



SOUTH YORKSHIRE  
PENSIONS AUTHORITY



a guide to the...

Local Government Pension Scheme

# Retirement Benefits



[www.sypensions.org.uk](http://www.sypensions.org.uk)

Authorised and regulated by the Financial Conduct Authority



These notes tell you about your benefits under the Local Government Pension Scheme (LGPS). After reading these notes, please fill in the Retirement Benefits Form and Declaration Form which you can find at the end of this booklet.

Once you have completed the forms you can either send them or take them, together with your birth certificate and any other documents which are required, to any of our offices listed on page 14.

**YOUR BENEFITS CANNOT BE PAID WITHOUT THEM.**

*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 Your Retirement Benefits

### What you will get and how benefits are calculated

Your Local Government Pension Scheme (LGPS) benefits are made up of an annual pension with the option to exchange part of your pension for a tax free lump sum. If you joined the LGPS before 1<sup>st</sup> April 2008 your standard benefit package will include an automatic tax free lump sum.

How your benefits are calculated will be determined by your scheme membership. You will get a letter and statement from SYPA, showing how your benefits have been worked out. However the calculations are shown below:

#### MEMBERSHIP **BEFORE** 1<sup>st</sup> April 2008

Final Pensionable Pay x 1/80 x Reckonable Membership = **Annual Pension**

Annual Pension x 3 = **Tax Free Lump Sum**

#### MEMBERSHIP **BETWEEN** 1<sup>st</sup> April 2008 - 31<sup>st</sup> March 2014

Final Pensionable Pay x 1/60 x Reckonable Membership = **Annual Pension**

#### MEMBERSHIP **AFTER** 31<sup>st</sup> March 2014

For each year you are in the scheme (known as a 'scheme year') you receive a pension equal to 1/49 of your pensionable pay in each scheme year.

*Inflation increases are added year on year to ensure that your pension account keeps up with the cost of living*

**The amounts calculated for the different periods of membership are added together and then paid as ONE pension.**

But there are many adjustments that can affect these benefits. They include things like:

- increases in membership to compensate for ill-health retirement.
- reductions to benefits if paid before Normal Pension Age.
- reductions to benefits due to pension sharing on divorce.

There are many other things that can affect the benefits so the formula's should only be used as a rough guide.

## Exchanging pension for lump sum

You will be able to exchange some of your pension to receive a tax free lump sum. For each £1 of annual pension given up, you will receive a lump sum of £12. Up to 25% of the capital value of your pension benefits can be taken in the form of a lump sum, (providing this does not exceed £312,500 less the value of any other pension rights you have in payment).

Any reduction to your own pension will not affect any dependants' benefits which may become payable in the future.

We strongly urge you to discuss your options with SYPA staff before you make a final decision. Whatever you decide to do you should complete Section 2 of the Retirement Benefits Form, which is at the back of this booklet.

**Please note this option will not suit everyone and you may wish to take Independent Financial Advice.**

## How your benefits are paid

Depending when you retire, your first pension payment may be for a whole or part of a month. All following payments of one-twelfth of your annual pension will be paid, in arrears, on the last banking day of each calendar month.

Pension payments are made by direct credit into one of the following:

- a Bank account.
- a Building Society account.

Any lump sum payment due will be paid into the same account as you choose for your pension unless you request otherwise.

You should indicate your preferred method of payment by completing Section 3 of the Retirement Benefits Form. It is vital that this is completed clearly and accurately.

Please check with your own bank or building society if you are unsure about the banking information required.

## Pension payments can only be made into an account of which you are the sole or joint holder.

Most foreign banks will accept direct payment of pensions (contact SYPA to confirm if your bank is one of them). If you would like your pension paid abroad, do not complete Section 3 of the form. Contact SYPA for a special bank form.

## Payslips

After producing your first payslip our payroll system will normally only produce a payslip if your monthly net amount varies by more than £5 from the previous month.

You will receive a P60 in April which we are required, by law, to issue for each Tax Year. You should keep this safe because, although duplicate P60's can be issued, a charge of £5 + VAT will be made for each duplicate provided. In addition you may need it to provide evidence of your income if you are claiming benefits.

## How long your pension will be paid

Once we start paying your pension, it will continue for life but may be reduced or suspended if you become re-employed (see page 9).

**If you left the pension scheme after 31<sup>st</sup> March 2014** and you die before receiving your pension for 10 years, a death grant of 10 times your annual pension (annual pension amount before giving up pension for a tax free lump sum, if applicable) less all pension payments already paid, less any lump sum received as a result of giving up pension for tax free lump sum (if applicable) will be payable.

**If you left the pension scheme between 1<sup>st</sup> April 2008 - 31<sup>st</sup> March 2014** and you die before you have been receiving your pension for 10 years, a death grant of 10 times your pension less all pension payments already made to you will be payable.

**If you left the pension scheme before 1<sup>st</sup> April 2008** and you die before receiving your pension for 5 years, a death grant of 5 times your pension less all pension payments already made to you will be payable.

*If you have both pre and post 2014 membership it will be a split calculation in accordance with the above, determined by your membership.*

**NB If you die on or after age 75, no lump sum death grant can be paid.**

*Please note the death grant could be affected if you are still contributing to the pension scheme in another employment when you die.*

### Added years and additional pension

If you have previously made arrangements to increase your membership/pension by paying extra contributions, but you are retiring before completing those payments, your contract will be treated in one of three ways.

- If you are retiring through ill health you will be deemed to have paid in full and your benefits will be similarly credited in full.
- If you have been made redundant or are retiring in the interests of efficiency you will be credited with the proportion of benefits you have bought. This proportion will be based upon the period during which the extra contributions have been paid compared with the period they should have been paid.  
If you have taken out an added years contract you will be allowed to elect to complete your contract by a lump sum payment which would be offset against the extra benefits. Details will be included in the statement you get from SYPA.
- If you have voluntarily retired early you will be credited with the proportion of benefits you have bought on the same basis as above but in these circumstances you can't elect to complete your contract.

### Unreduced lump sums

If your membership ended after 31<sup>st</sup> March 1998 and you elected to continue paying extra contributions to increase your lump sum instead of having an adjustment to your membership prior to 31<sup>st</sup> March 1972, your contract will be treated in one of two ways.

- If you are retiring through ill health, you will be deemed to have paid in full and your benefits will be similarly credited in full; or otherwise
- you will be credited with the proportion of the benefits being bought. This proportion will be based upon the period during which the extra contributions have been paid compared to the period they should have been paid. The membership relating to the unpaid proportion of benefits being bought will be subject to a small reduction, but it will then provide a lump sum without further reduction.

**If your membership ended before 1<sup>st</sup> April 1998, your lump sum will be reduced in respect of the benefits not bought.**

## AVC Scheme

If you have made contributions to the South Yorkshire AVC Scheme, your fund can be used in several ways:

- the value of your AVC fund can be converted into an annuity from an insurance company, bank or building society for payment at the same time as your LGPS benefits or you can choose to delay payment until any time up to the eve of your 75<sup>th</sup> birthday.
- you may be able to use your AVC fund to buy extra pension from the LGPS.
- if you commenced paying AVCs before 1<sup>st</sup> April 2014 and you draw your AVCs at the same time as your LGPS pension, you can choose to take up to 100% of your accumulated fund as tax free lump sum, provided when added to your scheme lump sum it does not exceed 25% of the overall value of your benefits, (up to a maximum of £312,500 less the value of any other pension rights you have in payment). If you decide to draw your AVC later, you can have up to 25% of your AVC fund as a lump sum.
- if you commenced paying AVCs after 31<sup>st</sup> March 2014 you can choose to take up to 25% of your accumulated fund as tax free lump sum, provided when added to your scheme lump sum it does not exceed 25% of the overall value of your benefits.

### When your pension will be increased

To protect your pension against inflation it is increased from the first Monday after 5<sup>th</sup> April each year providing you are aged 55 or over on the increase date, or you are retiring through ill health.

### How much the increase will be

Your LGPS pension is increased annually in line with the rise in the Consumer Price Index (CPI), in accordance with the Pensions Increase Act 1971. Although pensions are increased in April, they are based on the previous September's inflation figure.

Details of the increase will be published in your Retirement Insight newsletter. If you have been left less than one year, when the increase is due, you may not get the full percentage increase to your pension.



## 4 How Your Guaranteed Minimum Pension Affects Cost of Living Increases

If you are under State Retirement Age the LGPS will pay you the cost of living increase in full. The Guaranteed Minimum Pension (GMP) only affects cost of living increases once you reach State Retirement Age.

### What a GMP is

As a member of the LGPS you were contracted out of the State Earnings Related Pension Scheme (SERPS). Because of this, from State Retirement Age, your LGPS pension must not be less than the pension you would have received by way of SERPS. This is known as a GMP.

### Have you got a GMP

SERPS started on 6<sup>th</sup> April 1978. If you have paid full rate National Insurance contributions during any LGPS membership you had between 6<sup>th</sup> April 1978 and 5<sup>th</sup> April 1997, you will have a GMP. The DWP will tell you how much it is when you reach State Retirement Age but remember the GMP is an indication of the minimum amount your LGPS pension must be, it is not an extra payment.

### How your GMP affects your increases

From State Retirement Age the DWP pays the full cost of living increase on your GMP earned to 5<sup>th</sup> April 1988 and part of it on your GMP earned from 6<sup>th</sup> April 1988 if that annual increase is more than 3%. So from State Retirement Age:

- the DWP pays your increase on your GMP except the first 3% on that part earned after 5<sup>th</sup> April 1988.
- the LGPS pays your increase on your pension after deducting your GMP plus the first 3% on your GMP earned after 5<sup>th</sup> April 1988.

The DWP pays your increase on your GMP with your State pension unless:

- you are a woman who has paid reduced National Insurance contributions and not entitled to a State pension; or
- you have chosen not to draw your State pension; or
- you have been temporarily stopped from getting your State pension; or

- your State pension is not big enough to pay the increase on your GMP – (DWP will tell you if this applies); or
- you have gone to live abroad in a country that does not have a ‘give and take’ policy with the UK on increasing State benefits.

If any of these points apply to you, the LGPS will pay the increase on all your pension.

## 5 National Insurance Modification

A modification is a reduction to a pension and will only apply to you if your membership:

- started before 1<sup>st</sup> April 1980; and
- ended before 1<sup>st</sup> April 1998.

Because of the LGPS’s links with the State Pension Scheme, members usually paid slightly reduced pension contributions up to 31<sup>st</sup> March 1980.

The reduction is worked out on membership between 1947 and 1980 so if you have no membership before 1<sup>st</sup> April 1980 the reduction will not apply to you.

If the reduction does apply to you it will be shown on the benefit calculations which SYPA send you when you retire. It is important to note, however, that the reduction is applied to your original pension. If you have received any cost of living increases between retirement and State Retirement Age there will be a corresponding reduction to these increases.

## 6 Re-Employment

If you were made redundant or retired in the interests of efficiency and given added years by your employer, you must tell SYPA immediately and in writing if you get a permanent, temporary or even casual job with any local authority or someone whose employees belong to the LGPS.

You must tell us even if you do not rejoin the Scheme during your new employment, as the compensation you get from those added years may have to be suspended whilst you are working and/or adjusted when you leave the new job.

**Failure to tell us you have become re-employed may result in you becoming liable for an overpayment of benefits and legal proceedings may follow.**

## 7 Income Tax

### Your lump sum is tax free.

All pension payments are classed as taxable income. Your employer will normally send your P45 to SYPA so that your tax code can be applied to your pension. If it is sent to you in error please send it to SYPA immediately. If SYPA do not get your tax code in time, you will be taxed under the PAYE system using an emergency code until a correct code is received from the Tax Office. No refunds of tax or other adjustments can be made until the Tax Office confirms your code.

Any queries regarding tax codes or matters relating to Income Tax in general should be addressed directly to the Tax Office as, unfortunately, SYPA will be unable to help.

If you need to contact the Tax Office, remember to quote your National Insurance number and also the reference 673/SY2. The Tax Office which will deal with your pension is:

HM Revenue & Customs, Pay As You Earn  
PO Box 1970, Liverpool. L75 1WX  
Telephone 0300 200 3300.

### WARNING

Some people get confused about what is classed as income when they claim State Benefits. As well as being taxable, **pensions are classed as income** and should be declared on claims for things like income support, rent rebate and housing benefits. It's better to declare pension details on all types of benefit claims as overpaid benefits **have to be paid back** when errors are found.

## 8 Health Scheme Contributions

If you are already paying contributions to Westfield, you can have your contributions deducted from your pension. Simply complete Section 5 of the Retirement Benefits Form at the end of this booklet.

If you need to claim benefit, just ask your Health Scheme for a claim form, fill it in and let them have it back. Tell them that you are a SYPA pensioner and give them your pension number which you will find on your payslip.

If you wish to join Westfield or alter your cover at a later date you should approach the scheme direct.

## 9 Dependants' Benefits

### What your dependants will get when you die

If you have scheme membership prior to 1<sup>st</sup> April 2014 survivor benefits will be calculated as follows:

#### If you are a married man when you retire, your wife will get a pension as follows:

Final Pensionable Pay x 1/160 x Reckonable Membership  
= **Annual Pension**  
**(plus pensions increase to date of death)**

#### If you are a married woman when you retire, your husband will get a pension as follows:

Final Pensionable Pay x 1/160 x Reckonable Membership from or after 6<sup>th</sup> April 1988 plus any membership prior to that which counts towards widower's benefits = **Annual Pension**  
**(plus pensions increase to date of death)**

#### If you are a registered civil partner who left the pension scheme before 1<sup>st</sup> April 2008, your partner will get a pension as follows:

Final Pensionable Pay x 1/160 x Reckonable Membership from or after 6<sup>th</sup> April 1988 = **Annual Pension**  
**(plus pensions increase to date of death)**

#### If you are a registered civil partner who left the pension scheme after 31<sup>st</sup> March 2008, your partner will get a pension as follows:

Final Pensionable Pay x 1/160 x Reckonable Membership  
= **Annual Pension**  
**(plus pensions increase to date of death)**

#### An eligible cohabiting partner, will receive a pension as follows:

Final Pensionable Pay x 1/160 x Reckonable Membership from or after 6<sup>th</sup> April 1988 plus any membership prior to that which you elected to purchase to count towards a cohabiting partner's pension  
= **Annual Pension**  
**(plus pensions increase to date of death)**

**If you have scheme membership from 1<sup>st</sup> April 2014 onwards survivor benefits will be calculated as follows:**

- 1/160<sup>th</sup> of pensionable pay in each scheme year, times the period of your membership in the scheme after 31<sup>st</sup> March 2014.
- Inflation increases are added to ensure the pension keeps up with the cost of living.

**(less any pension debit applied on account of a pension sharing order or additional pension purchased or awarded).**

*If you have both pre and post 2014 membership it will be a split calculation in accordance with the above determined by your membership.*

If you left the pension scheme before 1<sup>st</sup> April 2008, then a short term pension will be payable for the first 3 months at a higher rate than described on the previous page. At the end of the 3 months a spouses or civil partners pension will be payable in accordance with the table on page 11.

If you marry or re-marry after leaving the pension scheme, then your spouse may not be entitled to a pension or may receive a reduced one, depending on your date of entry to the LGPS.

Survivor's pensions' are payable for life.

If you leave any dependent children, an allowance may be paid for them in addition to the above benefits.

## 10 Life Certificates

A Life Certificate is a simple form that is sent to selected pensioners from time to time (if you are living abroad you will automatically receive one every year). If you receive one, you should sign it and get someone who knows you, but is not related to you, to witness your signature.

Life Certificates are used as a security measure to prevent pensions being paid for people who have died or are no longer entitled to them.

The certificates will be sent by email if we have your email address. You can provide your email address in Section 1 of the Retirement Benefits Form.



## 11 Future Enquiries, Disputes and Appeals

### Changes in circumstances

After your pension comes into payment, you may change your address or want to change your banking arrangements. If you do, you can amend your details:

- by writing to us with details of the changes.
- online, if you have registered with **mypension**.
- over the telephone, if you have registered for the Pension Password Service (PPS). To register for the PPS or amend your password, complete Section 6 of the Retirement Benefits Form.

Please remember to quote your pension number or National Insurance number when you contact us and try to give us at least three weeks' notice.

### Disputes and appeals

Appeals against any decisions made in calculating the pension and/or lump sum should be made in writing within 6 months of that decision.

If you feel that you have a dispute, a booklet describing the procedure is available from:

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

It is, however, always best to try to resolve the matter informally either by contacting SYPA if the dispute is against us or your former employer if it is against them.





## 12 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

Wing A, 5<sup>th</sup> Floor,  
Riverside House, Main Street,  
Rotherham. S60 1AE  
Telephone: 01709 823740

##### • Doncaster

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

##### • Sheffield

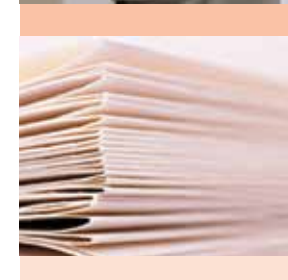
Howden House, 1 Union Street,  
Sheffield. S1 2SH  
Telephone: 0114 273 5133

## 13 Service Standards

The South Yorkshire Pensions Authority's Customer Charter for Current Members includes standards of service you can expect during your membership. The service standards which apply when you retire are set out below.

If you leave the pension scheme with an entitlement to immediate or deferred payment of your retirement benefits, when those benefits become payable we will process your retirement as follows:

- **your annual retirement pension:** we will write to you with details within 5 working days of receipt of the necessary retirement documentation. If we receive that documentation in the same month in which you retire your first pension payment will be made at the end of that month. Should we receive the documentation later, any arrears due will be paid at the end of the month along with your first full monthly pension payment.
- **your lump sum retiring allowance:** this will be processed within 5 working days of receipt of the necessary documentation.



## 14 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. They will be empowered to deal with your problem and to put things right if they can or to reach an amicable solution with you.

If no solution has been found and you wish to make a formal complaint then you should speak to, 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 14.

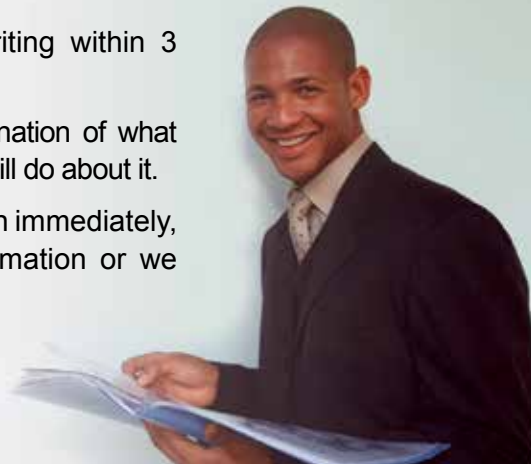
### If you make a formal complaint

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 and 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.



# Declaration Form

**Pensions Tax Regime from 6 April 2006** · Declaration of Other Pensions You Receive  
Please complete this form in **BLOCK CAPITALS** using **BLACK INK**

National Insurance Number

Surname  Forename(s)

Date of Retirement

The tax regime that applies to private pensions (that is occupational and personal pensions but not state pensions) which start from 6 April 2006 onwards sets a lifetime limit for the overall capital value of pensions you can receive without extra taxes being due.

The capital value of any pensions that you already receive when your new LGPS benefits start, including any which started before 6 April 2006, lowers the lifetime limit available for your new LGPS benefits. Any pensions you receive as a spouse or dependant of a pension scheme member are ignored.

We want to pay your new LGPS pension benefits on time and correctly. So, we need to check whether the value of any other pensions you receive will risk you going over the lifetime limit.

Usually, the value of all benefits will be well within the lifetime limit. To see if there could be a problem, we only need to look for cases where existing pensions are large. So, if you already have other pensions of at least £20,000 a year we may need to ask you for more details.

Please tick one box to show which of the following two statements is true:

**Remember to ignore any State Pensions or Spouse's or Dependants' Pensions**

**A** I will not be receiving any other private pensions, or the annual rate of all my other private pensions that I will be receiving when my new LGPS benefits become payable is **less than** £20,000 a year  Please tick if TRUE

**B** The annual rate of all my other private pensions that I will be receiving when my new LGPS benefits become payable is **at least** £20,000 a year  Please tick if TRUE

Signature

Please return the completed form along with the Retirement Benefits Form to:  
South Yorkshire Pensions Authority · 18 Regent Street · Barnsley S70 2HG  
as soon as possible.

**Failure to do so could delay your payment or impose a tax charge on your benefits.**

# Retirement Benefits Form



SOUTH YORKSHIRE  
PENSIONS AUTHORITY

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

## SECTION 1 Personal Details

National Insurance Number           Title

Surname  Forename(s)

Date of Birth  Date of Retirement

Employer  Department

Post Held  Pay Ref.

Home Address

Post Code

Home Tel. No.  Mobile Tel. No.

Email Address\*

\*By providing your email address you have registered for the email service. You will receive copies of newsletters, regular scheme news updates and general updates to the content of the website by email. You will not receive any junk emails as a result of registering for this service. Please tick the box if you do NOT want to register.

## SECTION 2 Election for converting pension rights to a tax free lump sum

Please tick (and complete where applicable) **ONE** option only

- A  I elect to increase my tax free lump sum to £
- B  I elect to increase my tax free lump sum to the maximum (25% of my crystallised benefits)
- C  I do not elect to increase my tax free lump sum
- D  I have an AVC fund and have included the AVC Retirement Election Form

## SECTION 3 Method of Payment

Please complete any necessary details in CAPITALS. All the information in this section must appear exactly as shown on your statements / bank book / cheque book. Please consult your bank or building society in case of difficulty, as putting the wrong information here means it **will take longer** for you to get your benefits.

**Payments Abroad-** If you would like your pension paid abroad **do not** complete this section. Please contact us for a special bank form.

Name of Bank or Building Society

Address of Bank/ Building Society

Name(s) of Account Holder(s)

Bank/ Building Society Sort Code       Account No.

Society Account No. (if applicable)

Continues overleaf >>

Form 5  
January 2014

## SECTION 4 Status and Dependents

(Please tick **ONE** box which describes your current status and answer **BOTH** questions about children)

### Status

Married  My spouse's full name

My spouse's date of birth  Please supply your own birth certificate, marriage certificate and your spouse's birth certificate.

Registered Civil Partner  My partner's full name

My partner's date of birth  Please supply your own birth certificate, civil partnership certificate and your partner's birth certificate.

Nominated Cohabiting Partner  Please supply your birth certificate.

Single and have never been married  Please supply your birth certificate.

Divorced/civil partnership dissolved  Please supply your own birth certificate, Decree Absolute/ Final Order.

Widow(er)/surviving civil partner  Please supply your own birth certificate and partner's death certificate.

Separated by a Court Order  Please supply your own birth certificate and separation order.

### Children

Have you any children under age 18 (or over but under 23 who are in full-time education or training)? YES  NO

If yes, name of youngest child  Date of Birth

Have you any children of any age who are incapacitated? YES  NO

If yes, name of child  Date of Birth

## SECTION 5 Health Scheme Contributions

(Please complete only if you are an **EXISTING** member of Westfield and wish to contribute by deduction from pension)

**PAID\*:** Please tick the appropriate box Weekly\*  Monthly\*  Self £  Partner £

## SECTION 6 Pension Password Service (PPS)

I wish to register for the South Yorkshire Pensions Authority PPS. I understand that having registered I will be able to check on my pension details, request personal information or change details of my bank account or home address either by telephone or by email. I understand that for security reasons I must register and set up a unique password. To register please complete this section in **CAPITAL** letters.

Mother's maiden name  Password#

**#Your password should be no more than 10 characters long. It may be made up of letters and numbers. You should not tell anyone your password.**

In future, every time you call or email us you will be asked to confirm your password, your mother's maiden name and at least two other pieces of information personal to you. When we are confident about your identity your request will be processed.

## SECTION 7 Declaration

I have read the 'Guide to LGPS Retirement Benefits' and declare that I have completed this form correctly to the best of my knowledge and belief.

Signed  Date

Please return this form and the Declaration Form, together with your own birth certificate and any documents required for Section 4, as soon as possible.

## 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 Conduct Authority





## Issued by:

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

**Telephone:** 01226 772923

**Fax:** 01226 772938

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