

Leaver Flowchart



How to notify the Fund when a member opt-outs of the scheme or leaves employment

Opt-Out

Member completes Opt-Out Form

Opt-Out within three months or fewer (in first, second or third month):

- Notify the Fund via the Opt-Out flag on the monthly submission, ensuring that refunded contributions are recorded as a negative
- Refund member contributions through payroll
- Member deemed never to have been in scheme

Opt-Out after more than three months but fewer than two years:

- Notify the Fund via *Hub S4 Early Leaver/Opt Out* process
- Fund will refund member contributions (where appropriate*)

Opt-Out after two years or more:

- Notify the Fund via *Hub S4 Early Leaver/Opt Out* process
- Member's benefits will become deferred

Leaver

(Not entitled to immediate pension benefits)

Member Leaves Employment

Leavers within three months or fewer (in first, second or third month):

- Notify the Fund via *Hub S4 Early Leaver/Opt Out* process
- Fund will refund member contributions (where appropriate*)

Leavers after more than three months but fewer than two years:

- Notify the Fund via *Hub S4 Early Leaver/Opt Out* process
- Fund will refund member contributions (where appropriate*)

Leaver after two years or more:

- Notify the Fund via *Hub S4 Early Leaver/Opt Out* process
- Member's benefits will become deferred
- If aged 55 or over check if member wishes to access benefits (reduced for early access)***

*If member has a previous deferred or pensioner LGPS record, or they have aggregated LGPS/transferred-in service that amounts to more than two years, they are not eligible for refund

If member is 55 or over and they wish to access their **reduced benefits please submit a *Hub S4 Retirement Notification* via the process route on Employer Hub, along with the relevant documentation

Remember - Statutory notifications must be issued by employers to all members joining or leaving the scheme (not opting out). Samples are available here: [West Midlands Pension Fund - Forms and data submission](#)