

Dear Colleague,

Welcome to the Avon Pension Fund and the Local Government Pension Scheme (LGPS).

The LGPS is a good, secure pension scheme, guaranteed by the government and will provide you with a regular income in retirement.

This pension pack contains:

- **A guide to the LGPS** – details about membership and benefits of the scheme
- **Pension Scheme Membership form (LGPS 01)** – see below for guidance on completing this form.
- **Transfer Enquiry Authorisation form (LGPS 01A)** – if you want us to investigate the possibility of transferring your previous pension rights into the LGPS.
- **Expression of Wish form (LGPS 19)** – to name beneficiaries to receive the cash lump sum death grant benefits in the event of your death.
- **Nomination of a Cohabiting Partner for Survivor's Pension form (LGPS 19A)** – to name a partner to receive a pension in the event of your death.

Pension Scheme Membership form

Please read all parts of the form carefully and then using BLOCK CAPITALS complete those parts which apply to you. We use the information you give us to determine your status and options in the LGPS. It is very important you complete the form fully and accurately. Please **return it to your employer** as quickly as possible. If there is insufficient space for all your details, continue them on the last page.

Part A should be completed with your personal details.

Part B must be completed if you have not been brought in the Scheme automatically or have previously opted out and now wish to join the LGPS:

- **Joining the LGPS automatically** - eligible people appointed to a contract of three months or more will be brought into the LGPS automatically from the first date of their appointment
- **Opting to join the LGPS** - employees appointed to a contract of less than 3 months or employees who have previously Opted Out of the LGPS in their current employment, have to opt to join the LGPS. You can do this by ticking the box in Part B of the Pension Scheme Membership form.

Part C must be completed if you previously worked for an employer who participates in the LGPS.

Part D complete this section to tell us about any other pension rights you may have. If you want us to look into the possibility of transferring any previous pension rights you may have into the Avon Pension Fund tick the 'Yes' box and complete the 'Transfer Enquiry Authorisation' form (LGPS 01A). A transfer must normally take place within 12 months of you joining the LGPS in your current employment. After 12 months you will need the written permission of your employer to transfer in previous pension rights.

Part E must be signed and dated after completion of the relevant parts of the form.

Part F provides further information about the LGPS and accessibility.

Opting out of the LGPS

Should you decide that you do **not** wish to be a member of the LGPS, you will need to complete an 'Opting-Out' form (LGPS 04). This form can only be obtained by either contacting the Avon Pension Fund direct or by downloading the form from the Avon Pension Fund website:

<https://www.avonpensionfund.org.uk/thinking-leaving/opting-out>

Please note that under the auto enrolment legislation introduced by the Government, if you opt out of the Scheme your employer may be required to enrol you back into the Scheme at some future date. Your employer is required to notify you if this applies in your case. You would still retain the right to opt out again.

Once completed, please return the form to **your employer** for action. Please do **not** return it to the Avon Pension Fund.

Keep in touch with your pension

The quick way to access details about your pension is through "my pension online". Just go to www.avonpensionfund.org.uk and follow the "my pension online" link on the homepage.

Yours faithfully



Claire Newbery
Pensions Operations Manager

Avon Pension Fund, Local Government Pension Scheme administered by Bath & North East Somerset Council.

Data Protection: Avon Pension Fund is a Data Controller as defined in the UK GDPR. We store, hold and manage your personal data in line with statutory requirements to provide you with pension administration services. For more information about how we process your data, your individual rights and answers to frequently asked questions, please visit our website: www.avonpensionfund.org.uk