# Letter P – to be issued to *workers* who have a contract of employment for less than 3 months (but see paragraph 46 re casual employees) for whom the employer wishes to postpone their automatic enrolment duties.

*[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

To help people save more for their retirement, the government requires employers to provide their workers with access to a workplace pension scheme.

As an employee with a contract of employment that is for less than three months we are, as allowed by law, postponing a decision about bringing you into the Northern Ireland Local Government Pension Scheme (the LGPS (NI)) for three months. You will therefore not, from the commencement of employment, be enrolled into the LGPS (NI).

However, you have the right to opt to join the LGPS (NI) in respect of that contract if you so wish.

### What do I have to do if I want to join the LGPS (NI) now

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

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

• sending an email with your request containing the phrase.

“I confirm I personally submitted this notice to join the LGPS (NI)” to [*insert email address*]

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

If you join the LGPS (NI) you will pay contributions each time you are paid. Your contribution rate will depend on how much you earn 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 every 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 government will also contribute through tax relief.

Please note that if you are one of the small number of people who have applied for and still hold a Fixed Protection 2012, Fixed Protection 2014, Fixed Protection 2016 or Enhanced Protection, if you are automatically enrolled and accrue 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.

NILGOSC complies with the requirements of the Pensions Act 2008 to be both an automatic enrolment scheme and a qualifying scheme, which means it meets or exceeds the government’s standards.

### What will happen if, before or at the end of the three month period, my contract is extended and I have not already opted to join the LGPS (NI)?

If, before or at the end of the three month period, your contract is extended so that the total period is for three months or more and you have not already opted to join the LGPS (NI), you will be contractually enrolled into the LGPS (NI) from the date the contract is extended.

If your contract is extended so that the total period is for three months or more and 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 will be able to obtain an opting out form directly from NILGOSC . Please note, however, that you will not be able to sign and date the opt out form until after you have become a member of the Scheme. If you opt out within three months of being enrolled into the LGPS (NI) you would be treated as not having become an active member of the LGPS (NI) and we would 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.

### 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, 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).

Yours sincerely

[*Insert name of signatory]*