

Local Government Pension Scheme  
Refund Claim

REFUND

Please complete this form if you wish to claim a refund of pension contributions.

**Section 1 Your Personal Details (Please use BLOCK CAPITALS)**

Surname: \_\_\_\_\_ Title: \_\_\_\_\_

Forenames: \_\_\_\_\_ Previous Surname(s): \_\_\_\_\_

Address: \_\_\_\_\_

Post Code: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Home Email Address: \_\_\_\_\_ National Insurance Number: \_\_\_\_\_

Home Phone No: \_\_\_\_\_ Pay Reference: \_\_\_\_\_

Former Employer: \_\_\_\_\_

Date Job Started: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Date Job Ceased: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Section 2 Partnership Status**

Single  Married  Registered Civil Partnership  Cohabiting Partner (Unmarried)  Divorced  Widow/er

**Section 3 Your Option: Please choose one of A, B or C**

**A** I have rejoined the Local Government Pension Scheme. Please automatically transfer my service to my new Pension Fund.

Name of new LGPS Pension Fund: \_\_\_\_\_

**B** I would like to have a refund but believe I have the LGPS benefits I have ticked below. I authorise the Pension Fund to investigate as they deem appropriate and provide a refund if it will not affect my other benefits. **Tick ALL statements that apply to you and provide details on a separate sheet.**

I have other rights as a result of previous LGPS membership.

I am currently in another employment in which I am paying into the LGPS.

I have LGPS rights as a result of a Pension Sharing Order awarded as part of a divorce settlement or dissolution of a civil partnership.

I am in receipt of an LGPS pension (other than a survivor's pension relating to the death of another member of the LGPS).

I have previously had an LGPS pension commuted due to exceptional ill health.

I have previously transferred pension rights from the LGPS in England or Wales to an overseas scheme.

**C** I confirm:

- None of the items listed in B above apply to me; and
- I will not rejoin the LGPS within 1 month and 1 day of leaving my employment/opting out.
- That if I do rejoin the LGPS before receiving payment of the refund I will contact the Pension Fund immediately as I understand that the refund will no longer be allowable, and
- If I receive payment of the refund after rejoining the LGPS I will return the sum refunded, without delay, to the Pension Fund.
- I would like a refund of my returnable pension contributions.

## Section 4 Declaration & Account Details

Name(s) of account holder(s): \_\_\_\_\_

Name of Bank / Building Society: \_\_\_\_\_

Address of Bank / Building Society: \_\_\_\_\_

Post Code: \_\_\_\_\_

### Payment to Bank Account

Bank Sort Code: \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Account Holder(s) Bank Account No: \_\_\_\_\_

### Payment to Building Society Account

Building Society Sort Code: \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Account Holder(s) Building Society Reference No: \_\_\_\_\_

\*\*Roll Number: \_\_\_\_\_

\*\*Building Society Bank: \_\_\_\_\_

\*\*Building Society Bank Account No: \_\_\_\_\_

\*\*Only applicable in certain circumstances

If in doubt, please seek advice from your Bank or Building Society before completing the fields in this Section. If you make changes please sign against the change.

I certify that:

- I understand that if I make a false statement the payment of a refund will mean that I cease to 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 LGSS Pensions 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.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

The completed form and certificates should be returned to either of the addresses given in the attached notes.

The information which is collected on this form will be held and processed in line with the Data Protection Act. The information will be shared between Cambridgeshire and Northamptonshire County Councils for the purposes of pension administration.

This information can be made available in other languages and formats upon request such as Braille, large print and audio cassette. Please phone (01604) 366537 for further information.

## Understanding Your Pension Entitlement on Leaving Employment/Opting Out Before a Pension is Due

### Frequently Asked Questions (FAQs)

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

You will be paid the contributions you have personally paid into the LGPS minus 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 are not disadvantaged in retirement in relation to your pensionable service to 5 April 2016. It is paid into earnings related element of the State Pension.
- A 'Short Service Refund Lump Sum Charge' – this is another payment that is due to HM Revenue and Customs and it is equal to 20% of the amount left after your pension contributions have been reduced by any 'Certified Amount'. It is 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, you can not have a refund. Joining the LGPS again before receiving payment of 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 receive 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 will then provide you with 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 provide details of, any other pension benefits that might be related to the LGPS. Please note that 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 issued with details of the payment. Payment should be received by the latest of:

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

If you start another employment offering the LGPS before the refund is paid you MUST contact us immediately.

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

If we do not have a refund claim form by the time your employer informs us that you have left we will confirm that we have received notification of you leaving employment. No further action will be taken until you either claim a refund in future or ask for a transfer of benefits.

If you do not receive your refund or confirmation of ceasing employment within 3 month of your last day of employment, please contact us – details shown below.

**By Telephone**

Our general enquiries  
telephone number is:

**(01604) 366537**

**By Email**

Our general enquiries  
Email address is:

pensions@northamptonshire.gov.uk

**By Post**

Our postal address is:

**LGSS Pensions Service  
One Angel Square  
4 Angel Street  
Northampton  
NN1 1ED**

**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 provides access to the LGPS but you are 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 provides 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 do not tell them about a transfer quickly you may not be able to proceed. You need to find out the deadlines and take action as requested by:

- Checking the scheme literature you have been provided with; or
- Checking the website of your new pension arrangement if there is one; or
- Contacting the administrators by telephone or in person.

If you are responsible for getting the transfer details from us you can use the request form on our website at either:

Cambridgeshire Pension Fund - <http://pensions.cambridgeshire.gov.uk/index.php/deferred-members/transferring-from-the-lgps/>

Northamptonshire Pension Fund - <http://pensions.northamptonshire.gov.uk/index.php/deferred-members/transferring-from-the-lgps/>

You may also have to send us a form from your new scheme.

You should receive transfer details or notification that transfer details have been sent to the administrators of your new arrangement within a month of sending in the request. If you do not, please contact LGSS Pensions Service.

### **Getting Financial Advice**

We always advise that you seek 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 site <http://www.unbiased.co.uk/questions-ask-ifa> has some useful questions to ask an advisor before employing them.

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

If you change name or address it should be notified immediately to LGSS Pensions Service. To protect your confidentiality we require a change of name or address to be notified in one of the following ways:

- In writing to the address above;
- Via Email to the email address given above 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 have 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 at either:

Cambridgeshire Pension Fund - <http://pensions.cambridgeshire.gov.uk/index.php/forms/>

Northamptonshire Pension Fund - <http://pensions.northamptonshire.gov.uk/index.php/forms/>

### **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 LGSS Pensions Service, details shown on page 2. Where a disagreement cannot 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 provided to you upon 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.

In addition, The Pensions Advisory Service (TPAS) provide free advice and information to explain your rights and responsibilities, and their contact details are as follows:

The TPAS Helpline phone number: 0300 123 1047

Lines are open Monday to Friday 9am to 5pm.

The TPAS website <http://www.pensionsadvisoryservice.org.uk/contacting-us> also offers:

- a live webchat service from Monday to Friday 9am to 5pm, and also on Tuesdays from 7pm to 9pm, and
- an online enquiry form.

You can write to them at: TPAS

11 Belgrave Road  
London  
SW1V 1RB