

Member Notice To Opt-Out Firefighters' Pension Scheme 2006 (FPS2006)

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 FPS2006 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 FPS2006 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 FPS2006 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 the FPS2006 before having completed three months' membership, 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 deductions for tax and the cost of buying you back into the State Second Pension Scheme (S2P).
4. If you opt out after three months, you will be entitled to a deferred pension benefit which, unless you transfer these benefits to another pension arrangement, would normally become payable from age 65.
5. You may decide to subsequently cancel your election to opt out. If you benefit from transitional protection at the date of re-joining, you will re-join the FPS2006 - provided you are under age 75 and you remain in an employment that qualifies you for membership of the scheme. If you do not benefit from transitional protection at the date of re-joining, you will join the Firefighters' Pension Scheme 2015. A re-joiner form can be downloaded from the website. You may also wish to contact your Human Resources (HR) representative, expressing your wish to re-commence pensionable membership.
6. If you remain opted-out, your employer will normally automatically enrol you 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 be entitled to opt-out of membership of the pension scheme. Any queries regarding auto-enrolment should be raised with HR.
7. 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 above, and wish to opt-out of the FPS2006. 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.*
3. *Having understood the information contained in this document, I am aware that my personal data is held and processed in order to administer my pension scheme benefits in accordance with the pension scheme regulations and other overriding legislation (to read the full privacy notice, please visit www.fire.essexpensionfund.co.uk).*

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

Name: _____ NINO: _____

Payroll Number: _____

Please indicate your reason for opting-out _____
(this is optional)

Signed _____ Date ____/____/____

This completed form should be e-mailed to:

hr.support@essex-fire.gov.uk