

PENSIONS



NORTHUMBERLAND PENSION FUND PENSION FORM 1

Data Protection Act

Under the Data Protection Act we are required to inform you that we hold information about you and notify you of the purpose for which the information is held.

We confirm that we will use your information for the administration and management of the pension scheme and the payment of benefits in accordance with the scheme rules. In order to do so we will need to disclose your information to such professionals and other third parties that we have chosen to assist us in the administration of the scheme.

In addition, from time to time, it may be necessary to process what the Act describes as “sensitive information” about you. Should this be necessary we would process such data at your request or we will obtain your explicit consent.

You have the right to obtain a copy of your personal data (a fee may be charged for this in some circumstances) and to have inaccuracies corrected by writing to: Finance Department, Northumberland County Council, County Hall, Morpeth, NE61 2EF.

The Local Government Pension Scheme – LGPS

You need to read and complete this form, its important!

Don't make assumptions about your pension rights or assume that you can ignore this form, doing so could result in you losing pension benefits. This form is needed; please take the time to fill it in. If you need assistance speak to the Pension Section. If you wish to affect a transfer of previous pension rights from schemes outside you need to take action immediately. Strict time limits now apply to some pension transfers!

If you do not wish to be a member of the pension scheme you must opt out in writing. A refund of pension contributions can only be made if you opt out within 2 years of joining the scheme and have no other LGPS rights.

To contact Pensions phone **0845 600 6400**

email: pensions@northumberland.gov.uk

What's this form for?

- Registering your personal details or any change of employment with the pension scheme.
- Nominating a person to receive any lump sum due in the event of your death.
- Exploring the possibility of transferring any previous pension rights to count in your new job.

Past Local Government Employment History/Transferring Previous LGPS Rights

If you were previously a member of the LGPS (England & Wales), whether in the Northumberland Pension Fund or a fund administered by another Council, give details of past employment in Part 2 of this form. Previous LGPS (England & Wales) deferred pension rights normally automatically transfer and aggregate with your new period of scheme membership unless you opt within 12 months of starting to retain your deferred rights as a separate pension entitlement. If you have a deferred refund entitlement (e.g. you have less than 2 year's scheme membership) transfer is mandatory i.e. you do not have the option to retain separate rights.

Please read these notes which explain in more detail the LGPS transfer situation. The situation regarding such transfer is now quite complex.

- 1) If the service giving rise to the deferred LGPS benefits ended before 1st April 2014 and since becoming entitled to the deferred benefits you have NOT had a break in membership of a public service pension scheme of more than 5 years, you can elect to transfer your previous pensionable service to count in your current post. Where you elect to affect such a transfer the transferred service will provide you with final salary benefits e.g. the transferred period will provide you with a pension as if the 2008 final salary LGPS had continued. Rights earned in the LGPS on or after 1st April 2014 will be determined on a Career Average basis. An election to effect a transfer on a final salary basis must be made within 12 months of again joining the scheme in your new job. Alternatively in these circumstances you can elect to transfer the value of your deferred pension to count in your new post. If you elect for such a transfer you would be credited with an additional amount of pension in your new job as opposed to transferring service to provide final salary rights.

- 2) If the service giving rise to the deferred pension commenced before 1st April 2014 and ended on or after 1st April 2014 and since becoming entitled to the deferred benefits you have NOT had a break in membership of a public service pension scheme of more than 5 years your deferred rights will automatically be aggregated with your current post and rights earned before 1st April 2014 will provide you with final salary benefits e.g. the transferred period relating to service before 1st April 2014 will provide you with a pension as if the 2008 final salary LGPS had continued. **If you do not wish your past rights to transfer to your new post and be aggregated with your new period of LGPS membership you must elect within 12 months of again joining the scheme in your new job to retain a separate pension and start to earn a separate pension in your new post.** Rights earned in the LGPS on or after 1st April 2014 will be determined on a Career Average basis.
- 3) If the service giving rise to the deferred benefits commenced before 1st April 2014 and ended on or after 1st April 2014 and since becoming entitled to the deferred benefits you HAVE had a break in membership of a public service pension scheme of more than 5 years your deferred rights will automatically be aggregated with your current post and you would be credited with an additional amount of pension in your new job as opposed to your pre 1st April 2014 service providing final salary rights. You may elect within 12 months of again joining the scheme in your new job to retain separate benefits and start to earn a separate pension in your new post if you wish. rights earned in the LGPS on or after 1st April 2014 will be determined on a Career Average basis.
- 4) If the service giving rise to the deferred LGPS benefits ended before 1st April 2014 and since becoming entitled to the deferred benefits you HAVE had a break in membership of a public service pension scheme of more than 5 years you can elect with 12 month of starting your new job, and again joining the scheme, to transfer the value of your deferred rights and you would be credited with an additional amount of pension in your new job as opposed to transferring service to provide final salary rights. If you do not elect to transfer your previous deferred rights they will remain as a separate entitlement and you will build up a separate career average pension in your new job.

We appreciate that this is a complex situation. If you have previous LGPS pension rights in any LGPS fund (including the Northumberland LGPS Pension Fund) please complete parts 1 and 2 of this form as a minimum and we will advise you of your options.



Transferring non-local government pension rights into the LGPS

An election to transfer non-local government pension rights into the LGPS must be made within 12 months of joining the Scheme. If you want to transfer pension rights complete parts 1 & 2 of this form as a minimum.

This form is NOT an election to transfer; it's an expression of interest. The Pension staff will write to your last employer or scheme (as you've indicated in part 2 of this form) and get details of your earlier pension rights. We will then write to you explaining the options available. If you want to transfer you MUST complete and return the election to transfer form. Transfer is NOT automatic. The 12 month time limit will not be extended. It's up to you to make sure your pension rights are transferred!

Part 1 - To be completed in all cases

Title:..... Forename(s):..... Surname:.....

Date of Birth:..... National Insurance No. () () () () ()

Post to be Occupied: Date Employment Starts:.....

Employer:.....

Contractual Hours Per Week:..... Payroll (Assignment) No:

Marital Status:..... (If divorced please state date of divorce

Do you have a Civil Registered (same sex) partner? YES () NO ()

Maiden Name:.....

1. Are you currently in receipt of a pension or compensation payment? YES () NO ()

2. Have you received a redundancy payment from a previous Local Government employer? YES () NO ()

I have received a Guide to the Local Government Pension Scheme.

Signed:..... Date:.....

Address:.....

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.....

.....

Phone Number:.....

Mobile Phone Number:.....

Email Address:.....

Part 2 - Details of previous Local Government pensionable employment and any other pension scheme membership.

Name and Address of Employer or Scheme	Post Held (if Appropriate)	Period of Scheme Membership From To	Pension Scheme Reference No or Policy No if known

If you were previously a member of the Local Government Pension Scheme were you paying additional pension contributions for any reason? YES () NO ()

Part 2a

If you wish to investigate the possibility of transferring any previous pension rights including those held in the Northumberland LGPS Pension Fund to count for the purposes of your current employment, complete this section.

I authorise the Pensions Officer, Northumberland County Council, to be supplied with details of my pension rights.

This is not an election to transfer, you are only expressing an interest at this stage. Details of the transfer options available to you will be supplied in due course.

Signed:..... Date:.....

Lump Sum Death Benefit Nomination Form "An Expression Of Wish"

ALL scheme members can make a lump sum death benefit nomination

In the event of my death I would ask that any lump sum death benefit payable under the Local Government Pension Scheme Regulations be paid to or for the benefit of the following person or persons in the proportions shown.

Personal Details of Nominee (1) %	Proportion	Personal Details of Nominee (2)	Proportion %
Surname		Surname	
Forename(s)		Forename(s)	
Address		Address	
Relationship		Relationship	

(NOTE it is possible to nominate more than 2 persons, but a special form, available on request, is needed.)

I confirm that I have read and understand the notes below.

Signed:..... Date:.....
 NB Your signature MUST be witnessed (See Note 5)

Witnessed:.....(signature) Date:.....

Witnesses name:.....(please print)

Address:.....

(NOTE Relating To Nomination.)

1. The lump sum death benefit payable in respect of an employee who dies in service is normally 3 times pensionable remuneration (more or less 3 years pay). The lump sum is payable **in addition** to any widows, widowers or partners pension due.
2. You do not have to make a lump sum nomination, but where one is made it will be taken into account when making any lump sum payment due in the event of your death.
3. Any nomination should be revised where the nominee (or one of the nominees) predeceases you.
4. **The County Council has discretion to determine the recipient of any lump sum death benefit due** and may not act upon a nomination where there are unusual or special circumstances however, in the majority of cases it is anticipated that payment will simply be made in accordance with your nomination. It is therefore vital that at all times your nomination is up to date, and reflects your wishes.
5. To be accepted, this form must be witnessed by a person aged 18 or over. The witness must not be a member of your family, a beneficiary, or a member of the family of the beneficiary.
6. Persons with more than one pensionable employment, will need to make a separate nomination in respect of each of their jobs.

Dependent UNMARRIED Partner Pension Information

EXPLANATORY NOTES

The LGPS provides benefits, similar to those for a surviving spouse or civil registered same sex partner, for a co-habiting surviving partner where the County Council are satisfied that, at the date of nomination for a period of at least 2 years:-

- **both the scheme member and co-habiting partner have been free to marry or enter into a civil partnership in the United Kingdom;* and**
- **either the scheme member and co-habiting partner were financially interdependent or the co-habiting partner was financially dependent on the scheme member, and**
- **they had been living together as if they were husband and wife or civil registered partners in an exclusive, committed, long-term relationship.**

*** To be free to marry each other or enter into a civil registered partnership neither you or your partner must currently be married to a third party.**

At the time of death it will be necessary to establish that the rules regarding the payment of a partner's pension are met. The Authority has to determine entitlement for benefits and you and your partner should be aware that this will happen. For example, the Authority may ask for confirmation that you lived in a shared household with shared household spending, or your partner may be able to demonstrate that you had a bank account or mortgage in joint names. It may be that you and your partner have made wills, or have taken out life assurance, naming each other as the main beneficiary. This is the sort of evidence that the Authority would seek. You may wish to take steps to ensure that such information could be provided in the event of your death. There would be a right of appeal if the Authority decided not to pay a pension and your partner believes that he/she has entitlement.



Returning The Completed Form 1:

If you are a County Council employee please return this form to:

The Pension Section, Finance Directorate, County Hall Morpeth NE61 2EF

If you are not employed by the County Council return this form to your employer.

FOR OFFICIAL USE - TO BE COMPLETED BY EMPLOYER

1. The employee has been given a copy of the Brief Scheme Guide.
2. The Contractual hours of employment are:.....
3. The employee is a Manual Worker/Officer (delete as appropriate) see note below #
4. The employee contribution rate is%
5. Date employee joined the Local Government Pension Scheme:.....
6. Employee's annual pensionable pay on entry to the pension scheme: £.....
7. Assignment/Payroll reference number:.....

Signature:.....
(For Head of Department or employing authority)

Date:.....

"Officer" means an employee whose duties are wholly or mainly administrative, professional, technical or clerical. "Manual Worker" means an employee who is not an Officer.

This information is required by the Actuary in order to determine mortality rates.

(NOTE In the case of County Council employees it is not necessary to complete this part.)