

LOCAL GOVERNMENT PENSION SCHEME (SCOTLAND) (LGPS)

How to transfer your previous pension rights into the Local Government Pension Scheme

Which of my previous pensions can I transfer?

The Highland Council Pension Scheme is only permitted to accept transfer payments within 12 months of becoming a scheme member from:

- Other Local Government Pension Scheme funds
- Any occupational pension scheme
- An associated AVC arrangement with one of the above

We will not accept a transfer payment from personal pension arrangements or a transfer derived from a pension credit. A pension credit refers to benefits granted to a spouse by a court under a pension sharing order or by a qualifying agreement in Scotland following a divorce or annulment of marriage.

STEP 1

Check you are within the time limits shown below:

- You must apply within 12 months of joining the LGPS
- You cannot transfer any previous pension benefits after the age of 65
- You should check with your previous pension provider if they have set a time limit for transferring before proceeding

STEP 2

Complete Part A of the enclosed request for transfer details form and forward to your previous pension provider:

- This form requests the exact information we need, it is not a commitment to transfer but simply an enquiry
- Please do not send us any statements or policy documents at this stage

STEP 3

Your previous pension provider should respond directly to you, simply forward **everything** to us as quickly as possible including any forms (You should not complete **anything** at this stage).

If you have not received your quote within 6 weeks, you should contact your previous provider.

Using the transfer details we will send you a quote of the value of benefits that could be purchased by the transfer value along with any forms you need to sign.

STEP 4

Once you have the quote, you can decide whether or not you wish to transfer. You may wish to seek independent financial advice.

If you are proceeding, you should complete and return the forms we have sent you as indicated and return them without delay to:

The Pension Section, Finance Service, The Highland Council, Glenurquhart Road, Inverness, IV3 5NX

STEP 5

We will request the transfer payment from your previous pension provider. Once the money is received we will write to you confirming the final amount of pension benefits purchased.

LOCAL GOVERNMENT PENSION SCHEME (SCOTLAND) (LGPS)**Request for Transfer Details**

Please complete Section 1 of this form if you wish to request transfer information from your former scheme. Do not complete Section 2 (overleaf). This is for completion only by the trustees/Manager of your former scheme.

SECTION 1 – TO BE COMPLETED BY THE MEMBER AND THEN SEND TO THE PREVIOUS PENSION PROVIDER

PART A – PERSONAL DETAILS

Full Name (BLOCK CAPITALS)			
Previous Surname (if any)		NI No.	
Home Address		Postcode:	
Work Address		Postcode:	
Marital Status			
E-mail address		Tel No.	

PART B – PREVIOUS PENSION SCHEME DETAILS

Previous Pension Scheme			
Administrator (if different)			
Policy/Membership Number			
Dates of previous scheme membership	From:	To:	
Address of Administrator		Postcode:	

PART C - DECLARATION

I authorise the above named Pension Scheme (shown in Part B) to provide the information as requested by The Highland Council with regard to the possible transfer of my pension benefits.

Signature		Date
Full Name (BLOCK CAPITALS)		

Information about the Local Government Pension Scheme

Full name of receiving scheme: Local Government Pension Scheme (Scotland) (LGPS)

Scheme details: The LGPS is a statutory scheme established under a public general act.

The scheme is a contracted-out salary related scheme exempt approved under chapter 1 part XIV – Income and Corporation Taxes Act 1988. Any GMP liability included in a transfer will be subject to full revaluation under section 148 orders:

SFO Reference: SF 49/18775

ECON: E3900002R

SCON: S2700209L

SECTION 2 – TO BE COMPLETED BY THE PREVIOUS PENSION PROVIDER & RETURNED TO THE SCHEME MEMBER

We require this information because the member named in Section 1 is interested in transferring their pension rights with you to the LGPS.

The LGPS is not able to accept a transfer of benefits which is derived from a Pension credit (A pension credit refers to benefits granted to a spouse by a court under a pension sharing order or by a qualifying agreement in Scotland following a divorce or annulment of marriage)

The LGPS is not able to accept a transfer of benefits from a Personal Pension arrangement

Please answer all questions below or tell us on your own documentation (ensuring all my questions are covered) and return the form to: **THE SCHEME MEMBER NAMED IN SECTION 1**

PART A – TRANSFER DETAIL

Name of the transferring Scheme					
HMRC tax reference (PSTR) no.					
Type of policy	Club Scheme <input type="checkbox"/>	(Please tick appropriate box)			
	Non Club Scheme <input type="checkbox"/>				
	Other (Please specify): _____				
Dates of membership	From:		To:		
Dates of contracted-out membership	From:		To:		
ECON number					
SCON number					
ASCON number					
Weekly GMP amount at date of leaving	Pre April 1988		Post April 1988		
Rate of GMP revaluation					
Transfer Value					
Pre 1997 Transfer Value					
Post 1997 Transfer Value					
Value of accumulated AVC fund		Date scheme AVC commenced			

PART B - DECLARATION

The following must be signed by a responsible officer of the pension scheme on behalf of the Trustees or Administrators

Signature				Date	
Name		Position			
Tel No		E-mail address			

Please do not send payment at this stage