

Local Government Pension Scheme  
Refund Claim Form

CREF01

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  Nominated Cohabiting Partner \*  Divorced  Widow/er

\* If you have selected Nominated Cohabiting Partner, in order to validate this you must ensure that this is registered with Cambridgeshire Pensions Service. The relevant form can be obtained directly from Cambridgeshire Pensions Service or downloaded from <http://pensions.cambridgeshire.gov.uk/index.php/forms/>.

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

**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 wish you to investigate the possibility of transferring my pension rights to my new employer's pension scheme, an approved insurance company or personal pension provider. Please provide details of a transfer:

To my home address:

Direct to my new pension scheme at the address given below:

Name of new Scheme: \_\_\_\_\_

Address of new Scheme: \_\_\_\_\_  
\_\_\_\_\_

Reference / Policy No (if known): \_\_\_\_\_

**C** 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 transferred pension rights from the LGPS in England or Wales to an overseas scheme.

I believe I might have other LGPS benefits that should be considered.



D I confirm:

- None of the items listed in C above apply to me; and
- I will not rejoin the LGPS within 1 month and 1 day of leaving my employment.
- 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

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 following account:

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 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 pensions administration.

This information can be made available in other languages and formats upon request such as Braille, large print and audio cassette. Please phone (01223) 715445 for further information.

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

## Frequently Asked Questions (FAQs)

### What should I have received?

If you have left your employer totally and it was less than three months since you started this employment you should receive:

- these FAQs
- a refund claim form
- a covering letter signed on behalf of your employer that gives:
  - the options that are now available to you
  - other useful information.

If this does not describe your circumstances, particularly if you were employed for more than three months or you still have a job with your employer you have probably been sent information in error. Please contact your employer.

### What do I have to do now?

Decide whether to claim a refund of contributions.

You also need to check that the information in the covering letter is correct otherwise your pension entitlement with the LGPS may be affected. Check:

- your leaving date and reason for leaving is correct.
- Your current address is correct

If your covering letter is not accurate then you will need to contact your employer.

If your address is not accurate you will also need to update the Pension Fund with your current address. If you are claiming a refund use the claim form, otherwise write to the address below.

### 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. It is paid into your additional State Pension pot. This is the earnings related element of the State Pension. The amount you get depends on your earnings and National Insurance contributions paid during the whole of your working life. This deduction is roughly equivalent to the amount by which your National Insurance contributions were reduced because you were a member of the LGPS.
- 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
- 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 as shown below. Use the details for the Pension Fund you are a member of.

	<b>Cambridgeshire Pension Fund</b>	<b>Northamptonshire Pension Fund</b>
<b>By Telephone</b>		
Our general enquiries telephone number is:	<b>(01223) 715445</b>	<b>(01604) 366537</b>
<b>By Email</b>		
Our general enquiries Email address is	<a href="mailto:pensions@cambridgeshire.gov.uk">pensions@cambridgeshire.gov.uk</a>	<a href="mailto:pensions@northamptonshire.gov.uk">pensions@northamptonshire.gov.uk</a>
<b>By Post</b>		
Our postal address is:	<b>Pensions Service Cambridgeshire County Council RES 1103 Shire Hall Cambridge CB3 0AP</b>	<b>Pensions Service Northamptonshire County Council John-Dryden House 8-10 The Lakes Northampton NN4 7YD</b>

## 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
  - from one employer to another within the same Fund area e.g. from one District Council to another
  - 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
- 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 before your 64<sup>th</sup> birthday.
- If you re-join the LGPS the membership 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 the above website or use Section 2 of the refund claim form. 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 the Cambridgeshire or Northamptonshire Pension Fund.

## Getting Financial Advice

Any decision about your pension is an important financial decision. 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 the Cambridgeshire or Northamptonshire Pension Fund. 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 appropriate Pension Fund address above;
- Via Email to the appropriate Pension Fund 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 <http://pensions.cambridgeshire.gov.uk/> if you would prefer to use that.

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

If, having contacted your employer for an explanation first, you still believe decisions made in relation to your award are wrong you have the right to appeal by using the Internal Dispute Resolution Procedure (IDRP).

There are three formal stages to the IDRP:

- **Stage 1** is carried out by the person your employer has indicated in your award letter;
- **Stage 2 is carried out by the Head of Pensions - LGSS at Cambridgeshire and Northamptonshire Pension Funds.**
- The final stage involves referral to the **Pensions Ombudsman**. He will not take cases until they have been through both stages of the formal IDRP process.

**How, and when, should I start Stage 1 of the IDRP?**

Please contact the person named in your letter using the contact details given and ask for a full guide to the IDRP; this will explain the process in detail, including what happens if you are unhappy with the Stage 1 IDRP decision.

As mentioned in the letter explaining your award, a Stage 1 IDRP application must normally be received within 6 months of the date of that letter, although in exceptional circumstances consideration may be given to a later application.

**Are there any other IDRP time limits that I should be aware of?**

<b>Your situation</b>	<b>Time Limit</b>
You have received a Stage 1 decision, but you are not satisfied.	You have up to 6 months from the date of the Stage 1 decision to submit a Stage 2 application
You made a Stage 1 application with all necessary information but after 3 months you have not received either a decision or an interim reply.	You have up to 9 months from the date of your Stage 1 application to submit a Stage 2 application.
You received an interim reply to your Stage 1 application within 2 months and this promised a decision by a specified date but, one month after the specified date, this has not been received.	You have up to 7 months from the date by which you were promised a decision to submit a Stage 2 application.
You have received a Stage 2 decision, but you are not satisfied.	You have up to 3 years from the date of the original letter explaining your award to submit an application to the Pensions Ombudsman
You made a Stage 2 application but, but after 2 months you have not received either a decision or an interim reply.	You have up to 3 years from the date of the original letter explaining your award to submit an application to the Pensions Ombudsman.
You received an interim reply to your Stage 2 application within 2 months and this promised a decision by a specified date, but this has not been received by that date.	You have up to 3 years from the date of the original letter explaining your award to submit an application to the Pensions Ombudsman.

### **Can I get help to resolve my dispute?**

The Pensions Advisory Service (TPAS) can provide free advice and information to explain your rights and responsibilities. To get information or guidance, you can look at their website [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk) or contact TPAS by phone, post, email or fax.

The Pensions Ombudsman will normally expect you to have asked TPAS for help before submitting an application to him.

The TPAS **Helpline phone number** is 0845 6012923 (local call rate)

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

Outside of these times, you can leave your number and someone will phone back later.

You can write to:

TPAS  
11 Belgrave Road  
London  
SW1V 1RB

Email: [enquiries@pensionsadvisoryservice.org.uk](mailto:enquiries@pensionsadvisoryservice.org.uk)

Fax: 020 7592 7000