

Member Notice To Opt-Out The Firefighters' Pension Scheme 2015 (FPS2015) (for transition members)

Important Notes:

1. You can only sign and date this opt-out form once you have been transferred into FPS2015. You cannot sign and date the form in advance of being transferred into FPS2015 Scheme, 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 FPS2015 before having accrued three months' qualifying service (and you have not transferred in service from a personal pension scheme) the following applies:
 - A.** You will be treated as never having been a member of FPS2015, and you will receive a refund of any pension contributions you have made less a deduction for tax;
 - B.** If you transferred from the Firefighters' Pension Scheme 1992 (FPS1992) to FPS2015, your FPS1992 benefits will become deferred and would be payable from age 60. In this case, your FPS1992 benefits will be calculated in accordance with your final salary as at the day before you transferred to FPS2015 (please note: if you were to re-join FPS2015 within 5 years of having opted out, you can reactivate the final salary link to your FPS1992 benefits but your FPS1992 benefits will remain deferred). By opting out, you will also lose any entitlement you may have had to an enhanced FPS1992 accrual rate (please note: this entitlement cannot be reactivated by re-joining FPS2015);
 - C.** If you transferred from the Firefighters' Pension Scheme 2006 (FPS2006) to FPS2015 (and you were a standard member of FPS2006) your FPS2006 benefits will become deferred and would be payable from age 65 - although you could request early payment of these from age 55. In this case, your FPS2006 benefits will be calculated in accordance with your final salary as at the day before you transferred to FPS2015 (please note: if you were to re-join FPS2015 within 5 years of having opted out, you can reactivate the final salary link to your standard FPS2006 benefits; and your FPS2006 deferred benefits would become active);
 - D.** If you transferred from the Firefighters' Pension Scheme 2006 (FPS2006) to FPS2015 (and you were a special firefighter member in the modified section of FPS2006) your FPS2006 benefits will become deferred and would be payable from age 60. In this case, your FPS2006 benefits will be calculated in accordance with your final salary as at the day before you transferred to FPS2015 (please note: if you were to re-join the FPS2015 within 5 years of having opted out, you can reactivate the final salary link to your special FPS2006 benefits but your FPS2006 benefits will remain deferred).
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, the following applies:
 - A.** You will be entitled to a deferred FPS2015 pension benefit which, unless you transfer these benefits to another pension arrangement, would normally become payable from your State Pension Age;
 - B.** If you transferred from FPS1992 to FPS2015, your FPS1992 benefits will become deferred and would be payable from age 60. In this case, your FPS1992 benefits could be calculated in accordance with your final salary as at the date of opting out (please note: if you were to re-join FPS2015 within 5 years of having opted out, you would be able to link your previous period of FPS2015 membership to your ongoing FPS2015 membership; and you can reactivate the final salary link to your FPS1992 benefits; but your FPS1992 benefits will remain deferred). By opting out, you will lose any entitlement you may have had to an enhanced FPS1992 accrual rate (please note: this entitlement cannot be reactivated by re-joining FPS2015);
 - C.** If you transferred from FPS2006 to FPS2015 (and you were a standard member of FPS2006) your FPS2006 benefits will become deferred and would be payable from age 65 – although you could request early payment of these from age 55. In this case, your FPS2006 benefits could be calculated in accordance with your final salary as at the date of opting out (please note: if you were to re-join FPS2015 within 5 years of having opted out, you can reactivate the final salary link to your standard FPS2006 benefits; and your FPS2006 deferred benefits would become active);
 - D.** If you transferred from the FPS2006 to FPS2015 (and you were a special firefighter member in the modified section of FPS2006) your FPS2006 benefits will become deferred and would be payable from age 60. In this case, your FPS2006 benefits could be calculated in accordance with your final salary as at the date of opting out (please note: if you were to re-join the FPS2015 within 5 years of having opted out, you can reactivate the final salary link to your special FPS2006 benefits but your FPS2006 benefits will remain deferred).

5. If you decide to opt out of membership of the 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. This completed opt-out form should be passed to HR, preferably by e-mailing the form to: 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 overleaf, 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

“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”.