

Auto Enrolment is coming on 1st August 2025

If you are not a member of the pension scheme or you are a 50/50 member? Auto enrolment will affect you.

If you are not a member of the Local Government Pension Scheme (LGPS) or Teachers Pension Scheme (TPS), or you are a member of the 50/50 section of the LGPS, or you hold a HMRC protection certificate you will be affected by auto enrolment

Please note the information below to check if you will be automatically re-enrolled on 1 August 2025.

The Government requires employers to automatically enrol eligible workers into a workplace pension scheme. Every three years employers must also re-enrol anyone who opted out. This is called cyclical automatic re-enrolment. Re-enrolment for employees of Hammersmith & Fulham Council will take place on 1 August 2025.

Who does this affect?

- Anyone who is not an active member of the LGPS or TPS.
- Anyone who is a member of the 50/50 section of the LGPS.
- If you hold a HMRC protection certificate this will affect you unless you notify the Pensions Team.

Who won't be re-enrolled?

You will not be re-enrolled in the pension scheme on 1 August 2025 if:

- You are already a member of a workplace pension scheme (unless you are a member of the **50/50 section** of the LGPS).
- You do not meet the eligibility criteria. Click [here](#) for more information regarding the criteria to join the LGPS.
- You opted out of the pension scheme during the previous 12 months (1 August 2024 to 31 July 2025).
- You are in an [exempt group](#).
- You hold a HMRC protection certificate and have notified the Pensions Administration Team (see below).

For those who will be re-enrolled on 1 August 2025

- You will be sent a letter at the end of August 2025 confirming you have been enrolled into the pension scheme. It is important that you [check your address details are correct](#) on Employee Self Service (ESS Lite).
 - You will see a **pension deduction in your August 2025** pay which means your net salary will reduce.
 - If you do not wish to stay in the main LGPS you may choose to opt out of the pension scheme if you want to. The letter sent to you after you have been enrolled will tell you how to opt out, though you should consider and understand the valuable benefits of being in a workplace pension before choosing to opt out. If you choose to opt out, you can do this from September 2025 at the earliest.
 - If you choose to opt out within three months, you will get back any contributions you've already paid in through payroll.
 - If you choose to opt out after three months but have under two years membership, you may be entitled to receive a refund through the Pension Fund (minus tax). If you are eligible for the LGPS to do this, you will need to contact LPPA and request this in writing via a member contact form. You can access the member contact form [here](#).
- *If you are a member of the Teacher Pension Scheme (TPS), further guidance is available [here](#).
- If you opt out after two years, you will not be entitled to a refund of your contributions. Your pension will be frozen (known as 'deferred'). You will be sent an annual benefit statement each year.
 - If you choose to opt out, you can rejoin the scheme later.

I'm a member of the 50/50 section of the LGPS

If you are a member of the LGPS 50/50 section of the scheme, you will be re-enrolled into the main section of the LGPS scheme and this adjustment will show in your August 2025 pay. You can then make a request to remain in the 50/50 section of the scheme should you wish to. **The 50/50 option is not available to members of the TPS.**

I hold a HMRC protection certificate

If you hold a Fixed, Enhanced or Individual HMRC protection certificate and do not want to be automatically enrolled, you must email pensionsadmin@hants.gov.uk attaching a scanned copy of your protection certificate and your personnel number(s). You must include the wording 'URGENT: HMRC Protection' in the subject field. This information must be submitted by 31 July 2025. If this is not received by 31 July, you will be enrolled on 1 August 2025.

If I decide to stay in the scheme, how much will I pay

If you decide to stay in the pension scheme, you can find the LGPS contribution rates below and by clicking [here](#).

Table 1: Employee contribution bands England and Wales 2025/26

Band	Actual pensionable pay for an employment	Main section contribution rate for that employment	50/50 section contribution rate for that employment
1	Up to £17,800	5.50%	2.75%
2	£17,801 to £28,000	5.80%	2.90%
3	£28,001 to £45,600	6.50%	3.25%
4	£45,601 to £57,700	6.80%	3.40%
5	£57,701 to £81,000	8.50%	4.25%
6	£81,001 to £114,800	9.90%	4.95%
7	£114,801 to £135,300	10.50%	5.25%
8	£135,301 to £203,000	11.40%	5.70%
9	£203,001 or more	12.50%	6.25%

Any queries

If you have any queries once you've checked the online information, you should [raise an enquiry via ESS](#) Lite by selecting 'My Employment', then 'Pensions' and then either 'Joining the scheme' or 'Reducing or stopping pension contributions – opt-out or 50/50 request'.

Guidance on how to raise an enquiry can be found by [clicking Raise an enquiry](#).

You can apply to join the pension scheme at any time by contacting the pension team at pensions@lbhf.gov.uk to find out how.