



**CAMBRIDGESHIRE
FIRE & RESCUE SERVICE**
Working together to improve community safety

LGSS Pensions Service – administering pensions on behalf of Cambridgeshire Fire and Rescue Service.

CAMBRIDGESHIRE FIRE & RESCUE SERVICE - ELECTION TO OPT OUT OF FIREFIGHTERS' PENSION SCHEME 2006 (FPS 2006).

If you do not wish to be a member of the Firefighters' Pension Scheme 2006 (FPS 2006), first read the information given on pages 1 and 2 of this form. Then if you decide you do wish to opt out, complete pages 3 and 4, and return to:

Cambridgeshire Fire and Rescue Service -Payroll Services
Hinchingbrooke Cottage
Brampton Road
Huntingdon
PE29 2NA

Please consider your position carefully before rejecting the NFPS. 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;
- provides early payment of benefits in the event of the Fire and Rescue Service terminating employment at age 55 or over in the interests of the management of the service;
- allows early payment of actuarially reduced benefits to a person aged 55 or over who elects for a member-initiated early retirement pension;
- provides death benefits for a surviving spouse, civil partner, nominated partner and/or children, plus a death-in-service lump sum death grant of three 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 are currently a member of the FPS 2006, 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.

This form can also be used by those who are already firefighters and FPS 2006 members (or members of the Firefighters' Pension Scheme 1992) but who are undertaking additional, firefighting duties that they do not wish to be treated as pensionable. For example, if you are a whole-time firefighter who also undertakes on-call duties and wish to opt out in respect of the on-call duties only, you should tick the "on-call firefighter" box on page 3. You would then remain in the Scheme as a whole-time firefighter, but not be a member in respect of the on-call duties.

What happens if you opt out of the FPS 2006?

If you opt out of the FPS 2006:

a) Less than three months from

- taking up the employment that the opt out notice applies to,
- being automatically enrolled, or
- being automatically re-enrolled

Any pension contributions that you have made since joining the FPS 2006 on this occasion will be refunded to you via payroll and you will be treated as never having been a member on this occasion.

b) Having been a member for three months or more

An award of deferred pension benefits will be made.

You may, in certain circumstances, transfer your pension rights to another pension arrangement.



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**ELECTION TO OPT OUT OF FIREFIGHTERS' PENSION SCHEME 2006
DECLARATION**

I HAVE READ the literature issued to me relating to membership of the Firefighters' Pension Scheme 2006 (FPS 2006) 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 the each employment that the opt out notice applies to and that I am giving up my right to benefits from the FPS 2006 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 FPS 2006 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.

Tick the box relevant to the employment in respect of which you are opting out of the FPS 2006:

- whole-time firefighter on-call firefighter

Signature _____ Date _____

OR

- If the notice is made in electronic format, I confirm that I, the member whose full name is shown below, have personally submitted this notice. (Please tick box if this applies)

Complete in BLOCK CAPITALS:

Full Name _____ Title _____

Address _____

Postcode _____ Date of commencement of employment _____

National Insurance number _____ Date of Birth _____

Employer Number (if known) _____

POINTS TO NOTE:

- Cambridgeshire 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
- If you change your mind you may be able to opt back in
- If you stay opted out Cambridgeshire 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: Cambridgeshire Fire and Rescue Service, Payroll Services, Hinchingsbrooke Cottage, Brampton Road, Huntingdon, PE29 2NA.

By email to: payroll@cambsfire.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 Cambridgeshire Fire & Rescue Service for the purposes of pensions administration.

| For Official Use: | Date Stamp |
|---|------------|
| <input type="checkbox"/> Less than 3 months opt out - refund made through payroll with appropriate Tax adjustments. | |
| <input type="checkbox"/> 3 months or greater opt out. | |

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.