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

**Local Government Pension Scheme – refund claim form REFUND**

Please complete this form if you’d like to claim a refund of pension contributions.

**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 |  |
| Employer (if opted out of LGPS) or former employer (if left) |  |
| Pay reference |  |
| Date job started |  |
| Date job ceased / date opted out of LGPS |  |

**Section 2 – Partnership status**

| **Question** | **Answer Yes / No** |
| --- | --- |
| Single |  |
| Married |  |
| Registered civil partnership |  |
| Cohabiting partner (unmarried) |  |
| Divorced |  |
| Widow / widower |  |

**Section 3 – Your option**

Please complete either option A, B or C.

**Option A**

I’ve rejoined the Local Government Pension Scheme (LGPS) in England and Wales. Please automatically transfer my benefits to my new LGPS Pension fund.

| **Question** | **Answer** |
| --- | --- |
| Name of new LGPS Pension Fund |  |

**Option B**

I’d like to have a refund but believe I’ve the LGPS benefits I’ve ticked below. I authorise the Pension Fund to investigate as they deem appropriate and provide a refund if it won’t affect my other benefits. **Put Yes to ALL statements that apply to you and give details on a separate sheet.**

| **Question** | **Answer Yes / No** |
| --- | --- |
| I’ve other rights as a result of previous LGPS membership. |  |
| I’m currently in another job in which I’m paying into the LGPS. |  |
| I’ve LGPS rights because of a Pension Sharing Order given to me as part of a divorce settlement or dissolution of a civil partnership. |  |
| I’m being paid a LGPS pension (other than a survivor’s pension relating to the death of another member of the LGPS). |  |
| I’ve previously had an LGPS pension commuted due to exceptional ill health. |  |
| I’ve previously transferred pension rights from the LGPS in England or Wales to an overseas scheme. |  |

**Option C**

| **Question** | **Answer Yes / No** |
| --- | --- |
| I confirm:   * None of the items listed in option B above apply to me; and * I won’t rejoin the LGPS within 1 month and 1 day of leaving my job/opting out. * That if I do rejoin the LGPS before getting the refund I’ll contact the Pension Fund immediately as I understand that the refund will no longer be allowed, and * If I get the refund after rejoining the LGPS I’ll return the amount refunded, immediately, to the Pension Fund. * I’d like a refund of my returnable pension contributions. |  |

**Section 4 – Bank / Building Society account details**

**Payment to bank account**

| **Question** | **Answer** |
| --- | --- |
| Name(s) of account holder(s) |  |
| Name of bank |  |
| Address of bank |  |
| Bank sort code |  |
| Bank account number |  |

**Payment to building society account**

| **Question** | **Answer** |
| --- | --- |
| Name(s) of account holder(s) |  |
| Name of building society |  |
| Address of building society |  |
| Building society sort code |  |
| Account holder(s) building society account number |  |
| Roll number \* |  |
| Building society bank \* |  |
| Building society bank account number \* |  |

\* Only applicable in certain circumstances.

If in doubt, please ask your bank or building society before completing the fields in this section. If you make changes, please sign against the change.

**Section 4 – Declaration**

I certify that:

* I understand that if I make a false statement the payment of a refund will mean that I won’t be entitled to any other pension benefits I have in the LGPS in England or Wales (other than any survivor’s pension being paid to me relating to the death of another member of the LGPS) and that I will have no further claim on the relevant Pension Fund, Administering Authority or Employing Authority in respect of those pension benefits;
* I authorise payment of my refund to the above account;
* I discharge the Pension Fund, Administering Authority and my former employer from all liability in respect of my period of membership of the LGPS following my refund or transfer;
* I understand that the Administering Authority has not provided me with any financial advice;
* I certify that the information given on this form is complete and accurate to the best of my knowledge and belief.

| **Question** | **Answer** |
| --- | --- |
| Name |  |
| 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.

**Local Government Pension Scheme**

**Understanding your pension entitlement on leaving a job/opting out before a pension is due – frequently asked questions (FAQs)**

# **Where do I send the completed refund claim form?**

When you’ve completed and signed the form, please return either by:

* scanning and emailing it to [pensions@westnorthants.gov.uk](mailto:pensions@westnorthants.gov.uk) , it’s recommended that you password protect any documentation with personal information if possible; or
* sending it to Pensions Service, West Northamptonshire Council, One Angel Square, Angel Street, Northampton, NN1 1ED

# **What will I be paid if I claim a refund?**

You’ll be paid the contributions you’ve personally paid into the LGPS less the following:

* A ‘Certified Amount’ - this is your share of a payment that must be made to HM Revenue and Customs to make sure you’re not disadvantaged in retirement in relation to your pensionable service to 5 April 2016. It’s paid into the earnings related element of the State Pension.
* A ‘Short Service Refund Lump Sum Charge’ – this is another payment that’s due to HM Revenue and Customs and it’s equal to 20% of the amount left after your pension contributions have been reduced by any ‘Certified Amount’. It’s not personal Income tax and is not recoverable by non-taxpayers.

# **What will stop me claiming a refund?**

To make sure you are not disadvantaged in retirement, there are rules regarding refunds of pension contributions.

If you join the LGPS again, within 1 month and 1 day of leaving this job or opting out, you can’t have a refund. Joining the LGPS again before getting the refund in respect of this job also stops a refund.

If you have any of the following, we need to consider whether you can get a refund in respect of this job without affecting these other benefits. You need to make sure all are declared on your refund claim form; we’ll then give you information on what you can do.

* Pension rights as a result of previous LGPS membership.
* Ongoing membership of the LGPS in another job.
* Rights as a result of a Pension Sharing Order awarded as part of a divorce or dissolution of a civil partnership settlement.
* An LGPS pension already in payment (other than a survivor’s pension relating to the death of another member of the LGPS).
* Previously had LGPS benefits commuted due to exceptional ill health.
* Transferred pension rights from the LGPS in England or Wales to an overseas scheme.
* Any other LGPS benefits that should be considered.

# **How do I claim a refund?**

Complete the attached refund claim form. Be very careful to make sure you declare, and give details of, any other pension benefits that might be related to the LGPS. When references in these FAQs to the LGPS refer specifically to the LGPS in England and Wales.

# **What happens now?**

This will depend on if you submit your refund claim form.

If you submit your refund claim form and payment can be made, your refund will be paid into your bank account as soon as possible and you will be sent details of the payment. Payment should be received by the latest of:

* Five weeks after you left your job or opting out of the LGPS.
* Within two weeks of receipt of the form.

If you start another job offering the LGPS before the refund is paid you **must** contact us immediately.

If there are any queries with your application, we’ll tell you what action is being taken.

If we don’t have a refund claim form by the time your employer tells us that you’ve left, we’ll confirm that we’ve been told that you’ve left or opted out and give you the following:

* The value of your contribution refund payment and refund claim form.
* If you have 3 or more months’ membership, the value of a cash transfer sum that would be payable if you decide to transfer out of the LGPS.

No further action will be taken until you either claim a refund in future or ask for a transfer of benefits.

If you don’t receive your refund or confirmation of your job finishing within 3 months of your last day of employment, please contact us using the details given on the top of page one of these FAQs.

# **Can I immediately transfer my pension?**

A transfer of pension rights is an option that may be available to you. This applies:

* If your new job also has the LGPS but you’re moving:
  + from one LGPS Pension Fund to another e.g. from Cambridgeshire to Northamptonshire; or
  + from one employer to another within the same Fund area e.g. from one District Council to another; or
  + if you leave a job with your current employer and are taking on another one with the same employer but have a break between the two jobs of no more than 5 years.
* If your new job has access to another pension scheme.
* If you start a personal pension.

There are two ways of transferring pension:

* If you join another occupational pension scheme or start a personal pension you can choose to transfer your pension rights to that new scheme if the scheme will allow it. You must do this at least one year before your Normal Pension Age (NPA), or if later, within 6 months of leaving as long as the request is before your NPA. NPA is your State Pension Age, subject to a minimum age of 65.
* If you re-join the LGPS within 5 years of leaving, the membership and/or pension that relates to your refund must automatically be transferred to the new employment. You do, however, need to inform your new Pension Fund administrator of your previous membership for this to happen.

Be aware that many schemes, including the LGPS, operate strict transfer deadline rules and if you don’t tell them about a transfer quickly you may not be able to go ahead. You need to find out the deadlines and take action as requested by:

* Checking the scheme literature, you’ve been given; or
* Checking the website of your new pension arrangement if there is one; or
* Contacting the administrators by telephone or in person.

## **Getting Financial Advice**

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

# **What do I do if I change my name or address?**

If you change name or address you need to let us know immediately in one of the following ways:

* In writing to the address detailed on the top of page one of the FAQs;
* By email to the email address given on the top of page one of the FAQs, from an email address that you have previously registered with us in writing;
* Personally via telephone (you will be asked a number of security questions).

If you’ve changed your name you should send us a copy of the relevant legal document e.g. a photocopy of the marriage certificate or deed poll. On this copy please:

* write the statement “I certify that this is a true copy of the original document” and
* sign and date that statement.

You can find a name and address update form on the [forms and resources page of our website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/deferred-members/forms-and-resources/index.html).

# **What can I do if I disagree with anything that has been done?**

If you have any queries regarding the refund or on any other related matter, please contact us, details shown on page 1. Where a disagreement can’t 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”. Full details of the Internal Dispute Resolution Procedure will be given on request.

If you want to use the dispute procedure, you must make your application within 6 months of the date the decision was notified to you or should have been notified to you. Although, in certain circumstances this time limit can be extended.

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](mailto:helpline@pensions-ombudsman.org.uk)

Website - [pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

You should be aware, however, that 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

Pensions Helpline - 0800 011 3797

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

Website: - [pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk/)