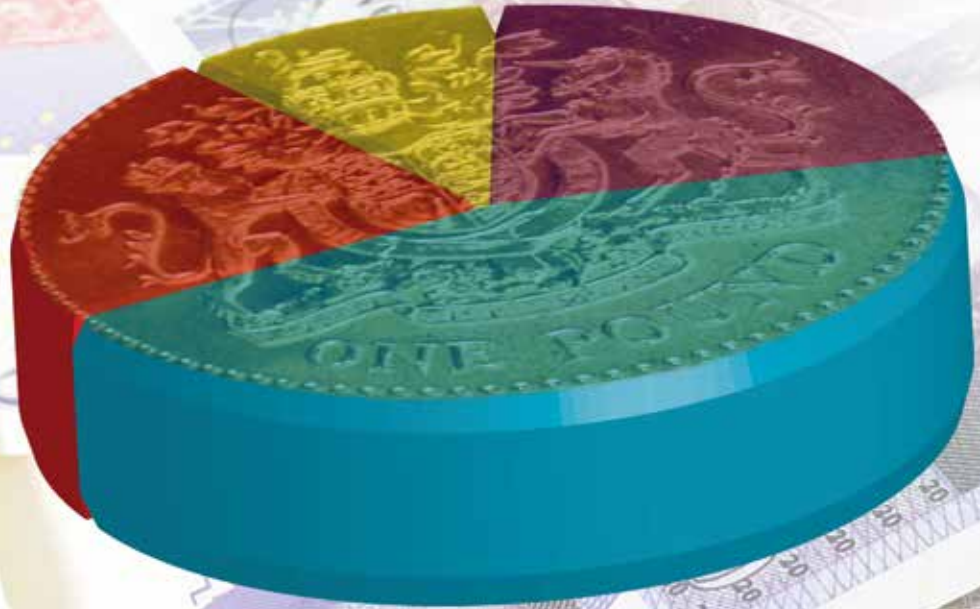




SOUTH YORKSHIRE
PENSIONS AUTHORITY



a guide to the...

Local Government Pension Scheme

Pension Sharing



www.sypensions.org.uk

Authorised and regulated by the Financial Conduct Authority



This booklet tells you about your benefits under the Local Government Pension Scheme (LGPS) for Pension Credit members with an effective date on or after 1st April 2014.

This guide cannot cover every personal circumstance.

This booklet is for general use and cannot cover every personal circumstance. In the event of any dispute over pension benefits, the appropriate legislation will prevail as this booklet does not confer any contractual or statutory rights and is provided for information purposes only.

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1 Introduction To The LGPS

You have been sent this booklet because you have decided to leave your Pension Credit in the Local Government Pension Scheme (LGPS).

It will answer most if not all your questions about your benefits, but if you do need further information or help regarding your benefits see Section 10 for contact details.

2 Your Pension Credit

How it works

The net Cash Equivalent Value (CEV) of your ex-spouse's accrued pension rights allocated to you under a Pension Sharing Order provides you with a LGPS Pension Credit. This is made up of an annual pension.

SYPA should have given you details about the value of the pension provided by the CEV.

Inflation-proofing

Your pension credit is fully inflation-proofed both before and after it has been brought into payment.

The increases are made in line with the standard cost of living.

3 When Is It Payable

Normal pension age

Your benefits are due for payment at your normal pension age. However reduced benefits can be paid from age 55 onwards if you elect to receive them.

[continues overleaf >>](#)

Normal Pension Age

Normal Pension Age is linked to your State Pension Age for benefits built up from April 2014 (but with a minimum of age 65) and is the age at which you can take the pension you have built up in full. If you choose to take your pension before your **Normal Pension Age** it will be reduced, as it's being paid earlier. If you take it later than your **Normal Pension Age** it's increased because it's being paid later. You must draw your benefits in the LGPS before your 75th birthday.

Remember that your State Pension Age may change in the future and this would also change your **Normal Pension Age** in the LGPS for benefits awarded after 31st March 2014.

Due to serious ill-health

In the case of serious ill health, that is an illness that gives rise to life expectancy of less than one year, a pension would be paid as a one-off payment equal to 5 years' pension payments.

To apply for early payment on these grounds you should contact SYPA, who will then refer your case to an independent registered medical practitioner.

4 If Your Partnership Status Changes

Generally speaking, a Pension Credit you have been awarded is personal to you and once in payment is payable for life.

However, if you re-marry or re-register a civil partnership that later ends in divorce or dissolution, your benefits may be permanently affected as they could become subject to pension sharing.



5 Death Benefits



Death grant

A death grant would only be payable if, when you die:

- your pension has not yet been brought into payment. A lump sum death grant equal to three times your annual pension, including inflation-proofing would be payable; or
- your pension has come into payment and you have been receiving it for less than 5 years, there would be a death grant equal to 5 years' pension less all payments already made.

SYPA have the discretion to pay the death grant to any beneficiaries you have nominated, if you have a valid nomination in force, or to your estate.

A nomination form can be found in the back of this booklet. If you do complete it please remember to review it from time to time. Further nominations forms can be obtained from SYPA: see Section 10.

Survivors' benefits

The Pension Credit is your personal benefit with no survivors' benefits attached.

There is no provision for a survivors' pension should you later marry or register a civil partnership. Children's pensions remain linked to your ex-spouse's benefits and are unaffected by the pension sharing.

6 Can The Pension Credit Be Added To Other LGPS Membership

Your Pension Credit cannot be added to any current or future LGPS membership you earn in your own right.

This is because the pension rights you build up whilst paying into the LGPS provide benefits:

- based on your membership and earnings.
- for your dependants' if you die.

7 Can The Pension Credit Be Transferred To Another Scheme

A photograph of a form titled 'Form 20: Cash Equivalent Transfer Value Calculation Request for LGPS Pension Credit'. The form is a grid with various sections for providing personal and pension details, including name, address, and pension information.

Although you have decided to leave your Pension Credit in the LGPS you may wish to transfer it to another scheme at a later date.

You can do this at any time up to one year before your normal pension age so, if you decide later that you would like a transfer to another scheme to be investigated, complete the transfer request form that you will find at the back of this book. Once completed the form should be sent to SYPA.

8 Changes In Circumstances

If you change your name/address/email address it is important to keep SYPA informed. You can amend your details:

- by completing and returning the Address/Email/ Name Change form which you will find at the end of this booklet.
- online, if you have registered with **mupension** (see Section 9 below for more details).
- over the telephone, if you have registered for the Pension Password Service (PPS). To register for the PPS or amend your password, just ask SYPA for a Form 20.

Please remember to quote your National Insurance number when you contact us.



9 mupension

mupension is a secure interactive service which allows you (after registration and through a secure login) to:

- access your pension account online.
- access and update personal details online.
- check monthly pension payments.
- make elections and request information.
- contact us direct with a query.

To view a demo of this facility please visit our website at www.sypensions.org.uk To register, choose *request a password*. A password will be created and sent to your home address within 5 working days.

10 Pensions Advisory Service

How can I get more information?

If you need any further help or advice with anything contained in this booklet, please contact SYPA Headquarters or one of the District Offices.

The Headquarters and District Offices are open for personal visits 9.00am to 5.00pm Monday to Thursday and 9.00am to 4.30pm on Fridays. Personal visits outside these times are possible with prior arrangement with Headquarters' staff or the Pensions Services Manager concerned.

In addition, a comprehensive advisory service on pension matters is provided by the Authority at the following District Offices. Appointments can be made by telephoning the numbers shown.



SYPA Headquarters

• 18 Regent Street, Barnsley. S70 2HG Telephone: 01226 772923

District Offices

• Barnsley

Westgate Plaza 1,
Westgate,
Barnsley. S70 2DR
Telephone: 01226 773161

• Rotherham

Riverside House,
Main Street,
Rotherham. S60 1AE
Telephone: 01709 823740

• Doncaster

Civic Office, Waterdale,
Doncaster. DN1 3BU
Telephone: 01302 737181

• Sheffield

Howden House, 1 Union Street,
Sheffield. S1 2SH
Telephone: 0114 273 5133

11 Service Standards

South Yorkshire Pensions Authority does not have a specific Customer Charter for Pension Credit members. The current member charter does however, include standards of service you can expect in relation to your Pension Credit in the LGPS as set out below.

- **general enquiries:** General enquiries from you or a third party representative will be dealt with within 5 working days of receipt.
- **transfers out:** If you wish to transfer your pension credit rights out of the South Yorkshire Fund we will provide details to you and/or your new pension provider within 5 working days of receipt of the necessary documentation.

If you then decide to proceed with the transfer we will pay the money to your new pension provider within 5 working days of receipt of your signed election and your new provider's request for the money.



12 What To Do If You Are Unhappy With Our Service

Whilst we always try to do things accurately and on time, we recognise that things can, and sometimes do, go wrong. If you feel that we have let you down, or failed to live up to your expectations, then there are several things you can do.

Initially, you should speak to the Team Manager or Pensions Services Manager of the relevant service group you have been dealing with. They will be able to deal with your problem and put things right if they can or reach an amicable solution with you.

If no solution has been found and you wish to make a formal complaint then you should write to or e-mail our Complaints Officer, Ian Baker (ibaker@sypa.org.uk).

You can reach any of the Regent Street staff through the general enquiries telephone number on 01226 772923. The Pensions Services Managers can be reached on the Advisory Service numbers listed on page 8.

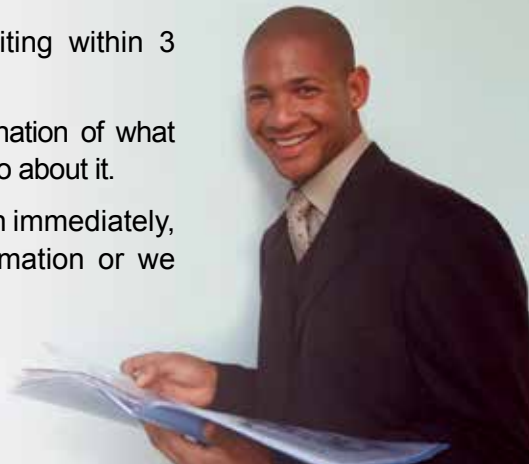
If you make a formal complaint

If you make a formal complaint we will:

- respond to your complaint in writing within 3 working days of its receipt.
- endeavour to give you a full explanation of what went wrong, why, and what we will do about it.

If we cannot give you a full explanation immediately, either because we need more information or we have to investigate further, we will:

- tell you so within 3 working days of receipt of your complaint.



Cash Equivalent Transfer Value Calculation Request for LGPS Pension Credit



SOUTH YORKSHIRE
PENSIONS AUTHORITY

Form 19 July 2009 Potential Transfer of Rights to Another Pension Scheme

Please complete this form in **BLOCK CAPITALS** using **BLACK INK**

SECTION 1 Personal Details PLEASE COMPLETE ALL OF THIS SECTION

National Insurance Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Title	<input type="text"/>
Surname	<input type="text"/>					Forename(s)	<input type="text"/>				
Home Address	<input type="text"/>										
	<input type="text"/>					Post Code	<input type="text"/>				
Date of Birth	<input type="text"/>					Home Tel. No.	<input type="text"/>				
Mobile Tel. No.	<input type="text"/>					E-mail Address	<input type="text"/>				

SECTION 2 New Scheme Details

The new scheme to which you may wish to transfer your Pension Credit rights (see note 1 overleaf). NB: The new scheme must be a qualifying arrangement (see note 2 overleaf)

Name:	<input type="text"/>
Address:	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

A person who we can contact in respect of the potential transfer of your accrued LGPS Pension Credit rights.

Name or title:	<input type="text"/>		
Business address:	<input type="text"/>		
Tel No:	<input type="text"/>	Fax No:	<input type="text"/>
Email address:	<input type="text"/>		

Your Scheme or policy number in the new scheme (see note 3 overleaf)

<input type="text"/>

Date you joined or are likely to join the new scheme.

<input type="text"/>

Type of scheme (see note 4 overleaf)

Is the scheme contracted out of SERPS?
Type of scheme: <input type="text"/>

If your new scheme is an occupational one, give employer details.

Employer:	<input type="text"/>
Address:	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

Signed	<input type="text"/>	Date	<input type="text"/>
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PLEASE RETURN THIS COMPLETED FORM TO SYPA WITHOUT DELAY.

Please read notes overleaf >>

NOTES

1. The name and address of the new scheme to which you may wish to transfer your accrued Pension Credit rights can be obtained from the manager or provider of the new pension scheme. On contacting your new scheme you should make them aware that the benefits you wish to transfer from SYPA are the result of a Pension Credit.
2. A qualifying scheme is:
 - a) an occupational pension scheme (other than the Local Government Pension Scheme).
 - b) an appropriate Personal Pension Scheme.
 - c) a section 32 Buy Out Bond.
 - d) a New Style Self-Employed Pension Arrangement.
 - e) a Qualifying Recognise Overseas Pension Scheme (CROPS).
3. The scheme or policy number in the new scheme can be obtained from the manager or provider of the new pension scheme.
4. Confirmation of whether the new scheme is contracted-out of the State Earnings Related Pension Scheme (SERPS) and details of what type of scheme it is can be obtained from the manager or provider of the new pension scheme. The type of scheme could, for example, be a personal pension scheme, a self-employed pension arrangement, a Section 32 Bond, an occupational Group Personal Pension Scheme, an occupational money purchase scheme, an occupational defined benefit (final salary) scheme, a small self administered pension scheme etc.
5. The completed form should be returned to:

South Yorkshire Pensions Authority
18 Regent Street
Barnsley
South Yorkshire.
S70 2HG
6. Data Protection: The information supplied by you on this form will be processed strictly for the purposes of pensions administration in accordance with relevant legislation.

DATA PROTECTION

The information you provide on this form will be processed on a database, strictly for the purposes of pensions administration in accordance with relevant legislation.

Authorised and regulated by the Financial Services Authority

Address/Email/Name Change Form



SOUTH YORKSHIRE
PENSIONS AUTHORITY

Local Government Pension Scheme Regulations Pensions Credit

Please complete this form in **BLOCK CAPITALS** using **BLACK INK**

My local government pension credit is currently preserved in the South Yorkshire Pension Fund.
Please note my change of address/email address/name in your records as follows:

National Insurance Number

Surname

Forename(s)

Maiden Name

Date of Birth

Old Home
Address

New Home
Address

Old Email
Address

New Email
Address

Signature

Date

Please return the completed form to:
South Yorkshire Pensions Authority · 18 Regent Street · Barnsley S70 2HG

DATA PROTECTION

The information you provide on this form will be processed on a database, strictly for the purposes of pensions administration in accordance with relevant legislation.

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Issued by:

South Yorkshire Pensions Authority,
18 Regent Street, Barnsley. S70 2HG

Telephone: 01226 772923

Fax: 01226 772938

E-mail: admin@sypa.org.uk

Web: www.sypensions.org.uk

Text: 07786 204697

(always quote your National Insurance number and subject)

You can also follow us on Facebook,
Twitter and YouTube



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www.twitter.com/sypensions

www.youtube.com/sypensions



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