# Letter C - to be issued to existing *non-eligible jobholders* and *entitled workers* who, on the employer’s duties start date, are not members of NILGOSC, have a contract of employment for 3 months or more and are entitled to opt to join NILGOSC under the automatic enrolment rules.

*[Please note: The elements that are required by law are shown in blue]*

[Insert date]

## Membership of the Northern Ireland Local Government Pension Scheme - A change in the law that affects you

Dear

The government has introduced a law designed to help people save more for their retirement. It requires all employers to enrol workers into a workplace pension scheme if they:

• are not currently contributing to a workplace pension in their job(s),

• earn over £10,000 a year (or pro-rata per pay period) in that employment,

• are aged 22 or over, and

• are under State Pension Age.

The workplace pension scheme we provide is the Northern Ireland Local Government Pension Scheme (LGPS (NI)). It is a qualifying pension scheme, meaning it meets or exceeds the government’s standards and is an extremely valuable and important part of your employment package.

Had you met all the above criteria we would have automatically enrolled you on [enter date], as required by law. However, in your post as [*enter name of post – if the person meets the criteria in more than one post with the employer, enter the titles of all the posts in which the person meets the criteria*] we have not automatically enrolled you because on that date you either:

• will not / did not\* earn over £10,000 a year (pro-rata per pay period), or

• will be / were\* under 22 years old, or

• will be / were\* State Pension Age or older

*\*[Select as appropriate]*

However, you have the right to join the LGPS (NI) if you wish. If you have more than one post with us, you can choose to join the Scheme in one or more of your posts.

### What would joining the pension scheme mean for you?

Each time you are paid money would be deducted from your pensionable pay and paid into the Scheme to provide you with pension benefits when you retire. Your contribution rate depends on how much you are paid but would be between 5.5% and 10.5% of your pensionable pay.

We will also contribute to the Scheme on your behalf with our employer contribution rate being determined on each triennial valuation of the fund by NILGOSC’s appointed actuary. Our current contribution rate is …% [*enter individual employer percentage*] of your pensionable pay.

If you are a taxpayer, the government would also be contributing to your pension through tax relief.

Employee contribution tables for 2024/25

|  |  |
| --- | --- |
| Pensionable Pay | Employee Contribution rate |
| Up to £18,000 | 5.5% |
| £18,001 to £27,700 | 5.8% |
| £27,701 to £46,300 | 6.5% |
| £46,301 to £56,300 | 6.8% |
| £56,301 to £111,700 | 8.5% |
| More than £111,700 | 10.5% |

Note: The pensionable pay figures will be increased annually in line with the cost of living and contribution rates may change in future

### What to do if you want to join the Local Government Pension Scheme

If you want to join the LGPS (NI), please contact [*insert name of relevant person*] in writing either by:

• sending a signed letter to [*insert address*] stating the name of the post(s) in which you wish to join the Scheme;

• sending an email to [*insert email address*] with your request containing the phrase “I confirm I personally submitted this notice to join a workplace pension scheme”

You will then be enrolled into the LGPS (NI) and membership details will follow.

**Please note**, that if you are one of the relatively small number of people who applied for, obtained and still hold a Fixed Protection, Fixed Protection 2014, Fixed Protection 2016 or Enhanced Protection if you are enrolled into the pension scheme and accrue benefits you will lose that protection. You will therefore have to opt out as soon as possible and in any event within 3 months to retain your protection.

### Where to go for further information

For further information on the Northern Ireland Local Government Pension Scheme please visit: www.nilgosc.org.uk

There are some related questions and answers attached to this letter that you may find helpful. If you have any further questions about the scheme, or if you think we have incorrectly determined your status because you do meet the criteria in the first four bullet points of this letter, please contact [*insert relevant contact details*]

For more general information about pensions and saving for retirement please visit www.gov.uk/workplace-pensions

Yours sincerely

[Insert name of signatory]

## Membership of the Northern Ireland Local Government Pension Scheme - A change in the law that affects you

**Q: I earn less than £10,000 a year in my post (**pro-rata per pay period**): if I don’t join the pension scheme now, what happens if I start to earn more than £10,000 a year (**pro-rata per pay period**) in my post in the future?**

**A:** If in any pay period you start earning above the minimum, you will be automatically enrolled into the Scheme, so long as you are aged 22 or over and are under State Pension Age. However we can choose not to automatically enrol you if:

(a) notice to terminate your employment has been given before the end of the period of 6 weeks beginning with the date we otherwise have had to automatically enrol you, or

(b) we have reasonable grounds to believe that you have applied for and hold Primary Protection, Enhanced Protection, Fixed Protection 2012, Fixed Protection 2014 or Individual Fixed Protection 2016 or Individual Protection 2016

If you are automatically enrolled, we will write to you again to give you all the information you need. You can choose to opt out of the scheme at that time if you want to, but if you stay in you can start to build your retirement fund by making contributions from your salary. We will also pay into the Scheme to increase your fund.

**Q: I am younger than 22: if I don’t join the pension scheme now, what happens when I reach 22?**

**A:** If you are earning over the minimum in your post when you reach 22, you will be automatically enrolled into the Scheme from your 22nd birthday. However, we can choose not to automatically enrol you if:

(a) notice to terminate your employment has been given before the end of the period of 6 weeks beginning with the date we otherwise have had to automatically enrol you, or

(b) we have reasonable grounds to believe that you have applied for and hold Primary Protection, Enhanced Protection, Fixed Protection 2012, Fixed Protection 2014, Fixed Protection 2016 or Individual Protection.

If you are automatically enrolled, we will write to you again, nearer to your 22nd birthday, to give you all the information you need.

You can choose to **opt out** of the scheme at that time if you want to, but if you stay in you can start to build your retirement fund by making contributions from your salary. We will also pay into the Scheme to increase your fund.