# Letter F – to be sent to employees ‘contractually enrolled’ into NILGOSC

*[Please note: The elements that are required by law are shown in blue. Employers will need to decide whether to use this letter as a stand alone letter / addendum to the contract of employment or whether to incorporate the information into the contract of employment]*

[Insert Date]

## Membership of the Northern Ireland Local Government Pension Scheme

Dear

I am writing to confirm that we provide membership of the Northern Ireland Local Government Pension Scheme (the LGPS (NI)) to employees aged under 75 who have a contract of employment that is for at least three months.

As this applies to you, you will be automatically entered into membership with the LGPS (NI) 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 in which the person participates in the LGPS (NI)*], but have the right to opt out.

Please find enclosed the NILGOSC Pension 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).

As a member of the Scheme you will be required to contribute the percentage of your salary as set out in the table below. We will also contribute to the scheme on your behalf, with the employer contribution rate being determined at each triennial valuation if the Pension Fund by NILGOSC’s appointed actuary. Our current contribution rate is … % [*enter individual employer percentage*] of your pensionable pay.

 Employee contribution tables for 2025/26

|  |  |
| --- | --- |
| **Pensionable Pay** | **Employee Contribution Rate** |
| Up to £18,300 | 5.5% |
| £18,301 to £28,100 | 5.8% |
| £28,101 to £47,000 | 6.5% |
| £47,101 to £57,200 | 6.8% |
| £57,201 to £113,500 | 8.5% |
| More than £113,500 | 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 a member when there is a material change which affects their 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.

### The pension scheme

The Northern Ireland Local Government Pension Scheme in which you participate is a registered public service scheme under Chapter 2 of Part 4 of the Finance Act 2004, it is a qualifying pension scheme which meets or exceeds the government’s standards.

### Can I opt out of the Scheme?

If you do not wish to be a member of the Scheme (or decide at some later date that you do not wish to be a member), you can obtain an opting out form (LGS2) directly 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*].

Please note, however, that you cannot sign and date the opt out form until after you become a member of the Scheme. If you opt out within three months of being enrolled you will be treated as not having become an active member of the LGPS (NI) on this occasion and we will refund the contributions paid by you. If you opt out after three months but with less than two years membership you will also be entitled to a refund but this refund will be made directly to you by NILGOSC. If you opt out with more than two years’ membership you will be entitled to deferred pension benefits payable from your normal pension age. If you opt out with deferred benefits and later re-join you cannot combine your pension benefits at a later date.

Please note that if you are one of the small numbers of people who have Fixed Protection 2012, 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.

### 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 (subject, to meeting the 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.

### 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 Northern Ireland Local Government Pension Scheme please visit: [www.nilgosc.org.uk](http://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/workplace-pensions](http://www.gov.uk/workplace-pensions).

### Right of Appeal

*[please insert details of your appeal process]*

Yours sincerely

[*insert signatory*]