



LGPS Opt out form: Councillors

Thinking of opting out

The Local Government Pension Scheme (LGPS) helps you save for retirement. It's one of the best occupational pension schemes in the UK because benefits are defined and set out in law. Your employer also pays towards your pension, so it's a valuable and important part of your employment package.

You should think carefully about your retirement before opting out. You may wish to take financial advice. If you're opting out of the LGPS because of professional financial advice, you should ask for this to be confirmed in writing.

If you want to know about the costs and benefits of the LGPS, please visit our website at www.shropshirecountypensionfund.co.uk, or the national LGPS website at www.lgpsmember.org.uk

The LGPS gives you:

- A guaranteed pension: the LGPS is a defined benefit scheme which means that your pension is based on your pay and how long you've been a member, not investment performance.
- Protection against inflation: your pension is adjusted each year to keep up with the cost of living.
- Retirement options: take your pension anytime from 57 to 75 (or from 55 if you retire before April 2028). Take your pension before State Pension age and it will be reduced. Take it later and it will increase.



Go online

Find out more and log on to
'My Pension Online' at:

www.shropshirecountypensionfund.co.uk



Call us

01743 252130



Email us

Please use our **online contact form**



Write to us

Pensions, PO Box 4826
Shrewsbury SY1 9LJ



- Tax-free lump sum option: when you retire, you can choose to take part of your pension as a tax-free lump sum.
- Life cover from day one: If you die while paying into the LGPS, your pension fund will pay a lump sum of three times your salary.
- Support if you're too ill to work: If you've been a member for at least two years and are too ill to continue working, you may be able to receive your pension early.
- Pensions for your family: partners and children may receive a pension after you die.

Before opting out, have you thought about the 50/50 section?

This allows you to pay half your contributions in return for half your normal pension build up. You can find more information about moving to the 50/50 section on our website or you can visit www.lgpsmember.org which includes a cost and a benefits calculator. A 50/50 section application form is available in the Councillors area of the website.

What happens to the benefits I've already built up if I opt out?

If you opt out of the LGPS within three months of joining, you will be treated as never having been a member. Your relevant authority will refund your contributions through your pay.

If you opt out of the LGPS after three months but before two years, you may be able to take a refund of your contributions (less tax) or transfer your pension to another scheme

If you have been a member of the scheme for two years or more and opt out, your benefits will become deferred. You will generally have the same options as anyone leaving their office before retirement, except you cannot take your deferred benefits unless you have left the elected role in which you built up the deferred benefits.



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If you rejoin the Scheme, you will not be permitted to join your deferred benefits with the new pension account. Instead, you will have two separate sets of pension benefits.

If you opt out, you can opt back into the Scheme at any time before age 75, provided you are eligible to join the Scheme.

For more information, please read 'A guide to the Local Government Pension Scheme (LGPS) for councillors and mayors in England' in the Councillors area of the website www.shropshirecountypensionfund.co.uk.

Data protection

The Shropshire County Pension Fund is a data controller under data protection law. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are required to share your information with certain bodies but will only do so in limited circumstances. For more information about how we hold your data, who we share it with, and what rights you have to request information from the fund, please visit www.shropshirecountypensionfund.co.uk.



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Opt out form: Councillors

This form can only be signed and dated on or after the date you start the job from which you are opting out. If you sign and date the form before then, it will not be accepted. It's important to fill in all sections of this form. **An incomplete form will not be accepted** and will be returned for you to complete.

Please return this form completed to your relevant authority's payroll department.

1. Personal information

Name:

NI number:

Personal email address*:

Date of birth:

Home address:

**I confirm that by giving my email address, I'm agreeing for Shropshire County Pension Fund to email me about my pension. (Please note that you do not have to provide your email address, but if you don't, the fund won't be able to contact you with information about your pension, and you will not be able to register to view your pension account online to see your annual benefit statement. In these circumstances a paper copy must be requested.)*

2. Employment information

Relevant authority:

Payroll number:

Name of post from which you wish to opt out of the LGPS:

Job title:

Post number:



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3. Declaration

I understand that by opting out of the LGPS I'm giving up the chance to take part in the LGPS, which would give me a guaranteed package of benefits backed by law.

By signing this form, I confirm that:

- I have read the above statement and understand that the choices I make now are important in planning for the future and I confirm that I still want to opt out of the pensions scheme in the post(s) I have shown.
- I am aware I have the option to join the 50/50 section but have decided to opt out of the LGPS.
- I understand if I opt out, I will lose the right to pension contributions from my relevant authority.
- I understand if I opt out, I may have a lower income when I retire.
- I understand I can't opt out before starting my employment.

Signed:

Date:

Please return this form completed to your relevant authority's payroll department

May 2026



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