



ELECTION TO OPT OUT OF THE FIREFIGHTERS' PENSION SCHEME 2006

If you do not wish to be a member of the Firefighter's Pension Scheme 2006 (FPS 2006), first read the information given on pages 1 and 2. Then if you decide you do wish to opt out, complete the declaration form and return it to:

**The Payroll & Pension Dept
Malvern Fire Station
Worcester Road
Malvern WR14 1TD**

Seek independent financial advice if you are thinking about opting out of the FPS 2006. You would save the cost of your contributions but would probably pay more by way of tax (contributions attract tax relief) and you and your dependants would not have the cover provided by the FPS 2006.

Please ensure you read the information below and consider your position carefully before rejecting the FPS 2006, which:

- is a final salary, occupational pension specially designed for firefighters and which offers a guaranteed level of retirement benefits to its members; contributions to the scheme attract tax relief
- provides early payment of benefits in the event of retirement on the grounds of permanent ill-health; if the ill-health prevents any further regular employment, the benefits would normally be enhanced
- provides early payment of benefits in the event of the Fire and Rescue Service terminating employment at the age of 55 or over in the interests of the management of the service
- allows early payment of actuarially reduced benefits to a person aged 55 or over who elects for a member-initiated early retirement pension
- provides death benefits for a surviving spouse, civil partner, nominated partner and/or children, plus a death-in-service lump sum death grant of three times pensionable pay
- is a public service pension scheme which allows inflation-proofing of pension fully in line with the Consumer Price Index
- is a pension scheme towards which your employer pays contributions.

There are limits on re-joining if you opt out of the FPS 2006 and then change your mind.

If you are currently a member of the FPS 2006, by completing and returning this form you are giving notice that you wish to leave the Scheme and will cease to be a member with effect from the start of the following pay period. This form can also be used by those who are already firefighters, and FPS 2006 members (or members of the 'old' Firefighter's Pension Scheme) but who are undertaking additional firefighting duties that they do not wish to be treated as pensionable. For example, if you are a regular firefighter who also undertakes on call (retained) duties and wish to opt out in respect of the on call (retained) duties only, you should tick the **retained firefighter** box on page 3. You would then remain in the Scheme as a regular firefighter, but not be a member in respect of the retained duties.

What you need to know

- Your employer cannot ask you or force you to opt out.
- If you are asked or forced to opt out, you can tell The Pensions Regulator – see www.tpr.gov.uk
- If you change your mind, you may be able to opt back in – write to your employer if you want to do this.

- If you stay opted out, your employer will automatically enrol you back into a pension scheme in accordance with the Pensions Act 2008, this is usually every three years, unless you become eligible earlier.
- If you change your job, your new employer will normally put you back into pension saving straightaway.
- If you have another job, your other employer might also put you into pension saving, now or in the future. This notice only allows you to opt out of pension saving with the **Hereford and Worcester Fire and Rescue Service**. A separate notice must be filled out and given to any other employer you work for, if you wish to opt out of that employer's pension saving as well.

What happens if you were a member of the FPS 2006 and you opt out?

If you have paid contributions into the FPS 2006, you may have built up entitlement to pension rights. What will happen to them?

This will normally depend upon your length of membership, and you could have a choice. The various options are set out below. Consider which you want and complete page 4 (if applicable) to let **Hereford and Worcester Fire and Rescue Service** know your preference, and return it with your declaration.

A. RETURN OF CONTRIBUTION FROM THE FPS 2006

Eligibility

You must:

- have been a member of the FPS 2006 for less than 3 months in this post
- not have attained normal retirement age (60)
- not have had a transfer of pension rights from a personal pension scheme into the FPS 2006 in this post

Note: if you meet the above criteria you will receive a refund of your pension contributions through payroll.

B. TRANSFER OF PENSION RIGHTS TO ANOTHER PENSION ARRANGEMENT

Eligibility

You must:

- have been a member of the FPS 2006 for at least 3 months or, if less, have had a transfer of pension rights from a personal pension scheme into the FPS 2006, and
- not have reached age 59.

Note: If you ask for a transfer to be investigated, a transfer value would be offered to your other pension arrangement. They should then tell you how much it would be worth in that arrangement. West Yorkshire Pension Fund would only make the payment when you confirm that you wish the transfer to proceed.

C. DEFERRED BENEFITS

Eligibility

You must:

- have been a member of the FPS 2006 for 3 months or more or, if less, have had a transfer of pension rights from a personal pension scheme into the FPS 2006.

Note: If you elect for deferred benefits, these could be converted at some later time to a transfer value to another pension scheme if you so wish.



DECLARATION

I HAVE READ the information issued to me relating to membership of the Firefighters' Pension Scheme 2006 and I have decided that I do not wish to be a member of the Scheme.

I UNDERSTAND that I lose the right to pension contributions from my employer, I am giving up my right to benefits from the Firefighters' Pension Scheme 2006 and that having opted not to be a member I shall have only a limited right to future entry.

I FURTHER UNDERSTAND that if my decision not to be a member of the Firefighters' Pension Scheme 2006 means I may have lower income when I retire and this proves to be financially to my detriment, neither I nor my dependants will have any right to claim compensation or any form of gratuity in lieu of pension rights from the Fire and Rescue Service.

Tick the relevant box for the employment in respect of which you are opting out of the FPS 2006.

<input type="checkbox"/> Wholetime firefighter	<input type="checkbox"/> On call (retained) firefighter	Internal use only
Signature		*Date
*This form must not be dated earlier than your automatic enrolment date or your start date of commencement of duty, whichever is the later.		
Complete in BLOCK CAPITALS		
Surname:		
Forename(s):		
Address		
Work location:		
Date of commencement of employment:		
National Insurance number:	Or Date of birth:	
Employee number (if known):		

Please return this form to **Hereford and Worcester Fire and Rescue Service**. You can email it to payroll@hwfire.org.uk but your email must contain the phrase 'I confirm I personally submit this notice to opt out of a workplace pension scheme'.

If you have been a member of the FPS 2006 before your opting out election takes effect, please tick one of the boxes overleaf to indicate what action you would like to be taken regarding the pension rights you have accrued.

If you have been a member of the FPS 2006 before your opting out election takes effect, please tick one of the boxes on this side of the form to indicate what action you would like to be taken regarding the pension rights you have accrued. The notes on pages 1 and 2 of this form explain eligibility for each of the options.

A. RETURN OF CONTRIBUTIONS

- I have been a member of the FPS 2006 for less than 3 months in this post
- I have not attained normal retirement age (60)
- I have not had a transfer of pension rights from a personal pension scheme into the FPS 2006 in this post

I request the Fire and Rescue Service to refund my pension contributions to me, less the appropriate tax adjustments.

B. TRANSFER OF PENSION RIGHTS TO ANOTHER PENSION ARRANGEMENT

- I have been a member of the FPS 2006 for at least 3 months
- I have been a member of the FPS 2006 for less than 3 months but have had a transfer of pension rights from a personal pension scheme into the FPS 2006
- I have not yet reached age 59.

I shall request that the provider of an alternative pension arrangement contact West Yorkshire Pension Fund (WYPF) about a possible transfer of any accrued pension rights.

C. DEFERRED BENEFITS

- I have been a member of the FPS 2006 for 3 months or more or, if less, have had a transfer of pension rights from a personal pension scheme into the FPS 2006.

I wish to have my pension rights retained by WYPF in respect of Hereford and Worcester Fire and Rescue Service in the form of deferred benefits. WYPF will be responsible for payment of those benefits as soon as I become eligible to receive them unless, before then, I request their transfer to some other pension arrangement.

Signature Date.....