

## Freedom of Information Request

**Request:**

I request your policy on the transfer of pensions delays.

In particular I wish to know the rationale behind processing pensions transfers and if any consideration of 1 year transfer in deadline is taken into account.

**Status:** Complete**Response Date:** 23/07/2009

I refer you to our website [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions), there are several sources of information about Transfers you can access. On the opening page you can access our Members Guide which covers Transfers In on page Page 10 and Transfer Out on Page 26. Further down the opening page you can access more detailed information within the Transferring Out Factsheet. Lower down still there are other links to our Transfers Booklet (which includes details of time limits) and also Transfer Overseas.

By way of general explanation, applications to transfer into the NHS Pension Scheme must be made within 12 months of joining the Scheme for the first time, and before normal retirement age. The 12 months is about registering a transfer request, not necessarily completing the whole transfer process, which can sometimes take a while to organise (eg where the other scheme has got to hand over money to us to secure the transfer).

Delays can occur if information to complete the transfer is not readily forthcoming but there are statutory time limits (3 months) for schemes to provide a transfer offer where all necessary information is available. Any processing delays will not usually count against the 12 month time limit so if the time taken to complete a particular transfer runs over the 12 months, the transfer can usually still go ahead.