

# Cancellation of membership

**Employee** Please read the notes and complete this side in BLOCK CAPITALS.

## Section A PERSONAL DETAILS

Surname \_\_\_\_\_ First name(s) \_\_\_\_\_

Maiden name \_\_\_\_\_ Title (Mr/Mrs/Miss/Ms/other) \_\_\_\_\_

Home address \_\_\_\_\_  
\_\_\_\_\_

Post code \_\_\_\_\_ Date of birth \_\_\_\_\_

Status (Single/married/widow(er)/divorced/registered civil partnership/dissolved civil partnership) \_\_\_\_\_

National Insurance number \_\_\_\_\_ Payroll reference \_\_\_\_\_

Employer \_\_\_\_\_ Department \_\_\_\_\_

## Section B DECLARATION

In the full knowledge of the conditions and potential benefits available to me as a member of the Local Government Pension Scheme and having read the explanatory notes accompanying this form, I choose to end my membership of the Scheme.

In making this choice I acknowledge that, other than any rights, options and benefits which may have accrued to me in the above Scheme before the effective date of this decision, I will have no claim on the Scheme for any period on or after the effective date of this decision.

I also understand that by ending my membership I am no longer entitled to pay National Insurance contributions at a lower contracted-out rate and National Insurance contributions will be taken from my pay at the higher contracted-in rate.

Signature \_\_\_\_\_ Date \_\_\_\_\_

## Section C OPTIONS ON EXISTING PENSION RIGHTS

Please tick the appropriate box below showing what action you wish to be taken with your existing pension rights.

**Option 1**  I have less than two years membership and have not transferred in benefits. I wish a refund of my contributions.

**Option 2**  I have more than two years membership and/or have transferred in benefits. I wish to preserve my existing rights.

**Option 3**  I would like to consider transferring my benefits to my personal pension provider who is:

Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Post code \_\_\_\_\_

Having completed the relevant sections above you should now take this form to your employer's Personnel/Finance Section so that your pension contributions can be cancelled. After this you will have to pay the higher contracted-in rate of National Insurance.

**Employer's Authorised Representative:** Please check the employee's details overleaf and complete section D below. A decision to leave the Scheme will have effect from the first day of the pay period after that in which this form is given to the employer. This is called the 'effective date'.

**Section D** INFORMATION FROM EMPLOYER

Surname \_\_\_\_\_ First name(s) \_\_\_\_\_  
 National Insurance number \_\_\_\_\_ Payroll reference \_\_\_\_\_  
 Effective date \_\_\_\_\_

**Employee's contracted-out earnings:** Previous fiscal year £ \_\_\_\_\_  
 Last fiscal year £ \_\_\_\_\_  
 \*To date of leaving scheme in this fiscal year £ \_\_\_\_\_

**Employee's Pension Contributions** Last fiscal year £ \_\_\_\_\_  
 \*To date of leaving scheme in this fiscal year £ \_\_\_\_\_  
 Rate of pay at date of leaving scheme per week/year £ \_\_\_\_\_

\*These figures must include manual adjustments to payroll totals

**Employees with two or more years' Scheme membership or who are choosing to transfer**

In this section, please enter the final pay for the year ending on the day before the 'effective date'. This means the full time equivalent pay of the post and includes bonus and contractual overtime. Where sickness benefit has been deducted or where the employee has been receiving half pay or no pay for any part of the year to the 'effective date', please ignore these deductions.

Date from	Date to	Days or weeks	Annual or weekly rate	Basic pay	Other pensionable payments	Total final pay
Totals						

I have checked the employee's details overleaf and have from the 'effective date' cancelled the member's pension contributions and started to deduct National Insurance contributions at the higher contracted-in rate.

Authorised signature \_\_\_\_\_ Date \_\_\_\_\_

**Please return the completed form to:**  
 Lothian Pension Fund, Pension Administration, Waverley Court, Level 3/3, 4 East Market Street, Edinburgh EH8 8BG.

## GENERAL INFORMATION

Before deciding to opt out of the Local Government Pension Scheme you should consider carefully the types and range of benefits provided by the Scheme. Detailed information is contained in the member's guide which you can get from your employer, or from Lothian Pension Fund at the address shown below.

Remember the decision whether to stay in or opt out of the Local Government Pension Scheme is entirely your own, but the local authorities in the Lothian area and the trade unions all say that the Local Government Pension Scheme offers outstanding protection and value for money for you and your dependants.

If you are satisfied that you do not wish your future employment to be pensionable under the Local Government Pension Scheme Regulations and you are a current member of the Scheme, you should complete the attached form at Sections A, B and C.

## EFFECTIVE DATE OF YOUR DECISION

Your choice will take effect from the first day of the pay period after that in which your employer receives the form (**unless you state some later date**) – **not the day you sign it**.

## REJOINING THE LOCAL GOVERNMENT PENSION SCHEME

Whether or not you can rejoin the Scheme depends on some conditions. For more information, contact Lothian Pension Fund at the address below.

## EXISTING LOCAL GOVERNMENT PENSION SCHEME PENSION RIGHTS – YOUR OPTIONS

As a current member opting out of the Local Government Pension Scheme you must say on Section C of the form how you want us to treat your existing pension rights. The options are as follows:

### OPTION 1

If at the effective date of your choice your total membership of the Local Government Pension Scheme amounts to **less than two years**, you will be entitled to a refund of the contributions you have paid to the Scheme. Income tax and a payment to the Benefits Agency to establish pension rights in the State Second Pension (S2P) for the relevant period will be taken off your refund. A refund is not available if you re-enter the Local Government Pension Scheme within one month and one day of opting out, or if you have transferred in previous pension rights.

### MEMBERS OF OTHER SCOTTISH LOCAL AUTHORITY FUNDS

If you have a pension (apart from a dependant's or spouse's pension) from a Scottish Local Government Pension Fund, you are no longer entitled to receive a refund of your pension contributions for any other membership of the Scottish Local Government Pension Scheme.

If you take a refund of contributions from one Scottish Local Authority Pension Fund while still entitled to deferred benefits or a retirement pension from another, you will forfeit your right to those benefits, even if they are already being paid.

If you are a member of another Scottish Local Authority Pension Fund, you should tell them that you were a member of Lothian Pension Fund.

### OPTION 2

If at the effective date of your choice your total membership of the Local Government Pension Scheme amounts to two or more years, or if you have transferred in previous pension rights, you will be entitled to preserved benefits payable from normal retirement age. Preserved benefits are increased yearly in line with the retail price index. You are not entitled to a refund of contributions.

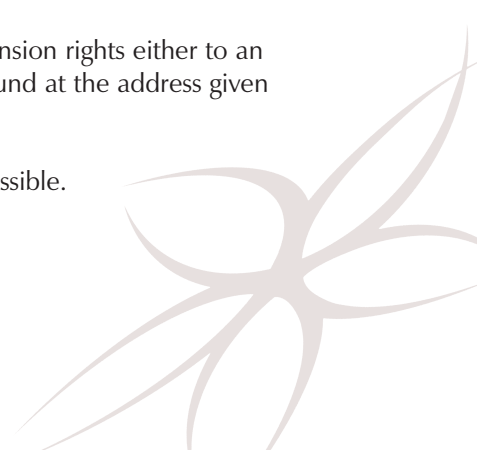
### OPTION 3

Regardless of the length of your service you may also be entitled to transfer your existing pension rights either to an individual pension arrangement or to a new employer's scheme. Contact Lothian Pension Fund at the address given below for further information.

You should keep these notes and return the rest of the form to your employer as soon as possible.

Further information is available from: Lothian Pension Fund, Pension Administration, Waverley Court, Level 3/3, 4 East Market Street, Edinburgh EH8 8BG.

Tel: 0131 529 4638 Fax: 0131 529 6229. Or visit our website on [www.lpf.org.uk](http://www.lpf.org.uk)





Waverley Court Level 3/3 4 East Market Street Edinburgh EH8 8BG  
Tel: 0131 529 4638 Fax: 0131 529 6229 [www.lpf.org.uk](http://www.lpf.org.uk) [pensions@lpf.org.uk](mailto:pensions@lpf.org.uk)