



London Borough
of Hounslow



Do you want to join the pension scheme?

Please read the **information** over the page first, then fill in the form below.

Tick the box if you want to join

I want to join the Local Government Pension Scheme from the first day of my next pay period and authorise you to deduct the contributions from my pay.

Your full name (Mr/Mrs/Miss/Ms)

National Insurance number

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

Payroll number or employer reference number

Employer

Department

Post held

Location

Signature

Date

Please return this form to your employer's payroll/pension department, not WYPF.

Notes for the employer

- Please retain this option form for your records
- If the employee decides to join the LGPS please complete the **monthly return spreadsheet**

Why it pays to be a member

- **You get a guaranteed pension for life that goes up every year in line with the cost of living**
- **You can give up part of your pension for a tax-free lump sum**
- **You get a pension at any age if you become too ill to work**
- **You can retire from age 55 if you're made redundant or your employer consents**
- **You can retire from age 55 on reduced benefits**
- **If you die there's a lump-sum death grant of at least three times your pay – and you can choose who it goes to**
- **There's a pension for your spouse, civil partner or cohabiting partner if you die**
- **There are pensions for your (eligible) children if you die**
- **You can pay extra to increase your pension benefits**
- **You get tax relief on your pension contributions and reduced National Insurance contributions**
- **There are no hidden fees or charges**
- **For every £1 you pay into the scheme your employer pays an average of £2**
- **Your pension benefits are guaranteed in law and not affected by share prices or the stock market**

What do I do now?

Fill the form in overleaf and return it to the person who gave it to you

For more information visit our website at www.wypf.org.uk

Or have a chat with your personnel officer or your employer's pensions officer first. Or phone us at West Yorkshire pension Fund on 01274 434999.

What if I have a personal pension?

You can still join the LGPS, but if you do, you must let your personal pension provider know so they can tell you about your options. You may be able to transfer your personal pension in to the LGPS if you stop paying into it.