# Letter D - to be issued to *workers* who, after commencement of employment, and after the employer’s ‘staging date’, become a *non-eligible jobholder* or an *entitled worker* for the first time, are not members of the LGPS (NI) and have a contract of employment for 3 months or more.

*[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.

The law requires that an employer must offer an employee membership of a pension scheme when they are:

• aged at least 16 and under 75 and first earn less than £6,240 (or pro-rata per pay period), or

• aged at least 16 and under 75 and first earn between £6,240 and £10,000 (or pro-rata per pay period), or

• aged at least 16 and under 22 and first earn more than £10,000 (or pro-rata per pay period), or

• aged State Pension Age or over but under 75 and first earn more than £10,000 (or pro-rata per pay period)

The workplace pension scheme we offer is the Northern Ireland Local Government Pension Scheme (the LGPS (NI)).

As you are not currently a member of the LGPS (NI) and have now met one of the above criteria 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], I am writing to let you know that you have the right to join the scheme if you wish.

If you have more than one post with us, you can choose in which posts you wish to join the Scheme.

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

Each time you are paid you would pay money into the LGPS (NI) to provide you with pension benefits when you retire. Your contribution rate depends on how much you are paid, but it is 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 at each triennial valuation of the Pension 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 the future,

The LGPS (NI) is one of the best ways to plan for retirement with an excellent range of benefits that both full-time and part-time employees can enjoy.

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

If you want to join the LGPS (NI), please contact [*your employer*] in writing either by:

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

• 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.

### Where to go for further information

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

If you have any questions about the Scheme, or you think that we have incorrectly determined your status because you do not meet any of 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 later life please visit [www.gov.uk/workplace-pensions](http://www.gov.uk/workplace-pensions).

Yours sincerely

[*Insert name of signatory*]