



Nottingham Trent
University

Human Resources

Confetti Pensions

Frequently Asked Questions

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1. Joining NTU

1.1. What happens to my pension when I join NTU?

Most colleagues will be automatically enrolled into either the Local Government Pension Scheme (LGPS) for professional services, research or support colleagues, or the Teachers' Pension Scheme (TPS) if you are a teaching colleague.

If the LGPS or TPS are not right for you, you can choose to opt out. You may want to consider one of the alternative pension schemes that NTU offer.

All colleagues can choose to join the Retirement Savings Plan (RSP) with employee contributions starting from 0%.

Some colleagues can choose to join the Universities Superannuation Scheme (USS).

You can find out more about joining a pension scheme through [MyBenefits](#).

1.2. What happens to my Royal London pension plan?

The contributions you make through your Confetti salary and the Confetti contributions into your Royal London plan will stop on 31 July 2025.

1.3. Can I keep my Royal London pension plan?

When you leave the Royal London pension plan you may be able to:

- leave the pension savings you've built up invested in your plan
- continue to make your own contributions (the contributions from Confetti will stop)
- transfer your pension savings to another pension plan

1.4. How can I join the Local Government Pension Scheme (LGPS) or the Teachers' Pension Scheme (TPS)?

Most colleagues will be automatically enrolled into the LGPS or TPS when you join NTU so you don't need to do anything.

LGPS: Find more information about the LGPS through the [Brief Guide to the Local Government Pension Scheme](#). Complete the [Pension Membership Form](#) when you start at NTU and return to pensions@ntu.ac.uk.

TPS: Find more information about the TPS on the [Teachers' Pension Scheme website](#). Register for [My Pension Online](#) when you start at NTU.

If you are not automatically enrolled, for example because your earnings do not meet the eligibility criteria, then you can choose to join by emailing pensions@ntu.ac.uk.

1.5. How can I join the Retirement Savings Plan?

Details of how to join the RSP and a joining form will be available through [MyBenefits](#) from 1 August 2025.

You cannot be in more than one workplace pension scheme so if you decide to join the RSP you will have to opt out of either the LGPS or TPS before you join.

1.6. How can I join the Universities Superannuation Scheme (USS)?

Some colleagues will be eligible to join the USS. Further details will be available through [MyBenefits](#) from 1 August 2025.

You cannot be in more than one workplace pension scheme so if you are eligible and decide to join USS you will have to opt out of either the LGPS or TPS before you join.

1.7. Can I choose which pension to join?

Depending on your contract, you will be automatically enrolled into either the LGPS or TPS.

If the scheme is not right for you, you can opt out and join one of the alternative pension schemes for which you are eligible.

2. Opting out of the Local Government Pension Scheme or Teachers' Pension Scheme

2.1. How can I opt out of the Local Government Pension Scheme (LGPS) or Teachers' Pension Scheme (TPS)

You will be able to opt out of the LGPS or TPS from 1 August 2025. Information on how to opt out will be available through [MyBenefits](#).

2.2. Can I get a refund if I opt out of LGPS or TPS?

If you opt out within the first 3 months of joining, you will get a refund of your employee contributions through your pay. After 3 months and up to 2 years from first joining you may get a refund directly from LGPS or TPS.

3. Transfers

3.1. Can I transfer my Royal London pension to the RSP?

You can transfer payments from another registered pension scheme to the RSP and if you decide to join the RSP you will be able to find out more about transferring from one plan to another.

3.2. Can I transfer my Royal London pension to LGPS or TPS?

You may be able to apply to transfer previous pensions to LGPS or TPS, but **you must apply to do so within 12 months of starting at NTU**. You can find further details at:

LGPS – [Brief Guide to the Local Government Pension Scheme](#)

TPS – [Questions about transfers](#)

4. Further information

4.1. Where can I find out more about my pension options when I join NTU?

This information can be found on [MyBenefits](#).