# Letter E - to be issued to *workers* who, after commencement of employment, and after the employer’s ‘staging date’, opt to join the LGPS (NI) 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

Dear

Thank you for electing to join the Northern Ireland Local Government Pension Scheme (the LGPS (NI)) in your post as [*enter name of post – if the election was in respect of more than one post with the employer, enter the titles of all the posts to which the election relates*] to help you save for your retirement.

I can confirm that you were enrolled / will be enrolled [*delete as appropriate*] into the LGPS (NI) as from [*enter date*].

Please find enclosed the NILGOSC Pensions Guide, an introductory leaflet to the Scheme. For more information the Members’ Guide to the Scheme provides full details of the benefits of being an LGPS (NI) member and is available directly from NILGOSC, or can be viewed at [www.nilgosc.org.uk](http://www.nilgosc.org.uk).

Once a year you will get a statement indicating how much your pension has built up to help you plan for retirement.

As a member of the scheme you can, if you wish, increase your pension benefits by paying Additional Voluntary Contributions (AVCs) or Additional Pension Contributions (APCs) and details of these options are included in the Increasing your Benefits Guide.

The contact details for NILGOSC are as follows:

NILGOSC, Templeton House, 411 Holywood Road, Belfast BT4 2LP

Tel: 0345 3197 325

Email: [autoenrolment@nilgosc.org.uk](file:///%5C%5Chq-fs01%5Cpensionsadmin%5CPensions%20Development%5CWebsite%5CAutomatic%20Enrolment%20Letters%5C2024%5Cautoenrolment%40nilgosc.org.uk)

Web: [www.nilgosc.org.uk](http://www.nilgosc.org.uk)

### What does this mean for you?

The contributions you make depend on how much you are paid but it will 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 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.

The contributions you personally make to the LGPS will be in accordance with the following table:

 Employee contribution table 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% |

Notes:

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

2. [*If the employer’s policy differs from this approach, please enter appropriate wording relating to your policy*]

We may revise the contribution rate for members when there is a material change to your employment which affects your pensionable pay during a financial year and the date from which it applies. As it is an employer decision, based on an employer policy, NILGOSC cannot take queries about contribution bandings on behalf of employers.

Your contributions to the LGPS (NI) will be deducted from the pensionable pay you receive each pay period.

In the LGPS (NI) you will receive tax relief on your contributions through the net pay arrangements. This means that you do not need to do anything to get the tax relief paid into your pension. It will happen automatically.

### What you need to do now

**Now that you have joined the pension scheme**, you do not need to do anything, membership details will follow from NILGOSC.

**If you subsequently decide that you want to opt out of the pension scheme**, follow the instructions below.

*[If the person opted in as a non-eligible jobholder, include the following paragraphs on opting out]*

You have the right to opt out of the LGPS (NI) during the ‘opt out period’ which is three months from the date you were enrolled into the LGPS (NI). If you make a valid opt out in that period, you will be treated for all purposes as not having become an active member of the LGPS (NI) on this occasion and we will refund any contributions paid by you.

If you do not opt out within the ‘opt out period’ mentioned above, you will still be able to opt out of the LGPS (NI) at any time in the future and be entitled to whatever benefits are due under the rules of the LGPS (NI) at that time. If you opt out with more than three months and less than two years membership you will still be entitled to a refund. If you opt out with more than two years membership you will have an entitlement to deferred pension benefits that will be payable from your normal pension age.

Should you decide to opt out, an opt out form (LGS2) may be obtained from NILGOSC in a number of ways. You may download an LGS2 from [www.nilgosc.org.uk](http://www.nilgosc.org.uk), email optout@nilgosc.org.uk, or telephone NILGOSC on 0345 3197 325. The LGS2 should be returned to [*enter employer’s address where opt out form is to be returned to*].

The opt out form will have to be signed by you or, if it is submitted electronically, it will have to include a statement that you personally submitted the opt-out notice. If you are in the LGPS (NI) in more than one post you will need to indicate the name of the post or posts from which you wish to opt out of.

*[If the person opted in as an entitled worker, include the following paragraphs on opting out]*

You have the right to opt out of the LGPS (NI) at any time in the future in accordance with the opt out rules of the LGPS (NI) (and be entitled to whatever benefits are due under the rules of the LGPS (NI) at that time).

Should you decide to opt out, the opt out form (LGS2) may be obtained from NILGOSC in a number of ways. You may download an LGS2 from [www.nilgosc.org.uk](http://www.nilgosc.org.uk), email optout@nilgosc.org.uk, or telephone NILGOSC on 0345 3197 325. The LGS2 should be returned to [*enter employer’s address where opt out form is to be returned to*].

The opt-out form would have to be signed by you or, if it is submitted electronically, it would have to include a statement that you personally submitted the opt-out notice. If you are in the LGPS (NI) in more than one post you will need to indicate the name of the post or posts from which you wish to opt out of membership of the LGPS (NI).

### If I opt out, can I re-join the LGPS (NI) at a later date?

Yes. Should you decide at any time to opt out, you have the right to re-join the LGPS (NI) from the beginning of the next available pay period (subject, to meeting the normal eligibility requirements for membership of the Scheme and being under age 75 at that time). To do so, contact [*insert who to contact*] in writing by sending a letter, which has to be signed by you. Or, if sending it electronically, it has to contain the phrase “I confirm I personally submitted this notice to join the LGPS (NI)”. [*Insert instructions on where to send the letter/email, or how to find and submit an e-form, as appropriate*].

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

Please note that if you have opted out and later re-join you cannot choose to combine your benefits.

### Regular re-enrolment

If you decide at any time to opt out of membership of the LGPS (NI) you will automatically be re-enrolled into the scheme on what is called the “re-enrolment date”, provided you are aged at least 22, under state pension age and earning more than £10,000 (current figure), or pro rata per pay period on that date, unless we choose not to re-enrol you because:

a) You had opted out of the LGPS (NI) less than 12 months prior to the “re-enrolment” date. Or

b) Notice to terminate you employment has been given before the end of the period of 6 weeks beginning with the “re-enrolment date”, or

c) We have reasonable grounds to believe that you have applied for and on the “re-enrolment date”, have Primary Protection, Enhanced Protection, Fixed Protection 2012, Fixed Protection 2014, Fixed Protection 2016 or Individual Protection.

The “re-enrolment date” is chosen by us and will be within a period of three months either side of every third anniversary of [*enter employer’s staging date*]. We will contact you when this happens, and you can opt out again if you wish. Please remember to keep us informed of any change in your home address so that we can contact you when necessary.

### A commitment from us

If you are under 75, work or usually work in the UK, and earn over £6,240 a year we must maintain your membership with the LGPS (NI) (unless you personally choose to opt out of membership of the Scheme or cease to be eligible for membership), and we must ensure the Scheme continues to meet certain government standards.

If your membership in the Scheme ends (and it is not because of something you do or fail to do) we must by law put you into another scheme that meets the government standards straightaway.

### Where to go for further information

For further information on the LGPS (NI) please visit: [www.nilgosc.org.uk](http://www.nilgosc.org.uk).

If you have any questions about the Scheme, please contact:

NILGOSC, Templeton House, 411 Holywood Road, Belfast BT4 2LP

Tel: 0345 3197 325

Email: autoenrolment@nilgosc.org.uk

Web: [www.nilgosc.org.uk](http://www.nilgosc.org.uk)

If you have any other queries, including any queries about your contribution rate, please contact [*insert contact details of appropriate person in your organisation*]

For more general information about pensions and saving for later life please visit [www.gov.uk/workplace-pensions](http://www.gov.uk/workplace-pensions).

### Right of Appeal

*[please insert details of your appeal process]*

Yours sincerely

[*insert signatory*]