

NHS Pensions - General guide for completion of form SD502: Application to leave the NHS Pension Scheme

Action for the member

The SD502 form can be downloaded and printed off by the member, who should then complete all sections in Part 1. The complete form (pages 2 – 4) should then be handed to their employer.

Please note - Under the auto enrolment rules, employers are not allowed to provide scheme opt-out forms to their employees once the staging date has passed. This includes third party payroll providers.

Action for the Employer

From your staging date please do not use older versions of the form SD502 (V1 to V7) as these are not compliant with The Pension Act 2008.

Before completing Part 2 of the SD502, always make sure that the member has fully completed Part 1 of the form and has signed the form at least one day after the day they were enrolled. If the form has not been completed correctly return it to the member.

Completing the SD502 form

Part 2

2.1 Enter the date the member was either enrolled or re-enrolled (also referred to as joined or re-joined) in the NHS Pension Scheme with your employing authority. This date could differ from the date the employee first started working for your employing authority.

2.2 Tick box number 1 if the member was enrolled into the Scheme and satisfies **one** of the conditions below:

- is under the age of 22 or,
- is over state retirement age or,
- earns less than £8,105 per year or,
- requested in writing to join or rejoin the NHS Pension Scheme

Tick box number 2 if the member was enrolled into the Scheme and satisfies **all** the conditions below:

- is aged between 22 and state pension age and
- earns above £8,105 per year

2.3 If you ticked '1' at 2.2 we need to know if you received the SD502 form within the opt out period of one calendar month from the date the member was enrolled into the Scheme. By the opt-out period we mean the period in which a member can opt out of the Scheme that will ensure no qualifying membership in the NHS Pension Scheme is accrued.

Please tick yes or no.

2.4 If you ticked '2' at 2.2 we need to know if you received the SD502 form within the opt-out period of one calendar month from the later of:

- the date the member was enrolled; or
- was provided with written enrolment confirmation.

For example if the member was enrolled into the Scheme on the first day of the month and you sent the written confirmation letter on 20th, then the member will have until the 20th of the next month to opt-out of the Scheme to be within the opt-out period for a local refund and not to accrue any NHS Pension membership.

By the opt-out period we mean the period in which a member can opt out of the Scheme that will ensure no qualifying membership in the NHS Pension Scheme is accrued.

Please tick yes or no and insert the later of the two dates in the field provided.

2.5 If you ticked '2' at 2.2 and 'no' at 2.4 we need to know if you had to return the SD502 form to the member because it was incorrectly completed. If you did, then the opt-out period explained in 2.4 above is extended from one calendar month to six weeks. If the date you received the SD502 form is within six weeks of the date supplied at 2.4 then tick 'Yes. If the form was received after the six weeks period tick 'no'.

2.6 If you ticked 'Yes' to 2.3, 2.4 or 2.5 tick the box and arrange to refund any contributions locally for this period of membership.

2.7 If you ticked 'No' to 2.3, 2.4 or 2.5 tick the box. NHS Pensions will pay any refund when we receive claim form RF12.

If you ticked this box, please ensure that the member's joiner details and leaver details are processed. The member will need to complete form RF12 to claim a refund from NHS Pensions.

2.8 Please complete the fields as requested and supply the SD number if you know it. Sign, date and stamp the form.

Once you have completed your actions, please pass the original SD502 form to NHS Pensions and retain a copy of the form for your records.