

7th January 2019

	For action	For information	Meeting
To: Headteachers of All Schools	✓	✓	
Copies to: Chair of Governors, Bursars & Business Managers	✓	✓	
Purpose	To inform headteachers of the Local Government Pension Scheme Auto Enrolment – February 2019.		
Summary	<p>To help people save more for their retirement, all employers are required by law to provide a workplace pension scheme for certain staff and pay money into it. The County Council will reach their re-enrolment date in February 2019.</p> <p>Please share this with your WSCC Employees as this may affect them in the new year.</p>		
Action Required	Please arrange for this bulletin to be circulated amongst all your members of the West Sussex County Council Local Government Pension Scheme		

Dear Colleague

WSCC LGPS Auto Enrolment – February 2019

To help people save more for their retirement, all employers are required by law to provide a workplace pension scheme for certain staff and pay money into it.

The County Council will reach their re-enrolment date in February 2019. What does this mean for you? You will be enrolled into the relevant pension scheme for your employment (Local Government Pension Scheme, Teachers Pension Scheme, NHS Pension Scheme or the Firefighters Pension Scheme) from 1st February 2019 should you meet all of the following criteria:

- You earn over £192 per week (or £833 per month)
- You are aged 22 or over and
- You are under state pension age.

This means that pension contributions will be deducted from your pay in February.

You have the option to opt out of the pension scheme if you want to, but before making any decisions you should consider the benefits of paying into the pension scheme.

There are many good reasons to pay into a workplace pension:

- When you pay into your pension, your employer and the Government (through tax relief) will too.
- It's an easy way to save while you earn.
- It's arranged by your employer – you don't need to be the financial expert.
- The earlier you start, the more time your money has to grow.
- The state pension is a foundation for your retirement, but you may want more.

Saving into a workplace pension means you can continue to enjoy the things you like when you retire, as well as providing other benefits for you and your family.

More information on each of the Scheme's is available on the following pages:

[Local Government Pension Scheme](#)

[Teachers' Pension Scheme](#)

[New Firefighters Pension Scheme 2006 \(Only available to those with protection\)](#)

[Firefighters Pension Scheme 2015](#)

[NHS Pension Scheme](#)

There is also the option to pay half your normal contributions in return for half your normal pension, known as 50/50. This is designed to help members stay in the scheme when times are financially tough.

If you wish to opt out of the pension scheme, opt out forms are available through the links provided above. If you make a valid opt out within the first three months from the date you were enrolled into the Scheme you will be treated for all purposes as not having become a member of the Scheme on this occasion and we will refund to you the contributions paid through the payroll. The **refund should be paid on the next available pay date** following receipt of the opt out form, but will be subject to payroll cut off.

Please note, you would be entitled to a deferred pension upon leaving; if you have more than 2 years of pensionable Service in the Local Government Pension Scheme, Teachers Pension Scheme, NHS Pension Scheme or if you have 3 months or more in the Firefighters Pension Scheme(s)

Yours sincerely

DANIEL JADZEVICS

Pensions Consultant (Administration & Employers)