

Pension Re-enrolment

What is Pension Re-enrolment?

Employers are required, under the Pensions Act 2008, to provide a workplace pension scheme to all employees, who meet the age and earnings criteria, to help people save more for their retirement.

The legislation states that all employers must re-enrol all eligible employees into a pension scheme every three years. The aim is to encourage people to save for their retirement so that they have more than just their State Pension to rely on.

Does it affect me?

Yes, if you are not currently contributing to the LGPS or Teachers pensions and

- Have not opted out of the LGPS or Teachers pensions since 1 June 2024
- Aged 22 or over but under State Pension Age
- Earning at least £10,000 per year

When is it happening?

Lewisham pensions re-enrolment will commence on the **1 June 2025**

If you were a 50:50 member within the LGPS you will be enrolled back into the main scheme

What does it mean if I am Re-enrolled?

If you have been re enrolled into the LGPS or Teachers Pension, you will commence paying pension contributions from your June salary (pay date 18 June 2025). All employees who will be enrolled into the relevant pension scheme will receive a letter of notification.

If you were paying into the LGPS 50:50 section, you will move into the LGPS main section and you will see your employee pension contributions increase.

I don't want to be re-enrolled into a Workplace Pension Scheme

We have legal duty to re-enrol all employees who meet the above criteria. However, if you do not wish to remain a member of the pension scheme that you have been enrolled in, you will need to complete an opt-out form.

LGPS members can obtain the opt-out form found on our website:

[Opt-out form | Lewisham Pension Fund](#)

Forms should be returned to pensionsteam@lewisham.gov.uk

Teachers Pensions members will need to complete the online opt-out form:

<https://www.teacherspensions.co.uk/members/faqs/taking-a-break/opting-out.aspx>

Opt-out forms must be completed, dated and returned after the 1 June 2025 and will be processed in July 2025 payroll. Please note that under the regulations we are not be permitted to accept postdated opt out forms.

I want to Remain in the LGPS 50:50 Section

We have legal duty to re-enrol all employees who are in the LGPS 50:50 section into the LGPS main section. If you do not wish to remain in the main section, then you will need to complete a 50:50 election form which can be found on our website:

[Election to join the 50-50 Section | Lewisham Pension Fund](#)

Forms should be returned to pensionsteam@lewisham.gov.uk

Please note If you have paid full contributions in June, under the LGPS Regulations, these contributions cannot be refunded.

Further Information

For more information about the benefits the LGPS has to offer please visit:

<https://www.lewishampensions.org/>

<https://www.lgpsmember.org/>

For more information about Teachers Pensions please visit:

<https://www.teacherspensions.co.uk/>