# Letter X – to be issued to eligible jobholders who are being automatically re-enrolled into NILGOSC under the automatic enrolment rules. (Also to be used if the employer has chosen to automatically re-enrol those to whom the exemptions apply.) as the employer has choose not to because one of the exemptions applies.

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

[Insert Date]

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

Dear

To help you save more for your retirement, the government requires employers to enrol their workers who meet the following criteria into a workplace pension scheme:

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

• are aged 22 or over, and

• are under State Pension Age.

On [*enter original staging date*], under the Automatic Enrolment Regulations we had a duty to automatically enrol you into the LGPS (NI) and you have since opted out of the Scheme. We have now reached our automatic re-enrolment date and as you are still eligible to be a member of the LGPS (NI), we must now re-enrol you on [insert automatic re-enrolment date] in your post as [*enter name of post – if the person participates in the LGPS (NI) in more than one post with the employer, enter the titles of all the posts*].

You can choose to opt out of the Scheme again if you want to, but if you stay in you will have your own pension when you retire.

Please find enclosed the NILGOSC Pension Guide, a leaflet outlining the benefits of joining the Scheme. For more information about the Scheme a Members’ Guide is available directly from NILGOSC, or can be viewed at www.nilgosc.org.uk

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

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

### What does this mean for you?

Your contribution rate depends 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 LGPS 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 employer contribution rate] of your pensionable pay.

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% |

Notes:

1. The pensionable pay figures will be increased annually in line with the cost of living.

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

We may revise your contribution rate if there is a material change which affects your pensionable pay. 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. You will receive tax relief on these contributions through the net pay arrangements. This means 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

**If you want to stay in the pension scheme**, you do not need to do anything, you will receive your membership details from NILGOSC shortly.

**If you want to stay in the pension scheme but feel you cannot afford to make full contributions**, you could initially join the main section of the scheme but then elect to move to the 50/50 section. The 50/50 section of the scheme allows you to pay half your normal contributions and build up half your normal pension during the time you are in that section.

This flexibility may be useful during times of financial hardship, and it allows you to remain in the Scheme building up valuable benefits, as an alternative to opting out. You may also opt back in to the main section whenever you wish. More information on this can be found in NILGOSC’s Member Guide and a 50/50 election form is available from [www.nilgosc.org.uk](http://www.nilgosc.org.uk).

**If you want to opt out of the pension scheme,** you have the right to opt out of the LGPS (NI) at any time, however if you opt out during the ‘opt out period’ which is within 3 months from the date you were enrolled into the Scheme, you will be treated as never having been an active member.

Furthermore, if you opt out during the first two years of membership you will receive a refund of any of your contributions, less deductions. If you opt out after two years your contributions will remain in the Scheme and, unless you transfer the benefits to another pension arrangement, will be payable on retirement from your Normal Pension Age. This is the same as your state pension age. You can retire from age 55 onwards and draw a reduced pension.

Please note that if you are one of the small number of people who have opted out and ceased accrual of benefits in order to obtain Enhanced Protection, Fixed Protection 2012, Fixed Protection 2014 or Fixed Protection 2016, if you are automatically enrolled and are accruing benefits this protection will be lost. You will therefore have to opt out as soon as possible and in any event within 3 months to retain your protection

Should you decide to opt out; an Opt-out Notice can be obtained from NILGOSC:

• Download the Opt-out Notice from www.nilgosc.org.uk

• Email optout@nilgosc.org.uk

• Telephone NILGOSC on 0345 3197 325

Section A of the Opt-out Notice should be returned to [enter employer’s address]. Section B and C should be returned to NILGOSC.

The Opt-out Notice should be signed by you or, if submitted electronically you must type your name into the signature box on the form. If you have multiple jobs we will assess each job separately. If this is the case you have the option to opt out of the Scheme for one position and stay enrolled in the Scheme for the other. Alternatively you can opt out of the Scheme in all jobs.

### 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 rejoin the LGPS (NI) from the beginning of the next available pay period as long as you are still eligible. To do so, contact [*insert who to contact*] in writing by sending a signed letter 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*].

Please note that if you opt out at a later date you cannot choose to combine your benefits.

### Regular re-enrolment

If you decide to opt out again or stop making payments you will be automatically re-enrolled back into the pension scheme on the next ‘re-enrolment date’ (in a further three years), provided you are still eligible or unless we choose not to automatically re-enrol you because:

a) You have opted out of the LGPS (NI) less than 12 months prior to the re-enrolment date,

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

c) We have reasonable grounds to believe 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.

### 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 continue to maintain your membership with the LGPS (NI) (unless you choose to opt out or cease to be eligible), and we must ensure the Scheme continues to meet certain government standards.

If your membership of 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 Northern Ireland Local Government Pension Scheme please visit: www.nilgosc.org.uk

If you have any questions about the Scheme, please contact the pensions administration team on 0345 3197 325 or email autoenrolment@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/workplacepensions](http://www.gov.uk/workplacepensions).

### Right of Appeal

*[insert details of your appeal process]*

Yours sincerely

*[Insert name of signatory]*