

Local Government Pension Scheme Pension Starter Form



As a new starter in this employment you are entitled to be a member of the Local Government Pension Scheme as long as you are employed under a contract of employment for at least 3 months. If you are either a permanent or even a temporary member of staff you will automatically have been brought into the scheme.

Please read the booklet about the scheme entitled 'Brief Guide to the Local Government Pension Scheme' that should be given to you by your Human Resources (HR) team. It contains all you need to know about the scheme and the benefits it provides for you and your family.

It is important that you complete the attached form as fully as possible before returning it to your HR team. You will shortly be issued with a statutory notice confirming entry into the scheme.

We have also included an Expression of Wish form for you to complete which enables you to nominate who the death in service lump sum goes to if you die in service.

Contact us:

Pensions Helpdesk	01772 530530
Email	Pensions.Helpdesk@lancashire.gov.uk
Website	www.lancs-pensions.org.uk
Write	Lancashire Pensions Services, PO Box 100, Preston PR1 0LD

We welcome visitors by appointment, which can be made by phone or email.

Data Protection Act

Under the Data Protection Act 1998 ('The Act') we are required to inform you that we hold information about you and to notify you of the purposes for which the information is held.

We confirm that we will use your information for the administration and management of the pension scheme and the payment of benefits in accordance with the scheme rules. In order to do so we will need to disclose your information to such professionals and other third parties that we have chosen to assist us in administration of the scheme.

In addition, from time to time, it may be necessary to process what the Act describes as 'sensitive information' about you. Should this be necessary we would either process such data at your request or we will obtain your explicit consent.



The Government Standard INVESTOR IN PEOPLE



Lancashire Pensions Services

Notes for Guidance *(please detach before returning the form)*

Welcome to the Local Government Pension Scheme.

This pension scheme is available to you because you work for Local Government within Lancashire in a capacity other than a Teacher, Youth & Community Worker, Lecturer, Police Officer, Fire-Fighter, or you work for an organisation that participates in the scheme. We have sent you this form so that you can tell us whether you want to be a member of the scheme and about any pension rights that you may have with other employers or other pension providers. You may be sent another form to complete if any of your employment details change. You are still required to complete and return this form in all cases.

Please complete the attached form or you could lose out on valuable benefits. The completed form should be returned to your HR section as soon as possible.

The Local Government Pension Scheme is a very valuable benefit and you should think very carefully before deciding whether or not to be a member. Remember, if you decide not to join the pension scheme, you are making a choice which not only will affect your pension rights, but possibly those of your spouse, civil partner, co-habiting partner or children in the event of your death. If you want further information on these benefits, please call the Pensions Helpdesk on (01772) 530530.

Please note that you if you do not wish to be a member of the Local Government Pension Scheme then in order to receive a refund of pension contributions you must notify us in writing of your decision to opt out of the scheme **within 3 months** of being admitted. Membership over 3 months will be preserved in the scheme.

Combined Annual Benefit Statements *(See section C)*

A benefit of being a member of the Local Government Pension Scheme is that each year we will send you a forecast of your current and future pension benefits within this scheme.

The Annual Benefit Statements are usually produced in autumn each year. We would also like this forecast to include information about your state pension. In order to do this we need to receive some information about you from the Department for Work and Pensions (DWP). To get the required information we must first tell the DWP the following information about you:

- surname or family name;
- forenames;
- sex;
- date of birth;
- National Insurance number;
- staff or payroll number.

The DWP will then be able to tell us about the state pension you have earned so far, what your state pension is likely to be when you retire and the age at which you will get your state retirement pension. Please note the information we get from the DWP will only be used for the purposes of providing you with a forecast of your pension rights.

If, whilst you are a member of this pension scheme, you are happy for us to give the DWP this information about you so we can receive your State Retirement Benefit details from them then tick the 'YES' box, sign and date Section C. This information will be included in future pension statements that you receive from us.

If you object to us giving the DWP the information about you then please tick the 'NO' box, sign and date Section C. If you do this then future pension statements you receive from us will not include the state pension information.

If you decide to change your option in the future please contact the Pensions Helpdesk.

Expression of Wish: A Guide for Scheme Members *(See section E)*

One of the most important benefits of being a member of the Local Government Pension Scheme (LGPS) is that it provides a lump sum benefit in the event of your death. If you were to die in service, regardless of how long you have paid into the scheme, we will pay a lump sum death benefit of three times your annual pensionable pay. Also, once you begin receiving your pension it is guaranteed to be paid for at least 10 years and any balance that is due in the event of your death within this period will be paid as a lump sum death grant according to your nomination.

It is completely optional whether you wish to make a nomination or not, but there are two main advantages of making a nomination:

Tax Considerations:

Under the current provisions, where death benefits are paid to the scheme member's legal beneficiary, the payment could ultimately be subject to Inheritance Tax where the total value of the estate exceeds the appropriate level. By declaring a nominated beneficiary, the death benefit may be paid directly to that person(s) and if so will potentially fall outside of Inheritance Tax.

Legal Documents:

Following the death of a scheme member, we currently require sight of the appropriate legal document (Grant of Probate or Letters of Administration) before being able to release the lump sum death grant to the estate. These documents are usually obtained by the next of kin or other representative of the deceased through a solicitor. By nominating a beneficiary, the County Council are able to pay the death grant to the beneficiary without the need for these legal documents.

The Expression of Wish form can only be used to direct lump sum death benefits. The scheme rules only allow pensions to be paid to the scheme member's spouse (at the time of death), civil partner, nominated cohabiting partner or the eligible children.

You can change your nomination at any time - you will especially need to consider changing your nomination if your circumstances change e.g. if you become divorced, or a relationship changes.

If you wish to change your nomination, simply complete a new Expression of Wish form and return it to Lancashire Pensions Services. If you wish to cancel your existing nomination without nominating a new person, simply complete an Expression of Wish form and write 'none' across the beneficiaries section. Forms are available from your employer or Lancashire Pensions Services.

You can nominate any person, or you can nominate an organisation such as a registered charity. There is no restriction on the number of beneficiaries you may choose. However, a word of caution - the County Council will want to abide by your wishes, so before you make that choice consider those who will benefit from your nomination and those who will not.

Although we have absolute discretion in deciding who to pay the death benefit to, we will do our best to honour the request made in your form of nomination.

To go ahead with the nomination simply fill in Section E. Please have it witnessed by someone aged 18 or over who is known to you, but is not one of the beneficiaries. Then send this form to Lancashire Pensions Services where it will be treated confidentially - it will apply as soon as we receive it.

You will receive an acknowledgement to confirm that your form has been received - this will be sent to you within 28 days of being received by Lancashire Pensions Services.

If you have any further queries relating to the nomination of beneficiaries, please contact:

Pensions Helpdesk (01772) 530530 or email: Pensions.Helpdesk@lancashire.gov.uk

Local Government Pension Scheme

Section A ~ Personal Details

(to be completed in ALL cases)

Full Name	<input type="text"/>	Title	<input type="text"/>
Status	<input type="text" value="Single / Married / Civil Partnership / Cohabiting Partner / Divorced / Widowed"/>		
Previous Surname(s)	<input type="text"/>		
Male/Female (tick box)	<input type="checkbox"/> M <input type="checkbox"/>	<input type="checkbox"/> F <input type="checkbox"/>	Date of Birth <input type="text"/>
Home Address	<input type="text"/>		
National Ins. No.	<input type="text"/>	Pay Reference	<input type="text"/>
Email Address	<input type="text"/>		
Tel No (daytime)	<input type="text"/>	Job Title	<input type="text"/>
Employer	<input type="text"/>	Start Date	<input type="text"/>

Section B ~ Pension Scheme Election

Under the current Pension Scheme Regulations all employees, other than employees who have a contract for less than 3 months, are automatically brought into the Local Government Pension Scheme unless they elect not to be a member.

Please tick the appropriate box

Yes, I wish to be a member of the Local Government Pension Scheme and confirm that I have received a 'Brief Guide' to the Local Government Pension Scheme.

No, I do not wish to be a member of the Local Government Pension Scheme, and confirm that I have read and understood the effect on my personal circumstances of not joining as detailed in the guidance notes.

Please sign

Date

If you ticked Yes, please complete sections C and D in respect of combined annual pension statements and previous pension rights. Also ensure you sign and date the form before returning it, direct to your HR Section

Section C ~ Combined Benefit Statements

I have read the insert headed 'Combined Annual Pension Statements.' I understand that Lancashire County Pension Fund will issue me with an annual benefit statement each year. I confirm that:

Please tick the appropriate box

Yes, I wish to receive a Combined Benefit Statement including State pension data and authorise Lancashire Pensions Services to obtain the necessary information from the appropriate body.

No, I do not wish to receive a Combined Benefit Statement.

Please sign

Date

Section D ~ Previous Pension Rights

It is very important that you tell us in the following section if you have ANY previous pension rights (including Local Government service). If your previous pension rights are within the Local Government Pension Scheme, indicating that you wish to transfer will be deemed to be an election for the transfer to proceed with the actual transfer payment, as this is usually in a member's best interests. If the salary is lower in the new post, it may not be in the member's best interest to make such a transfer, and in such cases we will write to you to make an election before the transfer actually proceeds.

If you have previously had an option to combine a period of LGPS membership, but did not do so and the time limit advised has now passed, you cannot now elect to combine that service with this employment. You may only combine your most recent LGPS membership with this employment.

Please note, by indicating 'yes' about transferring your pension rights (other than Local Government), this is only an expression of interest, and no transfer will actually proceed until you have been given further information and elect to transfer your previous benefits.

Previous Pension Scheme Membership/Personal Pension Type Policies

(Please use additional sheets where necessary.)

Employer/ pension provider name and address <i>(full postal address)</i>	Job title, policy number or pay reference	Period of employment or date of policy		Do you wish to transfer?
		From	To	Yes / No

Tick this box if you do not have any previous pension rights. Please note that from joining the Scheme you have 12 months to transfer any previous pension rights. You will not be given the opportunity to transfer after this period unless under particular circumstances your scheme employer allows an extension to this 12 month deadline.

You should be aware that it may be a while before we receive the necessary information from the previous pension arrangement, therefore it may take a little time before we contact you.

I certify that the above particulars are correct and, if details of a transfer value are required from the bodies mentioned above, I give authority for Lancashire Pensions Services to request and obtain the necessary information from the appropriate body.

Please sign

Date

FOR EMPLOYER USE ONLY:

Date joined pension scheme

Section E ~ Expression of Wish for your Lump Sum Death Grant

BLOCK CAPITALS PLEASE

YOUR DETAILS

Employer	<input type="text"/>		
Surname	<input type="text"/>	Title	<input type="text"/>
National Insurance No.	<input type="text"/>		
Forename(s)	<input type="text"/>	Date of Birth	<input type="text"/>
Address	<input type="text"/>		
Daytime Phone No.	<input type="text"/>		
Pay Reference*	<input type="text"/>		

*If you are a member of the scheme in more than one job, please show all pay reference numbers. This nomination, unless you specify otherwise, will apply in relation to all your employments.

WHO WOULD YOU LIKE TO NOMINATE

Full Name	<input type="text"/>	Full Name	<input type="text"/>
Relationship to Member	<input type="text"/>	Relationship to Member	<input type="text"/>
Address	<input type="text"/>		
Post Code	<input type="text"/>	Post Code	<input type="text"/>
Date of Birth <small>(not if organisation)</small>	<input type="text"/>	Percentage Share	<input type="text"/> %
Date of Birth <small>(not if organisation)</small>	<input type="text"/>	Percentage Share	<input type="text"/> %
Full Name	<input type="text"/>	Full Name	<input type="text"/>
Relationship to Member	<input type="text"/>	Relationship to Member	<input type="text"/>
Address	<input type="text"/>		
Post Code	<input type="text"/>	Post Code	<input type="text"/>
Date of Birth <small>(not if organisation)</small>	<input type="text"/>	Percentage Share	<input type="text"/> %
Date of Birth <small>(not if organisation)</small>	<input type="text"/>	Percentage Share	<input type="text"/> %

DECLARATION

I hereby declare that I wish the County Council to pay any lump sum death benefit resulting from my death to whoever I have named above. I understand that the County Council, whilst not bound by this election, will take all possible steps to make payment in accordance with my wishes. I understand that this nomination cancels and replaces any previous nomination made by me.

If you do not wish this information to be shown on your Annual Benefit Statement please tick this box.

Witness' Signature	<input type="text"/>	Date	<input type="text"/>
Witness' Name	<input type="text"/>	Member's Signature	<input type="text"/>
Witness' Address	<input type="text"/>		

Please note: the witness must not be one of the nominated beneficiaries.

Please return together with your LPS01NEW - Starter Form.