypensionfund.org)
- Naming a beneficiary / ies will usually allow Surrey County 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 county 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 county council will of course have the greatest regard to your wishes in respect of payment of the grant.
- If the county 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 Surrey Pension Fund website at: [www.surreypensionfund.org](http://www.surreypensionfund.org)**

## 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 Surrey 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 (as the Administering Authority) 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 SCHOOL ADMIN OFFICER IF YOU ARE EMPLOYED AT A SCHOOL OR,
- YOUR HR/PAYROLL DEPARTMENT IF YOU ARE EMPLOYED BY ANOTHER EMPLOYER

## 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 Surrey Pension Fund website at: [www.surreypensionfund.org](http://www.surreypensionfund.org) 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 Surrey Pension Fund website at: [www.surreypensionfund.org](http://www.surreypensionfund.org) 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:

<b>Write to:</b>	Pension Services Room 243 County Hall Kingston upon Thames Surrey KT1 2DN	<b>Phone:</b>	020 8213 2802
		<b>Fax:</b>	020 8541 9287
		<b>Email:</b>	<a href="mailto:myhelpdeskpensions@surreycc.gov.uk">myhelpdeskpensions@surreycc.gov.uk</a>

# 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.