

# Transfer in time limits

## Introduction

This factsheet supplements the Welcome letter, which we recently sent you.

If you hold other pension benefits, you may be able to transfer these to your current pension benefits. You may have other pension benefits because you paid into the LGPS (England & Wales) for an earlier period of membership. Additionally, you also may have other pension benefits because you paid into a different pension scheme. If you want to investigate a transfer, you need to provide the details on the Member Enrolment form (available on our website) as soon as possible.

Please be aware that there are time-limits. The purpose of this factsheet is to provide an overview of those limits.

This factsheet does not apply where the current membership started before 1 April 2014.

## Time limits

Please see the Glossary section for more information about the terms shown in bold.

Details of the other pension benefits that you have -	Right to transfer to current LGPS membership (with relevant time- limit)	Comments
<b>Deferred benefits</b> in the LGPS (England & Wales) for membership that ended before 1 April 2014.	<p>If you have not had a <b>disqualifying break</b>, you may be able to decide whether the transfer buys <b>final-salary benefits</b> or <b>CARE benefits</b>. If you have had a <b>disqualifying break</b>, the transfer will buy <b>CARE benefits</b>. Alternatively, you can decide to leave the deferred benefits separate.</p> <p>If you wish to transfer your deferred benefits, you must make your election within 12-months of re- joining.</p> <p>Your employer may agree to extend the deadline. You should check with your employer as to their policy on this matter. However, under no circumstances can an election to purchase <b>final-salary benefits</b> be accepted after the 12-month deadline.</p>	
<b>Deferred benefits</b> in the LGPS (England & Wales) for membership that ended between 1 April 2014 and 10 April 2015 (inclusive)	We will automatically transfer the deferred benefits to your current benefits. If you want to keep the deferred benefits separate, you must make your election within 12 months of re-joining.	

	Your employer may agree to extend the deadline. You should check with your employer as to their policy on this matter.	
<p><b>Deferred benefits</b> in the LGPS (England &amp; Wales) for membership that ended on or after 11 April 2015.</p> <p>The deferred benefit was not awarded because you elected to opt out.</p>	<p>We will automatically transfer the deferred benefits to your current benefits. If you want to keep the deferred benefits separate, you must make your election within 12 months of re-joining.</p> <p>Your employer may agree to extend the deadline. You should check with your employer as to their policy on this matter.</p>	
<p><b>Deferred benefits</b> in the LGPS (England &amp; Wales) for membership that ended on or after 11 April 2015.</p> <p>The deferred benefit was awarded because you elected to opt out.</p>	You may not transfer the deferred benefit to any other period of membership in the LGPS (England & Wales) that starts after the opt-out election took effect.	
<p>Upon previously leaving the LGPS (England &amp; Wales), you did not become entitled to <b>deferred benefits</b>. Instead, you became entitled to a refund (which has yet to be paid).</p>	The previous benefits must be transferred to your current benefits.	If you left the LGPS on or after 1 April 2014 and it has been 5 years or more before re-joining, normally, the benefits will not be transferred, and you will receive a refund (minus tax charges).
<p>Pension benefits in a different UK tax-registered pension scheme.</p> <p>The other pension scheme does not participate in <b>Club arrangements</b>.</p>	<p>You must give the election to transfer before the expiry of 12 months beginning with the date on which you first joined the LGPS in your employment. Alternatively, you can leave your benefits in the other scheme.</p> <p>Your employer (with the LGPS Fund's consent) may agree to extend the deadline. You should check with your employer as to their policy on this matter.</p>	You cannot transfer in benefits that are attributable to a <b>pension credit</b> .
<p>Pension benefits in a different UK tax-registered pension scheme.</p> <p>The other pension scheme does participate in <b>Club arrangements</b>.</p>	You must give the election to transfer before the expiry of 12 months beginning with the date on which you first joined the LGPS in your employment. Alternatively, you can leave your benefits in the other scheme.	Subject to certain conditions, the transfer may be calculated under <b>Club arrangements</b> . As part of those conditions, there are specific <b>Club time-limits</b> , which cannot be

	Your employer (with the LGPS Fund's consent) may agree to extend the deadline. You should check with your employer as to their policy on this matter.	extended. If we receive the election after the <b>Club time-limit</b> but within the normal 12-month deadline (which may be extended), we would calculate the transfer under the standard arrangements.  You cannot transfer in benefits that are attributable to a <b>pension credit</b> .
Pension benefits under a European Pensions Institution.	You must give the election to transfer before the expiry of 12 months beginning with the date on which you first joined the LGPS in your employment. Alternatively, you can leave your benefits in the other scheme.  Your employer (with the LGPS Fund's consent) may agree to extend the deadline. You should check with your employer as to their policy on this matter.	You cannot transfer in benefits that are attributable to a <b>pension credit</b> .

## Glossary

CARE benefits	Where the transfer buys CARE benefits, the transfer will buy a fixed amount of annual pension.
Club arrangements	The LGPS participates in the Club.  The Club offers those who move between Club schemes the opportunity to transfer pension benefits on special terms.  There are specific conditions which must be satisfied for a transfer to be calculated on such special terms.  You can access more information about the Club from - <a href="http://www.lgpsregs.org/landscape/othergov.php">http://www.lgpsregs.org/landscape/othergov.php</a> then click on 'Public sector transfer club'.
Club time-limits	The member must arrange for an election to proceed for a Club transfer to be received in writing to the receiving scheme within 12 months of becoming eligible to join, or, subject to (i) below, re-join the scheme.  Elections for Club transfers cannot be accepted where –  (i) The member resigns from employment and re-joins the same scheme within 6 months, except during any period after re-joining which falls within 12 months of first becoming eligible to join the scheme;

	<ul style="list-style-type: none"> <li>(ii) The member opts out of membership of the scheme and re-joins the same scheme, except during any period after re-joining which falls within 12 months of first becoming eligible to join the scheme; or</li> <li>(iii) The member has joined the scheme from another Club scheme as a consequence of a compulsory transfer of employment, or of pension scheme.</li> </ul>
Deferred benefits	Deferred benefits are, simply, retirement benefits for your previous period of membership in the LGPS (England & Wales) to which you will become entitled to payment at a later date. These benefits may relate to membership built up in this LGPS Fund or in any other LGPS fund in England or Wales. Upon leaving, the relevant LGPS fund will have written to you telling you all about your deferred benefits.
Disqualifying break	A continuous break lasting more than 5 years during which you did not build up membership in any public service pension scheme.
Final-salary benefits	Where the transfer purchases final-salary benefits, the transfer will purchase membership. The benefits in respect of this membership will be calculated using the final pay. Normally, the final pay is the pensionable pay earned over the year ending when you next leave the LGPS. If you work part-time, the final pay is the full-time equivalent.
Pension credit	<p>A pension credit is a share of an ex-spouses or ex-civil partner's pension benefits, as awarded by a Court under a Pension Sharing Order, or by a qualifying agreement in Scotland, following a divorce or a dissolution of a civil partnership.</p> <p>You are unable to transfer in benefits that are directly or indirectly attributable to a pension credit.</p>

### **Notes on the deadlines**

The deadlines shown in the above table are measured against when we receive the election form; they are not measured against when we receive the Member Enrolment form. Therefore, you need to complete the Member Enrolment form as soon as possible.

The table sets out that, in certain scenarios, the employer (and in some situations with the LGPS Fund's consent) may extend the 12-month deadline. You should note that employers will only tend to do so in exceptional circumstances.

### **Next steps**

If you have other pension benefits, you need to tell us on the Member Enrolment form.

If you have other benefits in the LGPS (England & Wales), irrespective of whether they will be automatically transferred or they can't be transferred, you must still provide the details on the Member Enrolment form.

Where you want to investigate a transfer-in from a different scheme or you have other benefits in the LGPS (England & Wales) that can (or will) be transferred, we will then provide further information (including confirmation of the time-limit that applies in your case) and an election form (if applicable).

This sheet is for general use and cannot cover every personal circumstance as its contents are based on our understanding of the legislation and events at the time. In the event of any dispute over your pension benefits, the appropriate legislation will prevail as this sheet does not confer any contractual or statutory rights and is provided for information purposes only.