



## NORTHAMPTONSHIRE FIRE & RESCUE SERVICE ELECTION TO OPT OUT OF THE FIREFIGHTERS' PENSION SCHEME 1992

If you do not wish to be a member of the Firefighters' Pension Scheme 1992 first read the information given on page 1 of this form. Then if you decide you do wish to opt out, complete pages 3 and 4, and return to:

LGSS Pensions Service,  
John Dryden House,  
8–10 The Lakes,  
Northampton, NN4 7YD

Please consider your position carefully before rejecting the Firefighters' Pension Scheme. It –

- 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 grounds of permanent ill-health; if the ill-health prevents any further regular employment, the benefits would normally be enhanced;
- in certain cases, allows you to receive payment of your pension and a tax free lump sum (after commutation) from age 50 if you have sufficient service;
- provides death benefits for a surviving spouse, civil partner, and/or children, plus a death-in-service lump sum death grant of two times pensionable pay;
- is a public service pension scheme which allows inflation-proofing of pension fully in line with Pensions Increase Review Orders;
- is a pension scheme towards which your employer pays contributions.

If you opt out of the Firefighters' Pension Scheme 1992 and then change your mind, you will not be able to rejoin this Scheme but would join the New Firefighters' Pension Scheme 2006 (NFPS2006).

If you are currently a member of the Firefighters' Pension Scheme 1992, by completing and returning this form you are giving notice that you wish to leave the Scheme and you will cease to be a member with effect from the start of the following pay period.

### **What happens if you opt out of the Firefighters' Pension Scheme 1992?**

An award of deferred pension benefits will be made, which will be paid to you at age 60. Your deferred benefit could also be transferred to another pension scheme at a later date, if you so wish.



**ELECTION TO OPT OUT OF THE FIREFIGHTERS' PENSION SCHEME 1992  
DECLARATION**

**I HAVE READ** the literature issued to me relating to membership of the Firefighters' Pension Scheme 1992 and I have decided that I do not wish to be a member of the Scheme.

**I UNDERSTAND** that by opting out I will lose the right to pension contributions from my employer in respect of each employment that the opt out notice applies to and that I am giving up my right to benefits from the Firefighters' Pension Scheme 1992 in respect of that employment/those employments. **I UNDERSTAND** that by opting out I may have a lower income when I retire.

**I UNDERSTAND** that if my decision not to be a member of the Firefighters' Pension Scheme 1992 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.

*Complete in BLOCK CAPITALS:*

Full Name \_\_\_\_\_ Title \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_ Date of commencement of employment \_\_\_\_\_

National Insurance number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Employer No (if known) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

POINTS TO NOTE:

- Northamptonshire Fire & Rescue Service 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.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)
- If you change your mind you will not be able to rejoin this Scheme but would join the NFPS2006.
- If you stay opted out Northamptonshire Fire & Rescue Service will normally put you back into pension saving, roughly every three years if you remain eligible; they will however write to you about this at the relevant time.

***Please return this completed form either***

*By post to:* LGSS Pensions Service, John Dryden House, 8–10 The Lakes, Northampton, NN4 7YD

*By email to:* [pensions@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk)

The information which is collected on this form will be held and processed in line with the Data Protection Act. The information will be shared between Cambridgeshire and Northamptonshire County Councils and the Northamptonshire Fire & Rescue Service for the purposes of pensions administration.

For Official Use – Date Stamp:

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This information can be made available in other languages and formats upon request such as Braille, large print and audio cassette. Please phone (01604) 366537 for further information.