Local Government Pension Scheme

LGPS Transfer In Pack

To transfer in previous Local Government Pension Scheme (England and Wales) Membership
Welcome

We have produced this guide to help you decide if you want to combine a previous Local Government Pension Scheme (LGPS) with the LGPS pension from your new job.

The ability to combine LGPS pension rights is a key benefit provided to you.

You now need to take appropriate urgent action to decide whether a transfer is the best way to protect both your pension benefits and the potential benefits for your family.

If you would like further information you can find it as follows:

<table>
<thead>
<tr>
<th>Method</th>
<th>Details</th>
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<tbody>
<tr>
<td>By Telephone</td>
<td>(01604) 366537</td>
</tr>
<tr>
<td>By Email</td>
<td><a href="mailto:pensions@northamptonshire.gov.uk">pensions@northamptonshire.gov.uk</a></td>
</tr>
</tbody>
</table>
| By Post         | LGSS Pensions Service
                  | John Dryden House
                  | 8-10 The Lakes
                  | Northampton
                  | NN4 7DY          |

Throughout this document we refer you to the internet for forms and information. If you do not have access to the internet you can contact us via one of the means above, and forms and information will be sent to you.
Important Action for You to Take

It is your responsibility to act now to protect your pension

You have this pack as you have previous pension rights that you might be interested in transferring into the LGPS. You now need to start the process. Use the following as a checklist.

Step 1 – consider what you want to do with any contracts or AVCs

If you were buying Added Years, paying Additional Regular Contributions (ARCs) or Additional Voluntary Contributions (AVCs) and you wish to investigate continuing your contract, you need to take immediate action to be able to continue or avoid arrears building up. See page 8.

Step 2 – check your eligibility

Use the flow chart on page 6 to work out if you are eligible to combine your two periods of service.

If you are not eligible as it is more than 12 months since you started employment, you need to get your employers consent to a transfer. This is explained on page 6, and the form is on page 21.

Step 3 – get details from your previous fund

It is your responsibility to get details of the transfer that is available from your previous fund. This is explained on page 7, the letter is on page 17 and the form is on page 19.

Alternatively you can choose an immediate transfer. You should only do this if you are absolutely sure this is the right decision for you. See page 7 for details.

Step 4 – send the details to LGSS Pensions Service

When you have all the information, please send it to LGSS Pensions Service urgently.

If you do not have anything back within three weeks of posting please contact us – the information may have gone missing in the post.

Step 5 – making the decision

Once you get the options information from us, you need to make the decision and inform us. This is explained on page 7.

If we have not informed you that payment has been requested within 10 days of posting please contact us – the information may have gone missing in the post.

Step 6 – finished

We will inform you when the transfer is complete.

YOU NEED TO ACT QUICKLY
Understanding the Transfer In Process
Frequently Asked Questions

Why the urgency?

To guarantee having the choice you must be in a position to make the decision to combine your LGPS pension benefits within 12 months of entering the LGPS with your current Employer. To make the decision you must have got the information from your previous pension scheme and received a quote from LGSS Pensions Service. While this can be achieved in under 3 months, in most cases it can take significantly longer so you must start the process as early as possible.

Alternatively you can choose an immediate transfer without receiving a quotation of the implications of this transfer, including the annual allowance risk. You should only do this if you are absolutely sure this is the right decision for you.

Why are my LGPS benefits not automatically joined together?

It is not always beneficial for you to join the benefits together. The LGPS rules therefore say you have to decide whether to join them or not. If you do not make a positive decision to join them together they will be kept separate.

If you only have a short period of service – under 3 months if you started after 31 March 2004 or under 2 years if you started before then – they are automatically joined provided we know that you have re-entered LGPS membership.

Why can I not simply say I want to transfer no matter what?

This is a choice open to you if you wish. Before you take this option please make sure you understand the implications of doing this – the main issues are outlined from page 12. In particular you need to make sure you know the current value of the pay from your previous job plus any cost of living inflation.

By taking this option you are confirming that you understand all of the issues and are absolutely sure that this is the right choice for you. If you wish to take this option please complete the “Election for Immediate Transfer of Previous LGPS Pension Benefits” form on page 23.

Please note that in completing this form you are acknowledging that you have had the option of having a quote before making the decision, and have chosen not to receive one.

What is the Annual Allowance?

The Annual Allowance (AA) is the amount by which your pension saving can increase and still attract tax relief.

Whereas the AA was £255,000 for the 2010/11 tax year, from 6th April 2011 this reduced to £50,000.

Pension saving, known as Pension Input, is assessed over a period of a year, known as the Pension Input Period (PIP), and the date that this year ends can be set by each pension scheme. For the LGPS, PIPs end on 31st March each year.
It is the date that the PIP ends that determines in which tax year the Pension Input is assessed against the AA, so Pension Input in the LGPS PIP ending on 31st March 2013 will be assessed in the 2012/13 tax year.

Why may it affect me?

The AA applies to everyone but most people’s benefits do not grow sufficiently in a single year for them to be affected by it. Benefits can grow significantly in a single year if a member has a significant increase in either their scheme membership or pensionable pay, or simply because of a combination of significant membership and high pensionable pay. If you are combining your benefits because your pensionable pay in your new job is much greater than it was in your old job, this may make it more likely that you will exceed the AA.

How can I avoid the Annual Allowance Charge?

If the increase in the value of your benefits exceeds the AA for the relevant tax year, an Annual Allowance Charge (AAC) will become due unless you either:

- have sufficient unused AA from the preceding three tax years to reduce the excess to nil, or
- satisfy the ‘severe ill-health condition’ in the Finance Act 2004. This would normally only be considered for those members being retired on ill health grounds, and the Independent Registered Medical Practitioner certifying eligibility for an ill health pension would also confirm their opinion on whether you are suffering from ill-health which makes you unlikely to be able (otherwise than to an insignificant extent) to undertake gainful work (in any capacity) before reaching your state retirement age.

How is Pension Input valued?

For a final salary scheme such as the LGPS, the Pension Input calculation is based on the increase in the value of your pension benefits over the ‘Pension Input Period’ (PIP), which as mentioned above for the LGPS is the year ending on 31 March.

To assess your Pension Input you would need to:

1. Calculate the opening value of benefits - Start with benefits at the end of the previous PIP, so Standard Annual Pension x 16; add any Standard Lump Sum. Add the amount of AVCs paid from pay in that PIP. Then increase this total by the rate of increase in CPI over the year to the September before the start of the current PIP.
2. Calculate the closing value of benefits - Start with benefits at the end of the relevant PIP, so Standard Annual Pension x 16; add any Standard Lump Sum. Add the amount of AVCs paid from pay in this current PIP.

Deduct the opening value from the closing value to get the Pension Input.

For more information on Annual Allowance see http://www.hmrc.gov.uk/pensionschemes/annual-allowance/guide.htm

What can I expect from LGSS Pensions Service throughout this process?

- No unnecessary technical terms or jargon in correspondence will be used.
- Clear guidance on what you need to do will be given.
- We will tell you what to expect next and by when.
• We will return incomplete forms to you.
• If you do not respond, routine reminders will not be issued.
• We will always tell you where delays occur in providing information and tell you what action you can take.

What is expected of me throughout this process?

• To provide any information that is requested in FULL and by the date requested.
• To get information from your previous scheme (this may require you to remind them).
• To make a decision on whether or not to transfer.
What do I initially need to consider and do?

The following is a summary of what you initially need to consider and do:

Start Here

Am I under age 64?

No

I am not eligible to transfer previous pension rights to the LGPS.

Yes

Have I been a member of the LGPS for more than 12 months with my current Employer?

Yes

I need to complete Section 1 of the ‘Employer Consent’ form and then forward it to my Employer’s HR Department to complete Section 2. When the form is returned to me, has my Employer given me their consent to proceed with the transfer?

No

No

I need to complete the ‘Membership Details’ form and forward this to my previous Local Government Pension Fund.

Yes

Am I eligible to transfer in previous LGPS (England and Wales) membership into my current Local Government Pension Fund (LGPF)?

If you are under age 64 when you apply you will be eligible BUT strict time limits apply.

If I am outside the 12 month time limit, how do I apply for an extension from my Employer?

This depends on your circumstances:

- Most, but not all, employers will grant you an extension if you have applied for the information from your previous LGPS fund well before the 12 month time limit. If you have applied well in advance but have had a problem getting the information submit the LGPS Transfer Pack with proof of when you requested information (e.g. an acknowledgement letter from your previous fund) and we will contact you if further consent from your Employer is required.
- If you are outside the 12 month time limit before sending the transfer pack to your previous pension provider you will need to complete Section 1 of the enclosed ‘Employer’s Consent’ form and then forward it to your Employer’s HR department to complete Section 2. The ‘LGPS Transfer Quotation’ form should only be completed by you and your previous fund once your Employer has confirmed that they consent for the transfer of pension rights to proceed beyond the 12 month time limit.

Yes

No

No

No
Can I transfer previous pension membership from more than one LGPF?

You can transfer membership from more than one LGPF, however you will need to complete separate forms for each transfer. Please download or photocopy as many forms as you need.

If you are thinking of transferring from more than one scheme you need to tell us when you send in the first completed form.

How do I obtain membership details from my previous LGPF?

The ‘Membership Details’ form must be completed in all cases. The form is designed to collect information from you and your previous LGPF. It is your responsibility to organise the collection of all of the information required - we have included a letter in the transfer pack that you can send to your previous fund. We ask that once you have completed the ‘Information About Me’ section you then send the form to them. Once you receive the form back, together with membership details, you should ensure that it is all sent to LGSS Pensions Service.

How do I complete the ‘Membership Details’ form - Information About You?

Enter all of the information you have that will help your previous fund trace your pension rights with them. If you can, attach a copy of a statement from them with appropriate references.

Where do I return the fully completed LGPS Transfer forms?

Once you have received the ‘Membership Details’ form and details of your previous membership from your previous LGPF send it to LGSS Pensions Service straight away together with an ‘Employer’s Consent’ form if applicable.

By submitting a completed transfer form, does this commit me to transferring my previous LGPS membership into my current fund?

It depends which form you are submitting.

- If you are submitting the “Election for Immediate Transfer of Previous LGPS Benefits” form you are committed – you must be very sure before doing this.
- If you are submitting a fully completed ‘Membership Details for previous Local Government Pension Fund (LGPF) (England and Wales) supplied by your previous fund, this does not commit you to transferring your previous LGPS membership into your current fund. You are only committed once you sign and return the options form that LGSS Pensions Service will send to you.

What happens after LGSS Pensions Service receives all the information from me and my previous LGPF?

LGSS Pensions Service will use the information supplied by you and your previous LGPF to produce a comparison of the pension benefits available to you if you leave them separate or combine. You can then compare the benefits, taking into account the issues detailed on page 12 of this booklet.

It will be up to you to decide whether or not to join the two sets of benefits together. If you decide to go ahead, the transferred-in membership will be added to the membership you build up in your current job, and the combined total will be used in the calculation of your pension benefits.
Is a transfer of previous LGPF membership always allowed?

No. A transfer is not allowed if:

- The 12 month time limit for making your decision has passed and your Employer has not allowed a later decision to be made.
- Your previous pension benefits relate to a pension credit that has resulted from a Pension Sharing Order following divorce or dissolution of a civil partnership.
- Your previous pension benefits are already in payment (this includes if a Guaranteed Minimum Pension is already in payment or if you have been awarded tier 3 ill-health benefits).

What do I do about my Additional Voluntary Contributions (AVCs)?

If you wish to pay AVCs in your new job please contact the LGSS Pensions Service.

If you delay starting payments you will not be able to backdate payments, however you could choose to make higher payments for a few months, providing you do not exceed the 50% limit.

If you have existing AVCs you can leave them where they are or transfer them with your main scheme benefits. See page 15 for the impacts of doing this. If you choose to transfer, your options depend on which provider you have been paying your LGPS AVCs to:

- Prudential – both the Cambridgeshire and Northamptonshire Pension Funds offer Prudential as their current AVC provider. To transfer your AVCs your previous fund simply notifies them to do an internal transfer to the relevant fund keeping all of the existing arrangements – there is no charge for doing this.
- Standard Life – Northamptonshire Pension Fund has an old contract with Standard Life. If you are now in the Northamptonshire Pension Fund and still have an AVC arrangement with them, you can simply do an internal transfer to the Northamptonshire arrangement – there is no charge for doing this. The “Other” arrangement below also applies to you.
- Equitable Life – Cambridgeshire Pension Fund has an old contract with Equitable Life. If you are now in the Cambridgeshire Pension Fund and still have an AVC arrangement with them, you can simply do an internal transfer to the Cambridgeshire arrangement – there is no charge for doing this. The “Other” arrangement below also applies to you.
- Other – if you wish to transfer AVCs you will need to start a new arrangement with Prudential and then transfer your AVCs into this. Please be aware that your existing provider may apply an early redemption penalty to your AVC amount if you choose this. You should confirm if any penalty applies before opting for this.

If you wish to transfer your AVCs you indicate this on your “LGPS Transfer Option” form. If you choose to do this you will also be required to complete a new application form for the relevant provider before your transfer can proceed.

What do I do about my contract for Added Years?

If you wish to continue to pay Added Years in your new job and you had a gap of 12 months or less you can do so. To start this process please complete the “Option to Continue a Previous LGPS Contract” form that can be found on page 25, and attach a copy of your contract plus a copy of your most recent payslip showing the value of the payments. In signing this form you are authorising payments to begin to prevent arrears.
Once we receive the form LGSS Pensions Service will ask your Employer to start deductions from your salary and will start the process of finalising the contract with your new Pension Fund. If it is not possible for this contract to be finalised (e.g. you subsequently decide not to transfer the previous deferred pension benefit or are not able to produce the relevant medical certificate) payments will be returned to you and your pension will be treated as if payments had never commenced.

**What do I do about my contract for Additional Regular Contributions (ARC)s?**

You are unable to continue a previous ARC contract. If you would like to commence a new ARC contract, please contact the LGSS Pensions Service, who will forward the relevant paperwork to enable you to investigate this.

**How do I decide whether or not to transfer?**

You need to be sure that you know what the benefits provided from your previous service are and then compare these with the benefits that will be provided by combining your service – there will be some differences. The Frequently Asked Questions, starting on page 12 will help with this.

In the end you need to:

- look at your personal circumstances and decide what is most likely to happen to you;
- decide what is most important to you.

You may wish to seek the help of an independent financial adviser.

**How do I get advice on whether to transfer?**

Any decision about your pension is an important financial decision. We always advise that you seek independent financial advice before making important financial decisions. You can use your local phone book or type “independent financial services” into any web browser to source advice.

The site http://www.unbiased.co.uk/questions-ask-ifa has some useful questions to ask an advisor before employing them.

The Consumer Financial Education Body was established by the Financial Services Authority and their website, www.moneyadviseservice.org.uk, has information on a wide range of topics, including getting financial advice. They can also be contacted by telephone on 0300 500 5000.

**What if I have Comments, Compliments or Complaints about the service?**

**Comments and compliments**

We welcome and value your comments on the standard of service we provide. If you have any comments you wish to make please contact LGSS Pensions Service.

**If you are unhappy with the service you have received from LGSS Pensions Service**

While we always try to do things accurately and on time we recognise that things can, and do sometimes go wrong. In that event there are several courses of action you can take:
In the first instance please contact LGSS Pensions Service directly. Contact information for the person dealing with your case can usually be found on any correspondence you have received, and every effort will be made to clarify any misunderstanding and put right any error.

Where a disagreement cannot be resolved, you have the right to ask for it to be looked at again under the formal complaint procedure. The complaint procedure’s official name is the "Internal Dispute Resolution Procedure". Details of the Internal Dispute Resolution Procedure will be provided to you when any decisions are made.

In addition, TPAS (The Pensions Advisory Service) is available at any time to assist you with any queries you may have.

TPAS can be contacted at: 11 Belgravia Road
London
SW1V 1RB
Telephone No: 0845 6012923
Fax No: 0207 233 8016
Email: enquiries@pensionsadvisoryservice.org.uk
The LGPS (England & Wales) Transfer In process and timescales

Completed Transfer Pack received by LGSS Pensions Service.

Can the application proceed?

Yes

Member advised of value of amalgamated benefits within 4 weeks.

Member elects to transfer previous pension rights and returns documents.

Fully completed forms and documents received by LGSS Pensions Service.

Can the application to transfer proceed?

Yes

LGSS Pensions Service applies for payment of transfer within 2 working days.

Payment received from previous LGPF.

Can the payment be accepted?

Yes

Member advised of actual service credit within 10 working days.

No

Member returns any missing documents within 2 weeks.

Member advised of reason within 5 working days and further information requested if applicable.

No

Payment returned by LGSS Pensions Service within 7 working days and Member notified.

No

Member advised of reason within 5 working days.
The Main Things I Should Think About When Considering Combining My Benefits
Frequently Asked Questions

Does the value of my pay matter?

- **If you keep your benefits separate** – you will receive two sets of retirement benefits. Those from your old job will normally be based on your membership and final year’s pay on leaving that job, increased in line with the cost of living (inflation). Benefits in your new job will be based on your membership and final year’s pay in your new job.

- **If you join your benefits together** – you will receive one set of retirement benefits based on the total membership from both your old and new jobs, and your final year’s pay in your new job.

Remember the relative value of your pay when you leave your current job may be different from now. It is likely to go up if you have started at the bottom of a salary scale or get a promotion. It will also go up if you receive greater than cost of living pay rises. It will go down if pay rises are less than cost of living increases.

I am comparing the pay in my new job with the pay in my last one, should I join the benefits together?

The pay in your new job compared to your old one is important. In making this comparison you need to take into account that the pay linked to your deferred pension benefits will be increased in line with cost of living inflation each year until retirement.

- If the pay in your new job is **already higher** than that of your old job plus inflation, you may feel it is in your interest to join your benefits together. However, be aware of the potential impact of below cost of living pay rises in the future, particularly if you are approaching retirement.

- If the pay in your new job is **less** than the pay in your old job plus inflation, and you don’t think that with future pay awards, increments or promotions, the pay in your new job will overtake that of your old job plus inflation, you may feel it is in your interest to keep your benefits separate.

- If you think that in the future the pay in your new job will **overtake** that of your old job plus cost of living inflation, you may feel it is in your interest to join your benefits together.

**Important** - If you have worked part-time in either of your employments, then the pay figure you should use when making the comparison is the pay you would get if you worked full-time in that job, not the actual part-time pay.

When we send you a transfer quote we will provide you with the pay in your current job to compare with the pay, increased by cost of living, in your previous job so that you may directly compare the pay in the two jobs.

**How are family pensions affected?**

Generally the decision for family pensions (for a husband, wife, registered civil partner or nominated co-habiting partner and children) is the same as for your pension, EXCEPT:
• If you were not married when you left your old job, decide to keep your earlier benefits separate and marry at some point after leaving your old job. Any widow’s pension in respect of the deferred benefits will only be calculated on membership from 6 April 1978, and any widower’s pension in respect of the deferred benefits will only be calculated on membership from 6 April 1988. If you join your benefits together and you are married by the time you leave the scheme, the spouse’s pension will be based on all of your membership.

• If you have nominated a co-habiting partner (or expect to in the future) to receive a survivor’s pension on your death, left your old job before 1 April 2008 and decide to keep your earlier benefits separate, your co-habiting partner will not receive a survivor’s pension in respect of your earlier membership. If you join your benefits together, all of your membership from 6 April 1988 will attract a nominated co-habiting partner’s pension and you will then be able to elect to pay extra contributions so that any pre 6 April 1988 membership will also count.

How are lump sum death benefits affected?

• If you keep your benefits separate and die in service, then the lump sum death grant payable would be three times your pay in your current job plus, in respect of the deferred benefit from your old job:
  - the amount of the deferred lump sum (as increased by inflation), if you left that job before 1 April 2008, or
  - 5 times your deferred pension plus inflation, if you left that job on or after 1 April 2008.

• If you join your benefits together the death grant payable on death in service will be three times your pay in your current job. If you are part-time, the lump sum death grant in your current job is three times your actual part-time pay (disregarding any reduction in your pay if your hours had been reduced due to the illness that led to your death).

Remember - if you wish to say who you would like any lump sum death grant to be paid to on your death, you should make sure that you have completed an expression of wish form and sent it to each pension fund administrator where your benefits are held. Each pension fund administering authority, however, retains absolute discretion when deciding on who to pay any death grant to.

Will this affect when I can take my pension?

If you join your pension benefits together you will not be able to take your benefits in relation to the first job until you have left the new job. This could matter to you if you intend to keep working in the new job past the date you wish to take the benefits from the first job.

Will this affect any early payment reductions applied to my pension if I take it before age 65?

If you voluntarily retire and draw your pension benefits before age 65 they will normally be reduced to take account of them being paid for longer. However, if you joined the LGPS before 1 October 2006 then some, or all, of your benefits could be protected from early payment reduction. If you are a protected member your decision may affect this protection. Working out how you are affected can be quite complex, but this should help you work out your general position.

If you first joined the LGPS after 30 September 2006

The earliest age you can voluntarily draw your LGPS benefits without a reduction is age 65, and your decision on whether to join your benefits together will not change this.
If you first joined the LGPS before 1 October 2006

You may have a protected earlier age (i.e. earlier than age 65) from which you can voluntarily draw your deferred benefits without a reduction. This depends on when you left with deferred benefits and the length of your LGPS membership. If:

a) you left before 1 April 1998 and you would have had 25 or more years membership had you remained in the scheme through to age 65, then you will have a protected earlier age from which you can draw your deferred benefits without a reduction. This will be age 60 or, if later, the date on or after age 60 and before age 65 when you would have had 25 years membership had you not left; or

b) you left on or after 1 April 1998 and you would have had 21 or more years membership had you remained in the scheme through to age 65, then some or all of your deferred benefits will be protected from reduction if you voluntarily draw them before age 65.

If you do have protection under (a) or (b) then some or all of your deferred benefits will, if you keep them separate, be protected from reduction if drawn before age 65. You will need to carefully consider whether or not joining your benefits together will be in your interest. If this applies to you and:

- you keep your benefits separate, then any protection you have on the deferred benefits from your old job will continue to apply to your deferred benefits and will not transfer to the benefits you build up in your new job.
- you choose to join your benefits together, then any protection you have on your deferred benefits from your old job will then transfer to the benefits you build up in your new job but, if you have had a break in service between leaving your old job and starting your new job, the earliest date that you can retire with the protections may be later or could even move to age 65, in which case the protection would effectively have been lost.

If you are uncertain how you may be affected and wish to discuss your position please contact LGSS Pensions Service.

Will this affect ill-health benefits?

- If you keep your benefits separate you will have to apply for your pension to be paid early on ill-health grounds for both your pensions. There is no guarantee that you will get the same decision on both as different criteria may apply and the criteria will be judged against different jobs. This is likely to be an issue if the two jobs are very different.
- If you join your benefits together and you eventually apply to have your pension paid early on ill health grounds, those benefits will be calculated on all of your membership. Only the current job will be assessed against the criteria though.
What happens if I am made redundant or am granted an efficiency retirement?

- **If you keep your benefits separate** and you are entitled to immediate payment of pension benefits, they will be paid based on the membership from your current job only. If you want to take the pension benefits from the first job paid you will need to seek your former Employer’s consent. You may find this consent is denied, or that consent is given but your benefits are reduced for early payment.
- **If you join your benefits together** and you are entitled to immediate payment of benefits, those benefits will be calculated on all of your membership.

What happens if I was paying extra contributions on my old job?

If you left your old job less than 12 months before starting the new one you may be able to arrange to continue paying your contributions. Please take the action detailed on page 8 of this booklet.

What happens if I was paying Additional Voluntary Contributions (AVCs) on my old job?

You can immediately start a new AVC contract on the new job. Please take the action detailed on page 8 of this booklet.

In addition you can make the decision whether to transfer your AVCs separately from your decision on your main scheme benefits. The impact on AVCs depends on your choice:

- **If you transfer AVCs with your main scheme benefits**, your AVCs are treated as if they belong to the combined job. The only restrictions will be whether you can take the AVCs as a tax-free lump sum or whether any need to be used to purchase additional retirement income.
- **If you transfer your main scheme benefits but leave your AVCs where they are**, you have the option of transferring your AVCs at a later date while you remain a member of the LGPS in your current job. If you retire from current employment you can elect to transfer at the last moment, and the only restrictions will be whether you can take the AVCs as a tax-free lump sum or whether any need to be used to purchase additional retirement income.
- **If you transfer your main scheme benefits but leave your AVCs and then leave your new employment without having transferred your AVCs**, your options are more limited. In these circumstances you will only be able to take 25% of the value of the AVCs as tax-free cash. The rest will need to be used to purchase a retirement income from your provider or on the open market.
- **If you transfer your AVCs but leave your main scheme benefits where they are**, your AVCs are treated as if they belong to the new job. The only restriction will be whether you can take the AVCs as a tax-free lump sum or whether any need to be used to purchase additional retirement income.
Dear

Local Government Pensions Scheme (LGPS)  
Membership Details Request

I am considering transferring my membership with you to my new LGPS Pension Fund administered by LGSS Pensions Service.

Please provide me with details of my membership in your Pension Fund, and send it directly to me at my home address. These details can take the form of the normal membership print you would issue to another LGPS Pension Fund administrator. **Please do not send payment at this stage.**

I enclose a form providing my details and the membership I believe I had with you.

If I have no entitlement to deferred benefits, please provide full details of membership and a transfer payment to my new Pension Fund. Details for the payment are given on the reverse of the enclosed form.

I look forward to receiving this information without delay to ensure that I can comply with the LGPS’s time limits. Please let me know if you will be unable to supply the requested information within 4 weeks.

If you have any queries regarding this letter or on any other related matter, please do not hesitate to contact me.

Yours faithfully
Local Government Pension Scheme

Membership Details For Previous Local Government Pension Fund (LGPF) (England and Wales)

Please complete in BLOCK CAPITALS and then forward the form to your previous Local Government Pension Fund to provide the relevant membership details.

Section 1  Personal Details

Surname: __________________________________ Title: __________________________________
Forenames: __________________________________ Previous Surname(s): ______________________
Address: _____________________________________________________________
Post Code: __________________________ Date of Birth: __________________________
Home Email Address: __________________________ National Insurance Number: ______________________
Home Phone No: __________________________ Work Phone No: __________________________

Section 2  Partnership Status

☐ Single  ☐ Married  ☐ Registered Civil Partnership  ☐ Nominated Cohabiting Partner *  ☐ Divorced  ☐ Widow/er

* If you have selected Nominated Cohabiting Partner, in order to validate this you must ensure that this is registered with LGSS Pensions Service. The relevant form can be obtained directly from LGSS Pensions Service or can be downloaded from http://pensions.cambridgeshire.gov.uk/index.php/forms/.

Section 3  Local Government Pension Fund Details

My new LGPS Fund is:  Cambridgeshire Pension Fund

Previous Employer: __________________________________
I was a member of your LGPF from: ______ / ____ / ______ to: ______ / ____ / ______

Please provide:

• Full details of my membership to me at my home address; or
• If I do not have a deferred entitlement, please provide full details of membership and send the transfer payment to my new LGPF.

Signed: __________________________ Date: __________________________

Section 4  Payment Details

Only issue payment if member does not have an entitlement to deferred benefits.

Payment by BACS is preferred, details of which are provided below. Please quote the unique reference number on the payment.

Account Sort Code: 20-17-19
Account Number: 33193950
Unique Reference: CIFTVIN (National Insurance Number)
Cheque Payee: CCC – Pensions Income Account
Address: LGSS Pensions Service, RES 1103, Cambridgeshire County Council,
Shire Hall, Cambridge, CB3 0AP

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Local Government Pension Scheme
Transfer Request Form – Employer Consent

Please complete Section 1 in BLOCK CAPITALS and then forward the form to your Employer’s HR Department to complete Section 2.

Section 1 Information About You

Surname: ___________________________ Title: ___________________________
Forenames: ___________________________ Previous Surname(s): ___________________________
Address: ___________________________

Post Code: ___________________________ Date of Birth: ___________________________
Home Email Address: ___________________________ National Insurance Number: ___________________________
Home Phone No: ___________________________ Work Phone No: ___________________________
Date joined LGPS with current employment: _______ / _______ / _______
Current Employer: ___________________________ Payroll No: ___________________________
I did not apply for my transfer within 12 months of joining the LGPS as…..

(continue on a separate sheet if necessary)

I am considering transferring my previous LGPS Pension Fund membership to my current LGPS Pension Fund administered by LGSS Pensions Service.

As I have been a member of the LGPS in my current employment for more than 12 months, I am applying to you for an extension of the normal time limit for acceptance of a transfer, under Regulation 16(4)(b) of the Local Government Pension Scheme (Administration) Regulations.

Please complete Section 2 overleaf and return this form to me at my home address, as detailed above, as soon as possible.

Signed: ___________________________ Date: ___________________________

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Section 2   Employer Authorisation

Employing Authority Name:  

Member’s Name:  National Insurance No:  

I have reviewed your application under our employment discretion policy in respect of Regulation 16(4)(b) of the Local Government Pension Scheme (Administration) Regulations.

☐ I give my consent for the transfer of pension rights to proceed beyond the 12 month time limit.

My consent is given on the understanding that the transfer is completed within 12 months from the date of my signature. If it is not completed within this time scale, I reserve the right to reconsider my decision.

☐ I do not give my consent for the transfer of pension rights to proceed beyond the 12 month time limit. See reasons indicated below:

(continue on a separate sheet if necessary)

If you disagree with my decision, you have the right to appeal by using the Internal Dispute Resolution Procedure (IDRP). Please contact me in the first instance. Where a disagreement cannot be resolved full details of the IDRP process will be provided to you or alternatively this can be found at http://pensions.cambridgeshire.gov.uk/index.php/current-scheme-members/.

Name:  Designation:  

Contact Phone No:  

Signed:  Date:  

(*) Authorised signatory on behalf of Employer)  

Employer’s Authorisation Stamp
Local Government Pension Scheme
Election for Immediate Transfer of Previous LGPS Benefits

Section 1  Your Personal Details (Please use BLOCK CAPITALS)

Surname: ________________________________  Title: ________________________________

Forenames: ________________________________  Previous Surname(s): ________________________________

Address: ________________________________________________________________

Post Code: ________________________________  Date of Birth: ________________________________

Home Email Address: ________________________________  National Insurance Number: ________________________________

Home Phone No: ________________________________  Work Phone No: ________________________________

Section 2  Partnership Status

☐ Single  ☐ Married  ☐ Registered Civil Partnership  ☐ Nominated Cohabiting Partner *
☐ Divorced  ☐ Widow/er

* If you have selected Nominated Cohabiting Partner, in order to validate this you must ensure that this is registered with LGSS Pensions Service. The relevant form can be obtained directly from LGSS Pensions Service or can be downloaded from http://pensions.cambridgeshire.gov.uk/index.php/forms/.

Section 3  About your previous fund

My Previous LGPS Fund was: ________________________________

Mr Previous Employer was: ________________________________

I was a member of this Pension Fund from:     /       /       to:     /       /       

Section 4  What do you want to do about any AVCs? (Please tick one)

☐ I do not have any AVCs with this fund.

☐ I have AVCs with this fund that I DO want to transfer. I attach a completed application form showing my choices.

☐ I have AVCs with this fund that I DO NOT want to transfer. I understand that this may limit the options I have for these AVCs at retirement.

Section 5  Declaration

I wish to proceed with the transfer of the above benefits and combine them with the benefits from my new job. I confirm that:

- I have read and understood the impact of joining two periods of service together as outlined in the ‘LGPS Transfer In Pack’ pages 12 to 15. In particular I understand the annual allowance risk but wish to proceed anyway.

- I understand that I could have had a quotation before proceeding with this transfer but have decided not to ask for this.

- I understand that this transfer will mean I am no longer entitled to benefits from my previous pension fund.

Signed: ________________________________  Date: ________________________________

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Local Government Pension Scheme
Option to Continue a Previous LGPS Contract

Section 1 Personal Details (Please use BLOCK CAPITALS)
Surname: ___________________________ Title: ___________________________
Forenames: ___________________________ Previous Surname(s): ___________________________
Address: ___________________________
Post Code: ___________________________ Date of Birth: ___________________________
Home Email Address: ___________________________ National Insurance Number: ___________________________
Home Phone No: ___________________________ Work Phone No: ___________________________

Section 2 Partnership Status
☐ Single ☐ Married ☐ Registered Civil Partnership ☐ Nominated Cohabiting Partner * ☐ Divorced ☐ Widow/er
* If you have selected Nominated Cohabiting Partner, in order to validate this you must ensure that this is registered with LGSS Pensions Service. The relevant form can be obtained directly from LGSS Pensions Service or can be downloaded from http://pensions.cambridgeshire.gov.uk/index.php/forms/.

Section 3 Previous Local Government Pension Fund Details
My Previous LGPS Fund was: ___________________________
My last day of active service in this fund was: ______/_____/_____

Section 4 What contracts were you paying when you left? (Please provide details for each one)

<table>
<thead>
<tr>
<th>Type of Contract</th>
<th>Start Date</th>
<th>Finish Date</th>
<th>Annual Payment</th>
<th>Tick if copy attached</th>
</tr>
</thead>
<tbody>
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</tr>
</tbody>
</table>

Please attach a copy of each contract to this form together with a copy of your last payslip showing a full month’s deductions.

Section 5 Declaration
I would like to continue paying the above contracts. Please ask my Employer to start deductions from the next available pay period. I understand that once my previous fund confirms details of these contract(s):
• I may be required to produce a medical certificate, failure to do so may result in my contract being void and any contributions paid returned;
• I may have to pay arrears for any payments missed;
I also understand that if there is no valid contract contributions will be returned.

Signed: ___________________________ Date: ___________________________

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