

# Member Notice To Opt-Out

## The Firefighters' Pension Scheme 2015 (FPS2015)

### Important Notes:

1. You can only sign and date this opt-out form once you have commenced employment in the post from which you wish to opt-out of FPS2015 membership. You cannot sign and date the form before then, as it will be treated as an invalid opt-out.
2. You can only use this form to opt-out of FPS2015 membership, in respect of one job role, i.e. if you are a whole-time firefighter who also has a concurrent retained role, and you wish to opt out of FPS2015 in respect of both of these roles, you will need to complete two separate opt-out forms.
3. If you opt-out of membership of FPS2015 before having accrued three months' qualifying service (and you have not transferred in service from a personal pension scheme) you will be treated as never having been a member of the scheme, and will receive a refund of any pension contributions you have made less a deduction for tax.
4. If you opt out after having accrued three months' qualifying service; or if you opt out with less than three months' qualifying service and you have received a transfer in service credit in respect of a personal pension, you will be entitled to a deferred pension benefit which, unless you transfer these benefits to another pension arrangement, would normally become payable from your State Pension Age.
5. If you decide to opt out of membership of FPS2015 and subsequently wish to cancel your election to opt out, you will be able to re-join the scheme provided you remain in an employment that qualifies you for membership of the scheme. You will need to contact your Human Resources (HR) representative if you subsequently wish to re-join the scheme.
6. If, as a deferred member, you were to re-join FPS2015 within five years of having opted out, your FPS2015 deferred benefits would be reactivated as if you were in pensionable service but received no earnings for the deferred period.
7. If you remain opted-out, your employer will normally automatically enrol you back into FPS2015 approximately three years from the date they have to comply with the automatic enrolment provisions of the Pensions Act 2008. However, subsequent to you being auto-enrolled, you will, again, be entitled to opt-out of membership of the scheme. Any queries regarding auto-enrolment should be raised with HR.
8. This completed opt-out form should be passed to HR, preferably by e-mailing the form to:

[hr.support@essex-fire.gov.uk](mailto:hr.support@essex-fire.gov.uk)

### Member Declaration (please read the following before signing)

1. *I have carefully considered the options available to me for providing pensions benefits for myself and, if applicable, my dependants.*
2. *I declare that I have read and understood the important notes above, and wish to opt-out of the FPS2015. I can confirm that I have been provided with relevant scheme details by my employer, and understand the potential benefits which I am giving up.*

### Please complete all fields below and sign and date the form:

Name: \_\_\_\_\_ NINO: \_\_\_\_\_

Job Role: (e.g, whole-time firefighter; retained firefighter) \_\_\_\_\_

**Please indicate reason for opting-out** \_\_\_\_\_

*(this is optional)*

Signed \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

**This completed form should be e-mailed to:**

[hr.support@essex-fire.gov.uk](mailto:hr.support@essex-fire.gov.uk)

*"Appropriate information contained on this form will be held on computer files and/or relevant filing systems for the purposes of the Data Protection Act 1998 and may be shared with other relevant establishments and agencies for the purpose of providing the appropriate service or meeting legislative requirements".*