| **Cambridgeshire**  Pension Fund | **Northamptonshire**  Pension Fund |
| --- | --- |

**Local Government Pension Scheme**

**Transfer in pack**

To transfer in rights from:

* The Local Government Pension Scheme in Scotland
* The Local Government Pension Scheme in Northern Ireland
* Any workplace pension scheme outside the Local Government Pension Scheme
* Any personal pension arrangement

Please complete the Membership Information form to transfer in previous pension rights from the Local Government Pension Scheme in England and Wales

**Welcome**

We have produced this guide to help you decide if you want to transfer a previous pension into the Local Government Pension Scheme (LGPS).

The ability to transfer other pensions into the LGPS 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 want further information you can either:

* post your query on the ‘Contact Us’ page of your [online pension account](https://lgssmember.pensiondetails.co.uk/home/login/index2.html); or
* email us on our general enquiries email address- [pensions@westnorthants.gov.uk](mailto:pensions@westnorthants.gov.uk); or
* look at the ‘[I would like to transfer a previous pension’ page on our website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/managing-my-pension/i-would-like-to-transfer-a-previous-pension.html).

Throughout this document we refer you to the internet for forms and information. If you do not have access to the internet and require us to send any forms and information to you, you can also contact us on our general enquiries telephone number of 01604 366537.

**Important action for you to take**

**It’s your responsibility to act now to protect your pension**

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

# **Step 1 – check your eligibility**

Use the flow chart on page 4 to work out if you are eligible for a transfer.

If you are not eligible, as it is more than 12 months since you started your job, you need to get your employer’s consent and the Pension Fund’s consent to a transfer. This is explained on page 4 and the form is on page 15.

# **Step 2 – get details from your previous scheme**

It’s your responsibility to get details of the transfer that’s available from your previous scheme. This is explained on page 5 and the letter and forms are on pages 9-13.

# **Step 3 – send the details to us**

When you have all the information, please send it to usurgently. Be aware that many quotes have time limits associated with them. This can mean:

* The quote is only guaranteed for a short period; after which it can go down; or
* A payment request has to be made within a fixed period otherwise you may have to pay for another quote before payment will be made.

If you don’t have anything back within three weeks of sending this to us, please contact us using the contact details on page 1 – as the information may have gone missing.

# **Step 4 – making the decision**

Once you receive the options from us, you’ll need to make your decision and let us know as soon as you can. This is explained on pages 5-6.

If we have not told you that payment has been requested within 10 days of sending your request, please contact us as the information may have gone missing.

# **Step 5 – finished**

We will let you know when the transfer is complete.

**YOU NEED TO ACT QUICKLY**

**Understanding the transfer in process - frequently asked questions**

# **Why the urgency?**

Two reasons:

* To guarantee having the choice you **must** be in a position to make the decision to transfer pension benefits from a previous pension scheme 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 had a transfer quote from us. While this can be done in less than 3 months in most cases, it can take a lot longer so you must start the process as early as possible.
* The earned pension and/or service credit you get from a transfer depends on the date money is received. There are a number of dates which if they pass will reduce your service credit. These include your birthday, a change in relationship status and the anniversary of you first becoming a member of the scheme.

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

A transfer buys you either an amount of earned pension and/or a period of membership in the LGPS (dependent on whether the previous scheme is a member of the Public Sector Transfer Club and whether the Club rules still apply). You won’t be able to decide whether a transfer is the best option until you have all the relevant facts and figures to make a comparison between your last pension scheme and the LGPS. The best time to make your decision is when we tell you how much earned pension and/or membership you would get. This will allow you to make an informed decision.

# **How will transferring my previous pension benefits into the LGPS affect my annual allowance?**

Your pension benefits are only allowed to increase by £40,000 per year between 31 March in one year and 31 March in the following year. However, HMRC rules say if you have chosen to transfer pension rights from another scheme into the LGPS, the value of the benefits relating to the transfer doesn’t count towards your pension savings in the LGPS in the year the transfer payment is received.

# **What you can expect from us 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 don’t respond, routine reminders won’t be given.
* We’ll always tell you where delays happen in providing information and tell you what action you can take.

# **What’s expected of me throughout this process?**

* To give any information that is asked for in **FULL** and by the date requested.
* To get information from your previous scheme, you may need to remind them.
* To make a decision on whether or not to transfer.

# **What do I need to think about and do first?**

A flowchart detailing what you need to consider and do

# **Am I eligible to transfer pension rights into the LGPS?**

You’re eligible to transfer pension rights into the LGPS if you’re not within 6 months of your scheme Normal Pension Age (NPA), which is equal to your State Pension Age (SPA), subject to a minimum of age 65.

# **If I’m 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’ve applied for the information from your previous pension provider well before the 12-month time limit. If you’ve applied well in advance but have had a problem getting the information to submit the Transfer Pack with proof of when you asked for the information e.g. an acknowledgement letter from your previous scheme, we’ll contact you if we need further consent from your employer.
* If you’re outside the 12-month time limit before sending the transfer pack to your previous pension provider, you’ll 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 ‘Transfer Quotation’ form should only be completed by you and your previous pension provider once your Employer has confirmed that they consent for the transfer of pension rights to proceed beyond the 12-month time limit.

# **My previous pension scheme is a member of the Public Sector Transfer Club what are the rules?**

Anyone who has had a break in active membership of a public service pension scheme of less than 5 years must apply for a Club transfer within 12 months of joining the LGPS. If treated as a Club transfer the final salary element of a transfer will buy LGPS 2008 membership and keep a final salary link and the CARE benefits will buy an amount of earned pension equal to the amount held in the sending scheme.

Anyone who has had a break in active membership of a public service pension scheme of more than 5 years won’t be able to apply for a Club transfer on joining the LGPS. The total transfer will buy an amount of earned pension in the LGPS.

# **Can I transfer pension rights from more than one scheme?**

You can transfer service from more than one previous scheme. You’ll need complete separate forms for each transfer. Please download or photocopy as many forms as you need.

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

# **How do I get transfer information from my last pension provider?**

The information requested in the ‘Transfer Quotation’ form must be given in all cases. The form is designed to collect information from you and your last pension provider. It’s your responsibility to get all of the information we need – we’ve included a letter in the transfer pack that you can send to your last provider. We ask that once you’ve completed Part A, which is information about yourself, that you then send the form to your last pension provider to give the information needed in Part B. Your last provider will give the information in their standard format. You should make sure that all the information has been given by your last pension provider, before sending this to us.

# **How do I complete Part A of the ‘Transfer Quotation’ - Information About You?**

Enter all of the information you have that will help your last pension provider find your pension rights with them. If you can, attach a copy of a statement from them.

# **Does my last pension provider have to give all the information asked for in Part B?**

Your last pension provider must give you all the information asked for in Part B. The transfer quotation information given must be enough for us to give you an offer of earned pension in the LGPS.

# **Where do I return the fully completed form(s)?**

Once you’ve had the ‘Transfer Quotation’ form or equivalent information back from your last pension provider, please send it to usstraight away together with the ‘Employer’s Consent’ form if applicable. See page 1 for our contact details.

# **By sending a completed transfer pack, does this commit me to anything?**

Sending a fully completed transfer pack doesn’t commit you to transferring your last pension rights into the LGPS. You’re only committed once you sign and return the options form we’ll send to you.

# **What happens after we get all the information?**

We’ll use the information given by you and your last pension arrangement to give you a quote. The quote will be an offer of an amount of earned pension and/or a period of membership (expressed in years and days) that the transfer value will buy in the LGPS. It will be up to you to decide whether or not to accept the earned pension and/or period of membership offered. If you decide to go ahead, the earned pension will be credited to your pension account and/or the transferred-in membership will be added to any pre 1 April 2014 membership you’ve got in the LGPS, and the combined total will be used in the calculation of your pension benefits.

# **Is a transfer of previous pension rights always allowed?**

No. A transfer is not allowed if:

* The amount of money being paid is not enough to cover the liability that we’re taking on.
* The transferring scheme asks for a guarantee that the LGPS can’t give.
* The 12-month time limit for making your decision has passed and your employer has not allowed a later decision to be made.
* The transfer is because of a pension credit directly or indirectly from a Pension Sharing Order following divorce or dissolution of a civil partnership.

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

You need to be sure that you know what the benefits given by your last scheme are and then compare these with the benefits that will be given by the LGPS. If you’ve questions about the benefits given by your last scheme you must ask them.

When thinking about the benefits of the LGPS you should take into account the following:

* Any purchased earned pension will change in line with inflation.
* Any purchased membership will keep a final salary link. This means that the figures for the value of your pension benefits we have quoted are based on your current salary. If your pay rises the benefits will increase in line with the pay rise.

It’s for you to judge whether this increase will be higher than the rate that your benefits will increase in your last scheme.

You also need to make sure that you understand any costs of transferring – some private pension arrangements have early redemption penalties.

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

The [Unbiased website](https://www.unbiased.co.uk/life/get-smart/financial-adviser) has some useful questions to ask an advisor before employing them.

The Consumer Financial Education Body was established by the Financial Services Authority and the [Money Advice Service website](https://www.moneyadviceservice.org.uk/en),, has information on a wide range of topics, including getting financial advice. They can also be contacted by telephone on 0800 138 7777.

# **What if I have comments, compliments or complaints about the service?**

We welcome and value your comments on the standard of service that we give. If you’ve any comments you wish to make, please contact us.

# **What do I do if I’m unhappy with your 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 us at [pensions@westnorthants.gov.uk](mailto:pensions@westnorthants.gov.uk). 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 or 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 complaints procedure. The complaint procedure’s official name is the "Internal Dispute Resolution Procedure”. Full details of the Internal Dispute Resolution Procedure will be given to you if you ask for it.

You can also contact The Pensions Ombudsman (TPO) for assistance and guidance in relation to resolving pension disputes, as they now deal with the part of that process that used to be handled by The Pensions Advisory Service (TPAS):

The Pensions Ombudsman

10 South Colonnade

Canary Wharf

London

E14 4PU

Telephone: 0800 917 4487

Email: helpline@pensions-ombudsman.org.uk

[TPO website](https://www.pensions-ombudsman.org.uk/)

The TPO would usually require that the IDRP process is followed before any formal complaint is referred to them for adjudication.

TPAS are now part of the Money and Pensions Service (formerly the Single Financial Guidance Body) and give pension information and guidance. Their contact details are:

The Pensions Advisory Service

11 Belgrave Road

London SW1V 1RB

Telephone: 0800 011 3797

Web chat: available 9am to 6:20pm, Monday to Friday, and Tuesday evening from 7pm to 9pm.

[TPAS website](https://www.pensionsadvisoryservice.org.uk/)

# **The transfer in process and timescales**

Completed transfer form(s) and transfer information received by us.

Can the application proceed?

Yes

 No

You will be advised of prospective amount of earned pension and/or membership credit within 2 weeks.

You will be advised of reason within 5 working days and may be asked for more information.

 You elect to transfer previous pension rights and return documents by the requested date.

Fully completed forms and documents received by us.

Can the application to transfer proceed?

Yes

 No

You need to return any missing documents within 2 weeks.

You will be advised of reason within 5 working days and further information will be requested if applicable.

 We will apply for payment of the transfer within 2 working days.

| *Pension scheme administrator details* | *Member details* |
| --- | --- |

Dear

**Local Government Pension Scheme (LGPS)**

**Transfer Out Quotation Request**

I’m thinking about transferring my pension rights with you to the LGPS, administered in partnership by West Northamptonshire Council and Cambridgeshire County Council, and am required to obtain information from you.

Please provide all the information requested in Part B of the ‘Transfer Quotation’ form in your standard format.

Once completed please send it directly to me at my homeaddress that I’ve given above.

This information should be provided without delay to make sure that the time limits of the LGPS are complied with. If you’re unable to supply this information within 4 weeks, please let me know why not and when you expect to be able to provide it.

Please advise if you require any further information from me. **Please don’t send payment at this stage.**

**Please note:** The LGPS can’t accept a transfer of a pension credit that has resulted, either directly or indirectly from a Pension Sharing Order following divorce or dissolution of a civil partnership.

If you’ve any queries regarding this letter or on any other related matter, please don’t hesitate to contact me.

Yours faithfully

| **Cambridgeshire**  Pension Fund | **Northamptonshire**  Pension Fund |
| --- | --- |

**Local Government Pension Scheme – transfer quotation TVIN1**

Please complete and then forward the form to your last pension provider to complete Part B.

**Part A – Information about you**

**Section 1 – Personal details**

| **Question** | **Answer** |
| --- | --- |
| Surname |  |
| First names(s) |  |
| Title |  |
| Previous surname(s) |  |
| Date of birth |  |
| National insurance number |  |
| Address |  |
| Post code |  |
| Home email address |  |
| Home phone number |  |
| Mobile phone number |  |
| Work phone number |  |

**Scheme 2 – Scheme details**

| **Question** | **Answer** |
| --- | --- |
| Member of your scheme from |  |
| Member of your scheme to |  |
| Pension plan / policy number in your scheme |  |

**Section 3 – Other previous public service membership details**

Please list all your previous membership of a public service pension scheme, as a result of employment as a civil servant, judiciary, health service worker, local government worker for Scotland and Northern Ireland, teacher, fire and rescue worker or member of a police force for England, Wales and Scotland or member of the armed forces.

| **Scheme** | **Name of scheme** | **Date from** | **Date to** |
| --- | --- | --- | --- |
| 1 |  |  |  |
| 2 |  |  |  |
| 3 |  |  |  |
| 4 |  |  |  |

**Section 4 – Declaration**

Please provide all the information requested in PART B and return to me at my home address, as detailed above, as soon as possible.

| **Question** | **Answer** |
| --- | --- |
| Signature |  |
| Date |  |

The Cambridgeshire Pension Fund and Northamptonshire Pension Fund are a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to allow us to provide you with pension administration services. To allow us to carry out our statutory duty, we’re required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the Fund, please visit:

[Cambridgeshire Pension Fund](https://pensions.cambridgeshire.gov.uk/governance/key-documents/cambridgeshire/)

[Northamptonshire Pension Fund](https://pensions.westnorthants.gov.uk/governance/key-documents/northamptonshire/)

This information can be made available in other languages and formats upon request like Braille, large print and audio cassette.

| **Cambridgeshire**  Pension Fund | **Northamptonshire**  Pension Fund |
| --- | --- |

**Local Government Pension Scheme – transfer quotation TVIN1**

# **PART B - Information to be provided by previous Pension Provider**

The below Information must be provided by the previous pension provider, regarding a potential transfer of benefits into the Local Government Pension (LGPS) administered by in partnership by West Northamptonshire Council and Cambridgeshire County Council.

**Both Part A and Part B of this form must be returned to the applicant.**

The LGPS is a statutory scheme that was set up under a Public General Act. The LGPS is salary-related scheme approved under Chapter 1 Part XIV of the Income and Corporate Taxes Act (ICTA) 1988 and was contracted-out until 5 April 2016. The LGPS is a member of the Public Sector Transfer Club. Any Guaranteed Minimum Pension (GMP) liability included in the transfer will be re-valued under Section 148 Orders. Current Regulations do not allow the LGPS to sign any documentation in respect of equalisation.

**Please do NOT include any payment at this stage.**

**If the previous pension scheme is an occupational scheme:**

* Service dates on which the benefit entitlement is based.
* Contracted out employment dates.
* Guarantee date (club transfer only)
* Weekly pre and post 88 GMP at date of leaving and the guarantee date/material date.
* Your PSTR number.
* Your ECON and SCON if applicable.
* Transfer value with any AVC shown as a separate value.
* Post 5 April protected right/section 9(2B) rights.
* Pensionable pay figure including any increases that have been applied in deferment (club transfer only).
* Current benefits value.
* Value of any pension offset from Scheme pays (club transfer only).
* Value of any pension sharing debit or earmarking order.

**If the previous pension scheme is a personal pension arrangement:**

* Date of membership of the arrangement.
* Basis of HMRC approval
* Your PSTR number.
* Transfer value.
* Details of any pension sharing or earmarking orders.

| **Cambridgeshire**  Pension Fund | **Northamptonshire**  Pension Fund |
| --- | --- |

**Local Government Pension Scheme - transfer request employer consent form TVIN2**

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

**Section 1 – Information about you**

| **Question** | **Answer** |
| --- | --- |
| Surname |  |
| First names(s) |  |
| Title |  |
| Previous surname(s) |  |
| Date of birth |  |
| National insurance number |  |
| Address |  |
| Post code |  |
| Home email address |  |
| Home phone number |  |
| Mobile phone number |  |
| Work phone number |  |
| Current employer |  |
| Date joined LGPS with current employment |  |
| Payroll number |  |

The following confirms the reason why I did not make a decision to transfer within 12 months of joining the LGPS.

| **Question** | **Answer** |
| --- | --- |
| Reason for not making a decision within 12 months of joining LGPS |  |

* I’m thinking about transferring my previous pension rights to my current LGPS Pension Fund administered in partnership by West Northamptonshire Council and Cambridgeshire County Council.
* As I’ve been a member of the LGPS in my current employment for more than 12 months, I’m applying to you for an extension of the normal time limit for acceptance of a transfer, under Regulation 100(6) of the Local Government Pension Scheme Regulations 2013.
* Please complete Section 2 overleaf and return this form to me at my **home** address, as detailed above, as soon as possible.

| **Question** | **Answer** |
| --- | --- |
| Signature |  |
| Date |  |

**Section 3 – Employer authorisation**

| **Question** | **Answer** |
| --- | --- |
| Employing authority name |  |
| Member’s name |  |
| National insurance number |  |

I’ve reviewed your application under our employment discretion policy in respect of Regulation 100(6) of the Local Government Pension Scheme Regulations 2013.

| **Question** | **Answer Yes / No** |
| --- | --- |
| I give my consent for the transfer of pension rights to proceed beyond 12 month time limit |  |

If the answer is ‘No’ to the above, please complete the below.

| **Question** | **Answer** |
| --- | --- |
| Reason for not consenting for the transfer of pension rights to proceed beyond the 12 month period |  |

* If consent is given, it’s on the understanding that the transfer is completed within 12 months from the date of my signature. If it’s not completed within this timescale, I reserve the right to reconsider my decision.
* If you disagree with my decision, you’ve the right to appeal by using the Internal Dispute Resolution Procedure (IDRP). Please contact me in the first instance. Where a disagreement can’t be resolved full details of the IDRP process will be given to you or alternatively this can be found on the [forms and resources page of our website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/forms-and-resources/index.html).

| **Question** | **Answer** |
| --- | --- |
| Name |  |
| Designation |  |
| Contact phone number |  |
| Signature |  |
| Date |  |

(Authorised signatory on behalf of the Employer)

**Section 3 – Administering authority approval**

| **Question** | **Answer Yes / No** |
| --- | --- |
| I give my consent for the transfer of pension rights to proceed beyond 12 month time limit |  |

| **Question** | **Answer** |
| --- | --- |
| Name |  |
| Designation |  |
| Signature |  |
| Date |  |

(Authorised signatory on behalf of the Administering Authority)

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[Cambridgeshire Pension Fund](https://pensions.cambridgeshire.gov.uk/governance/key-documents/cambridgeshire/)

[Northamptonshire Pension Fund](https://pensions.westnorthants.gov.uk/governance/key-documents/northamptonshire/)

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