# Letter W – to be issued to eligible jobholders who are not being automatically re-enrolled into NILGOSC under the automatic enrolment rules 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 however because [*choose one of the following exemptions which applies to the member -*

*you have opted out of the LGPS (NI) less than 12 months prior to the re-enrolment date /*

*you have given notice to terminate your employment in the last 6 weeks /*

*you have Primary Protection, Enhanced Protection, Fixed Protection 2012, Fixed Protection 2014, Fixed Protection 2016 or Individual Protection]*

we have decided not to automatically re-enrol you to the Scheme.

However, if you wish to do so, you can choose to opt into the Scheme under contractual enrolment, meaning 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 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.

### 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]*