

Dear

Local Government Pension Scheme – Opting out

I acknowledge receipt of your election to opt out of the Local Government Pension Scheme (LGPS).

The effective date of your opt out is **/**/****; this means you are no longer a member of the LGPS from this date and are not entitled to participate in the benefits of the pension scheme in respect of your on-going employment.

As you have been a member of the pension scheme for more than two years you will be awarded a deferred benefit in respect of the membership you built up before you opted out. I will write to you to confirm the value of your deferred benefits within the next two months.

Can I re-join the LGPS at a later date?

Yes. You have the right to opt to re-join the LGPS from the beginning of the next available pay period after electing to re-join (subject, of course, to meeting the normal requirements for being eligible for membership of the scheme and being under age 75 at the time). You can re-join the scheme by:

- sending a letter, signed by you to the Pensions Office, City of London, PO Box 270, Guildhall, London, EC2P 2EJ
- Sending an email to pensions@cityoflondon.gov.uk including the wording “I confirm I personally submitted this notice to join the LGPS” or
- downloading an opt-in form from www.cityoflondonpensions.org and forwarding a completed copy to the Pensions Office

You will then be sent further information on the scheme, including relevant forms to complete, and will be enrolled into the LGPS.

Regular re-enrolment

You will automatically be re-enrolled into the scheme on what is called the “re-enrolment date” if, on that date, you are aged at least 22, under State Pension Age and earning more than £10,000 (current figure), or pro-rata per pay period, unless you had opted out within 12 months prior to the “re-enrolment date”. The “re-enrolment date” is a date chosen by the City of London and will be 1 June 2025. We will contact you when this happens, and you can opt out if it’s still not right for you.

Further information

For further information on the Local Government Pension Scheme please visit www.cityoflondonpensions.org

If you have any questions about the scheme please contact

For more general information about pensions and saving for retirement please visit www.gov.uk/workplace-pensions

Right of appeal

If you have sought further information or clarification from the sources shown above but you are not satisfied with any decision affecting you made in relation to the LGPS, you have the right to ask for that decision to be looked at again under a formal complaints procedure. The complaint procedure's official name is the "internal dispute resolution procedure".

Should this apply to you please write to the Pensions Manager who will then supply details of the procedure and the name to who the complaint should be addressed. Such an appeal must be made within 6 months of the day when you were told of the decision you want to complain about.

Yours sincerely

Pensions Manager