

North Lanarkshire Council Salary Sacrifice Agreement

Shared Cost AVC Scheme

If you wish to join the North Lanarkshire Council's Shared Cost AVC Scheme you should complete this form and sign the declaration.

By completing this form you are confirming your participation in the salary sacrifice arrangements. This will alter your terms and conditions of your employment to allow for the salary sacrifice arrangements.

Personal Details										
Title (Please ✓)	Mr		Miss		Mrs		Ms		Other	
Full Name										
NI Number					Date of Birth					
Home Address										
Post Code										
Employee Number										
Payrun										

Shared Cost AVC Details		
Amount of Salary Sacrifice Contribution to Shared Cost AVC (excluding £1)	Fixed amount	£
	% Salary Contribution	%
	Existing AVC amount	£
Amount of employee contribution	£1	

Terms and Conditions

1 This Agreement is an amendment to your Contract of Employment, referring in particular to your salary, which will be reduced by the financial value of the Shared Cost AVC.

2 You are unable to enter into the Shared Cost AVC Scheme if your chosen reduction in salary would reduce your salary below the National Minimum Wage.

3 You agree that, in exchange for the additional employer contribution being paid by North Lanarkshire Council (your Shared Cost AVC amount) the Council will reduce your salary by the value of the Shared Cost AVC.

4 The benefit value of the Shared Cost AVC Contribution will be regarded as a pensionable payment for the purposes of the Local Government Pension Scheme (Benefit and Contribution) Regulations 2008. This means that LGPS pension contributions and benefits will be based on your salary before the Shared Cost AVC contribution is made.

5 The Agreement will commence on the date that you sign this form; however Payroll will confirm the payment date that your contributions will start.

Termination

6 The Agreement will run for a minimum period of 12 months and will continue to run indefinitely unless you request that the Agreement is to be terminated. The earliest date at which you can ask to terminate the Agreement is 12 months after you entered into this Agreement. A request to terminate the Agreement should be made in writing to the Employee Service Centre and note the date you wish to withdraw. Your application to terminate the Agreement will then be processed from the first available payroll period.

7 In exceptional circumstances however, where there has been an unforeseen 'lifestyle change', North Lanarkshire Council may permit cancellation within the 12 month period. Exceptional circumstances are ones that would mean the SCAVC arrangements are no longer suitable. Examples of exceptional circumstances would include redundancy of a partner, pregnancy of member of staff or their partner, separation or divorce of a member of staff or long term absence due to ill-health where the member of staff reverts to half pay or is absent for the remainder of the leave year

A request to opt out from the scheme should be made in writing to the Employee Service Centre, providing the reasons for this and the date you wish to withdraw. A decision will be made by the Employee Service Centre.

Changes

8 Your Salary Sacrifice Shared Cost AVC amount can be changed by you at any time. In the event that you experience a change in your personal circumstances which is deemed to be a "lifestyle change" you can apply to cease your salary sacrifice agreement.

9 In the event that this Agreement is terminated at your request, any option to enter a further arrangement in relation to Shared Cost AVCs will be offered solely at the discretion of North Lanarkshire Council.

Agreement

10 You may not enter into this Agreement on behalf of someone else.

11 You agree that it is your responsibility to determine and understand the effect on your financial position by entering into this Agreement in respect of Council or State Benefits.

12 You agree that it is your responsibility to determine and understand the effect on your tax liability of entering into this agreement in relation to the Annual Allowance and the Lifetime Allowance, as defined periodically by HMRC. Further information on Annual Allowances and Lifetime Allowance can be found in the Frequently Asked Questions section 7.

13 You agree to pay £1 per month into the AVC arrangement by deduction from your gross salary as your contribution to the Shared Cost AVC arrangement. You are aware that this shared cost contribution cannot be made via salary sacrifice and is in addition to the amount paid by North Lanarkshire Council under the Shared Cost AVC arrangement and by which your Salary is reduced under this Agreement.

14 You agree to have read and understood the accompanying guidance and FAQs.

Declaration

I agree to the variation in terms and conditions of my employment and the reduction in my salary, as described in the Terms and Conditions above and I agree to abide by the conditions of the Shared Cost AVC arrangement. I hereby authorise North Lanarkshire Council to reduce my salary by amount stated overleaf on the date confirmed to me by Payroll for a minimum period of 12 months in return for an equivalent employer contribution into the LGPS.

Signed: _____ Date: _____

This completed form should be returned to:

esc-helpdeskteam@northlan.gov.uk

or

**Employee Service Centre,
Payroll,
Dalziel Building,
7 Scott Street,
Motherwell,
ML1 1NP,**