

**Local Government Pension
Scheme
Early leaver claim
Form LGPS-2**



Members of the East Sussex County Council Pension Scheme should use this form to let us know what they want to do with their pension rights on leaving the pension scheme but not retiring. Before completing this form please read the guidance notes at the end.

Personal details

Please indicate your marital/partnership status by marking one box:

Single	<input type="checkbox"/>	Married	<input type="checkbox"/>	Civil Partnership	<input type="checkbox"/>	Divorced	<input type="checkbox"/>
Widow	<input type="checkbox"/>	Widower	<input type="checkbox"/>	Partnership dissolved	<input type="checkbox"/>	Surviving civil partner	<input type="checkbox"/>

Date above status changed (if applicable)	
---	--

Surname	
---------	--

Forename(s)	
-------------	--

Address where future correspondence should be sent	
--	--

National insurance number	
---------------------------	--

Telephone number:	
-------------------	--

Email address	
---------------	--

Employer and department whilst contributing to pension scheme	
---	--

Date left / leaving pension scheme	
------------------------------------	--

Please complete Option 1 if you have **more than 2 years service**

(You may be entitled to deferred benefits if your continuous membership commenced before 1 April 2014 and you have completed less than 2 years service. Please see the guidance notes)

1. Deferred Benefits

Please provide me with full details of the deferred benefits to which I am entitled.

Date:		Signature:	
Please confirm the previous Local Authority:			

(You may however be entitled to deferred benefits instead of a refund if your continuous membership commenced before 1 April 2014. Please see the guidance notes)

Please complete Option 2 if you have **less than 2 years service**

2. Refund of contributions

I wish to claim a refund of pension contributions and I certify that:

- I understand that the service to which the contributions relate will never again count for the purposes of the pension scheme.
- I do not have other pension rights in the LGPS in England and Wales derived from a period of personal membership of the scheme. I have not previously had such rights commuted due to exceptional ill health. I have not transferred pension rights from the LGPS in England or Wales to an overseas scheme.

I acknowledge that if I do have such pension rights or have had such a commutation or transfer, I am not entitled to make a claim for a refund of contributions. If I make a false statement, the payment of a refund will mean that I cease to be entitled to any other pension benefits I have in the LGPS in England and Wales (other than any spouse's, civil partner's or child's pension being paid to me) and that I will have no further claim on the relevant pension fund, administering authority or employing authority in respect of those pension benefits.

Please make payment of the refund to the following bank /building society account:

Account number:

Sort code:

Building Society roll no:

Date:		Signature:	
-------	--	------------	--

3. Transfer Out

I wish to transfer my deferred refund to.....I will forward details of the new pension provider.

Date:		Signature:	
-------	--	------------	--

Guidance notes

On leaving the LGPS you will have a number of choices to make regarding any pension rights accrued in the scheme. These options depend on how long you have been in the scheme, and are summarised below.

NOTE. If you joined the scheme before 1 April 2014 but leave before the completion of 2 years scheme membership you may claim a refund of contributions or elect to receive deferred benefits. A refund can, however, only be paid if you do not have any other benefits in the LGPS or do not have an on-going concurrent employment.

Refunds

If your period of membership is less than 2 years and you do not have existing retirement benefits in the LGPS or are not in an on-going concurrent employment you can normally choose to take a refund of your own contributions, less:

- The amount you have saved on your National Insurance contributions by being contracted-out of the State Second Pension (S2P), thereby re-instating you back into S2P for the period covered by the refund.
- Tax at 20% on the balance.

By taking a refund of your contributions you will lose all the benefits of being a member of the LGPS. If you have other pension rights in the LGPS in England and Wales derived from a period of personal membership of the Scheme, if you have previously had such rights commuted due to exceptional ill health, or if you have transferred pension rights from the LGPS in England and Wales to an overseas scheme you are not entitled to make a claim for a refund of contributions. If you make a false statement on the attached form, the payment of a refund will mean that you cease to be entitled to any other pension benefits you have in the LGPS in England and Wales (other than any spouse's, civil partner's or child's pension being paid to you) and you will have no further claim on the relevant pension fund, administering authority or employing authority in respect of those pension benefits.

Generally, if another option is available to you, it is likely to be more favourable in the long run than a refund of contributions. You should give careful consideration before you decide to take a refund of your contributions. Your employer has also paid into the scheme as well as you. If you take a refund you will lose the benefit of all the employer's contributions.

If you have an **ongoing concurrent employment** you will not be able to claim a refund of contributions. The benefits held in both records will be combined.

Deferred benefits

If you have at least 2 years total membership or you have brought a transfer value into the LGPS you can either:

- Leave your accrued benefits in the LGPS. Your benefits are based on your period of membership and pay and consist of a pension and (if you have membership before 1 April 2008) a lump sum retirement grant. As the benefits are not paid immediately they are known as deferred benefits.
- Or, you can transfer an amount equal to the cash equivalent of your pension benefits into your new employer's scheme if they are willing and able to accept it, into a personal pension plan, into a 'buy-out' insurance policy, or into a stakeholder pension scheme.

If you choose to keep your benefits in the scheme you should be aware of the following:

- The annual pension and (if applicable) lump sum will normally come into payment from your normal local government retirement age. Payment can be made from age 55, actuarially reduced.
- If you suffer from permanent ill health that would have prevented you from performing the duties of your former LGPS employment then you can apply to your former employer for your retirement pension and lump sum to be paid immediately.
- To protect their value, your deferred benefits are increased every year in line with the Consumer Price Index. These increases are guaranteed and are not limited as in many other pension schemes.

As it may be some time before your deferred benefits are brought into payment you should notify the Council's pension administrator of any changes in your address or status. This will allow us to contact you when your pension becomes payable and make sure you receive prompt payment.

Transferring out

If you leave the scheme and are not entitled to receive payment of your pension straight away, you may transfer your pension rights into another pension scheme.

Your pension can be transferred into:

- The LGPS of another authority
- A non-LGPS occupational pension scheme
- A personal pension or a stakeholder arrangement

In order to arrange the transfer, you will need to let your new pension scheme know that you have pension rights with the East Sussex County Council Pension Fund. Your new scheme will write to us and ask for the transfer value payable from the LGPS.

Before you make any decision regarding the transfer of our pension, you should contact an independent financial adviser.

Further information

Should you require further information, please refer to the employee's guide; available online at www.eastsussexpensionfund.org Alternatively, you may contact the pension scheme administrators:

Pensions, Business Operations, East F, County Hall, St Anne's Crescent, Lewes, East Sussex, BN7 1UE

Pensions helpline: 01273 337450

Email: esc.pensions@sesharedservices.org.uk