

Local Government Pension Scheme (LGPS)

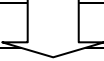
Haringey Pension Fund

Transfers from pension schemes outside of the LGPS


Transferring benefits into the Haringey Pension Fund

If you have previous pension benefits, you may wish to transfer them into the Haringey Pension Fund. Transfers must usually be made within your first year of LGPS membership in your current employment. To investigate transferring previous benefits please read this booklet and use the form at the back of it.

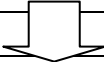
1
Complete the form that is in this booklet. Send Part A and Part B to your **previous pension provider**.




2
Your previous pension provider will send details directly to you. Send all of them including any discharge forms to Pension section – the address is on page 3



3
Pension Section will send an estimate of the extra service / credit your transfer will buy.



4
If you wish to go ahead with the transfer, send all the documents we have ticked on the estimate checklist to your previous pension provider



5
When we receive payment from your previous provider we will send you a notice of the service/ pension awarded.

What transfers should I use this booklet for?

You should use this booklet to investigate transfers of pension rights from outside the LGPS.

What about previous LGPS membership?

Do not use it for previous LGPS membership, if you have not already told us, please let us know the name of Authority you were employed with.

What about membership of another public sector pension scheme?

The LGPS is part of the Public Sector Transfer Club. Transfers between these schemes provide membership credits of roughly equal lengths.

What are the time limits?

Transfers should be completed within 12 months of you joining the Haringey Pension Fund otherwise you may not be able to transfer or the terms will worsen.

What must I do?

For each previous scheme that you wish to transfer benefits from, ask your previous pension provider for transfer information. To make things easy for you, complete **Part A** of the form in this booklet and send it with **Part B** to your previous pension provider.

What happens next?

Your provider will give you a transfer value, details of your benefits and discharge forms.

What do I do with the transfer details?

Send everything to Pensions Services as soon as you receive it. Include the discharge forms, we will not use them to transfer benefits without your permission. Some transfer values have a 3 month guarantee and personal pension values change daily, so you must send us a **recent** transfer value. If the transfer value has expired, or is not recent, we may ask you for a new value. Your previous provider may charge you for repeat quotes.

Our address is: Haringey Council
 Pension Team
 10 Alexandra House,
 Wood Green, London
 N22 7TR

What happens next?

We will send you an estimate of years and days of service and the current value of pension that the transfer will provide in the Haringey Pension Fund.

You must then decide whether or not to go ahead. We cannot advise you so you may wish to consult an independent financial adviser.

What if I want the transfer to go ahead?

Read the checklist we will send with your estimate. Complete the relevant forms and send them with the other documents requested to your previous pension provider.

You must send the forms and other documents to your previous pension provider within any guarantee period, if there is one, to take advantage of the guaranteed value.

When the transfer is complete

We will write to you when we receive payment from your previous scheme, confirming completion of the transfer and including a formal notice of the service / pension credit awarded.

Can previous pension rights always be transferred?

In most cases a transfer can be made. The LGPS cannot accept transfers that would not cover the benefits it is required to provide. We will let you know if this applies to you. The LGPS cannot accept pension credits awarded under pension sharing orders.

What if I do not have my previous provider's address?

Write to the Pensions Tracing Service at:

Pensions Tracing Service
The Pensions Service
Tyneview Park
Newcastle Upon Tyne
NE98 1BA

and tell them as much as you can about the previous scheme or provider.

Data protection

Information you send us will be kept on your record. Your previous scheme will probably send information to you, but may send it straight to us. They may also need to contact HMRC. Information will only be used to process your pension benefits

Transfer form - Part A

Please send this to your previous pension provider with Part B

Dear Pension Provider

I am considering transferring my pension rights with you into the Haringey Pension Fund, part of the Local Government Pension Scheme (LGPS).

I have given my details below. Please provide the information requested overleaf, and enclose the discharge forms I will need if I wish the transfer to proceed. Send these to my address with a copy of this form so I can pass them to my new scheme.

I consent to the disclosure of any additional information about my pension to the Haringey Pension Fund.

Please process this estimate request quickly, but do not send payment. I will contact you again if I want the transfer to proceed.

Yours sincerely

Signature _____ Date _____

Member details

Title	Mr / Mrs / Miss / Ms / other
Surname	
First name	
Previous surname (if any)	
Date of birth	
National Insurance number	
Address	
Name of previous pension scheme	
Name of scheme administrators	
Address	
Membership / policy number	
Dates of membership	from: to:

Transfer form - Part B

To the Pension Provider

If you can offer a transfer value, please send the information requested below to the member with any discharge forms. Please make sure the information is dated. If the transfer value includes pre 1997 protected rights, you must include GMP details. Without them we will have to return the transfer estimate to the member.

If you are an occupational scheme:

- Service dates on which benefit entitlement is based
- Contracted out employment dates, if different
- Weekly GMP to the leaving date and type of revaluation used, split pre and post 88
- Your PSTR number
- Your ECON and SCON if applicable
- Transfer value, excluding any AVC fund
- AVC fund value, if any
- Post 1997 protected rights
- Current benefits value
- Details of any pension sharing or earmarking orders

If you are a personal pension arrangement:

- Dates of membership of the arrangement
- Basis of your HMRC approval
- Your PSTR number
- Your ASCON number
- Transfer value
- Details of any pension sharing or earmarking orders

About the Local Government Pension Scheme (LGPS)

The LGPS is a statutory scheme and became a registered pension scheme on 6 April 2006 in accordance with paragraph (1) of Schedule 36 to the Finance Act 2004.

PSTR number	00329946RE
ECON	E3900002R
SCON	S2700113T
GMP revaluation rate	Section 148 orders
Scheme administrator	Haringey Council, Pension Team, 10 Alexandra House, Wood Green, London, N22 7TR. Phone: 020 8489 1700
Please regard this as authority to contact HM Revenue & Customs for confirmation of scheme status or related issues.	