Local Government Pension Scheme (LGPS)

Month 1	Month 2	Month 3
Start employment at NTU **Before 10th of the month** Complete form to opt out Apply for Retirement Savings Plan (RSP) → First NTU monthly salary First LGPS monthly contribution	→ LGPS opt out complete Contributions refunded RSP 1st contribution	
Start employment at NTU **After 11th of the month** Complete form to opt out Apply for Retirement Savings Plan (RSP)	→ First NTU monthly salary First LGPS monthly contribution	→ LGPS opt out complete Contributions refunded RSP 1st contribution