Buckinghamshire Council
Buckinghamshire Pension Fund

Local Government Pension Scheme

LGPS Membership
Guidance Notes & Form

This form can be used to tell us about previous Local Government Pension Scheme (LGPS) service currently held in other funds. We will use this form to update your service history, and to investigate any possible transfer of LGPS benefits.

Please note: This form is not suitable for making a request to transfer other pension arrangements into your LGPS pension. If you wish to investigate transferring a non-LGPS pension, see our transfer webpage for more information.

If you have been in your current employment for over 12 months, and your previous LGPS pension ended before 1 April 2014, you will require your employer's permission to investigate the transfer.

I've already drawn my previous pension; do I still need to complete this form?
Yes. We need to know about any previous LGPS service you have, even if you have already taken your pension, transferred your benefits elsewhere or are not interested in transferring. This is because previous LGPS membership can affect how we treat a transfer of LGPS benefits and may also impact your future pension benefits. Further information is available on our combining LGPS accounts webpage. If you have deferred pension benefits that you don't want to transfer into your Buckinghamshire pension account, you will have the opportunity to elect to keep these separate.

How do LGPS transfers work?
The process of combining LGPS pension benefits from other funds is called an 'interfund adjustment'. An interfund adjustment is dealt with differently to other types of transfers. Once we receive your completed form, we'll write to your previous pension fund and ask them for information about your earlier pensions. This will allow us to perform calculations to assess what your earlier pension benefits would be worth if they were combined with your Buckinghamshire pension benefits, compared with the value if they remained separate. We will then write to you, and you will have a time limit to decide whether you wish to combine your pension benefits or keep them separate. The only time that we transfer pension benefits automatically without writing to someone, is when a member's previous service is held as a 'deferred refund' and their earlier membership is less than 2 years in total.

It's your decision.
Our letter will tell you all the things you need to think about to make a decision that is right for you. Although we cannot advise you what to do, if you have any questions about anything contained in the letter, feel free to get in touch. You should of course, seek support from an independent financial adviser where appropriate.

Have you registered for 'My Pension Online'?
'My Pension Online' is our self-service portal, allowing you to view your pension record, as well as change and update your personal information. When we write to you about transferring any previous pension, we will publish the letter on your 'My Pension Online' account, and send you a notification email, advising you that it is ready to view. You can register for 'My Pension Online' as soon as we have received your starter details from your employer and set your record up. We recommend that you use a personal email address when registering. If you have any problems accessing your online account, please email: mypensiononline@buckinghamshire.gov.uk

What happens if I don't reply?
If you don't reply and your previous pension ended before 1 April 2014, your pension benefits will remain separate, and you will not be able to investigate the transfer again for the same employment. If your previous pension ended after 31 March 2014 and you do not reply, your earlier pension benefits will be combined with your Buckinghamshire pension benefits under the Scheme Regulations.

Important: If your previous pension started before 1 April 2014, you should be aware that it is not always beneficial to combine your pension benefits. That is why it's very important that you take the time to understand your options and reply to our letter within the timescale.

How long will the transfer take to complete?
We will try to complete the process as quickly as possible, but it may take some time. This is due in part to the nature of the process itself, but also because we receive a high number of requests. However, you should bear in mind that if you decide to proceed with the interfund adjustment, the delay will not impact adversely on your pension benefits.

What if I have a previous AVC fund?
If you have previously paid into an AVC fund, you should use the appropriate space on the form to inform us about this. We will include your options regarding your AVC fund when we write to you about combining your pension benefits.

You can send your completed form and any supporting documents to us by:
Uploading them to: 'My Pension Online'
Emailing them to: pensions@buckinghamshire.gov.uk
Posting them to: Pensions & Investments Team, Buckinghamshire Council, Walton Street Offices, Aylesbury, HP20 1UD

If you have any questions, contact us using the details above or phone our helpline:
01296 383 755 (Open Monday – Thursday 9am-5.30pm & Friday 9am-5pm)

Buckinghamshire Council
Buckinghamshire Pension Fund

Local Government Pension Scheme
LGPS Membership Form

This form can be used to tell us about any previous LGPS membership. Under the Regulations, we will use the information on this form to investigate a transfer of previous LGPS benefits (interfund adjustment). To begin the process, you should:

- Read the attached guidance notes
- Complete the form fully and accurately
- Return the form to the Pensions & Investments Team, along with a copy of your date of birth verification document (passport/birth certificate)

There is space on the form for you to add up to three previous pension funds but if you have more, you should continue onto another form.

If you are not completing this form electronically, please ensure you write clearly. If this form is illegible or completed incorrectly it will be considered invalid and we will ask you to complete a new one. **Please ensure you provide a personal email address where possible.**

Your personal details

Full name	
Date of birth (DD/MM/YY)	
National Insurance number:	
Address:	
Email address:	
Name of current employer:	
Date joined current employer:	
Payroll number (if known):	

Details of previous LGPS membership

Employment 1

Name of pension fund	
Address	

Date started employment		Date left employment	

When you left this scheme did you (tick one)

Take a refund ☐ Draw a pension ☐ Transfer benefits ☐ Defer your pension ☐

Employment 2

Name of pension fund	
Address	

Date started employment		Date left employment	

When you left this scheme did you (tick one)

Take a refund ☐ Draw a pension ☐ Transfer benefits ☐ Defer your pension ☐

Employment 3

Name of pension fund	
Address	

Date started employment		Date left employment	

When you left this scheme did you (tick one)

Take a refund ☐ Draw a pension ☐ Transfer benefits ☐ Defer your pension ☐

Details of any AVC funds

Please only complete this section if you hold an AVC fund.

Name of AVC provider	
Address	

Date started paying AVCs		Date stopped paying AVCs	

Type of AVC plan (tick one)

LGPS AVC plan ☐ Free-standing AVC plan ☐

Declaration

I hereby confirm that I have completed this form accurately to the best of my knowledge.
A digital signature is acceptable as long as it is an actual signature and not just a printed name.

Signed:		Date:	

Please upload your completed forms, along with any supporting documents, to 'My Pension Online' or email them to: pensions@buckinghamshire.gov.uk