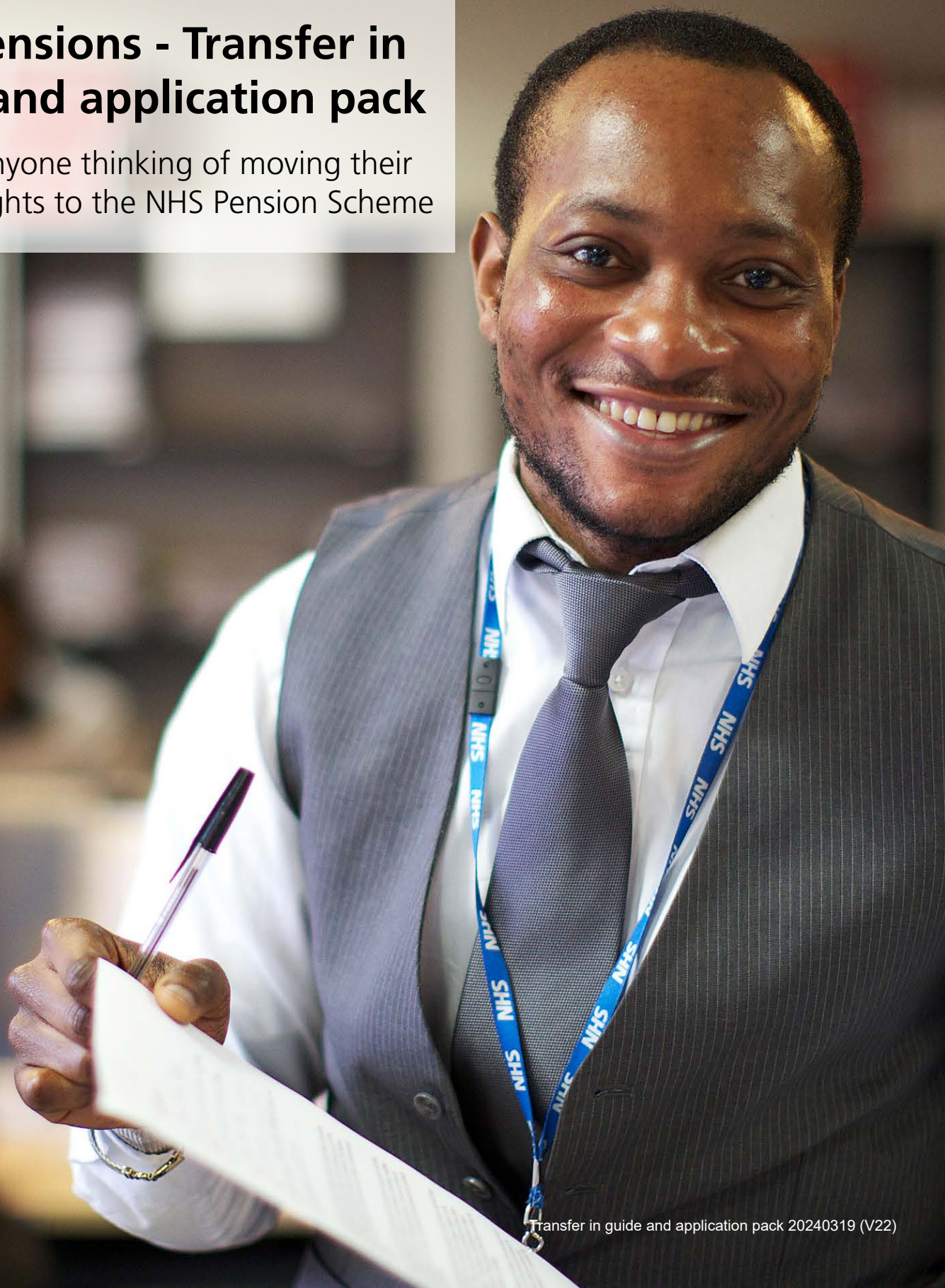


## NHS Pensions - Transfer in guide and application pack

Help for anyone thinking of moving their pension rights to the NHS Pension Scheme



# What is this guide about?

This guide is about transferring former pension benefits into the NHS Pension Scheme. It details the rules and time limits involved and the information NHS Pensions require to provide you with a transfer in credit.

If your previous employment was in the NHS England and Wales there is normally no need for a transfer request. If in doubt, check with your Pensions Officer where you work.

The NHS Pension Scheme may accept a transfer from another pension scheme registered with HM Revenue & Customs (HMRC); including a Recognised Overseas Pension Scheme (ROPS).

If you are divorced or your civil partnership has been dissolved, the NHS Pension Scheme cannot accept any transfer payment in respect of pension credits derived from these proceedings.

Special rules apply where your employment is transferred to a new employer and you should discuss your transfer with the pensions/payroll manager where you work as you may not need to complete the application form in this guide.

If you recently joined the Scheme or are thinking of doing so, NHS Pensions will confirm whether a transfer can be accepted and explain how NHS Pension Scheme benefits will be increased. However, a transfer payment can only be accepted if you are an active member.

Please read the notes on the following pages and check that your application meets the time limits. You will need to know which NHS Pension Scheme you are a member of. More information about the different Schemes can be found on our website: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

## General NHS Pension Scheme information

The pension provision for NHS employees is provided through two schemes, the 2015 Scheme (a Career Average Revalued Earnings (CARE) scheme – from 1 April 2015) and the 1995/2008 Scheme (a final salary scheme).

For a member of the 2015 Scheme, the pension earned each year is based on the member's pensionable pay in that year and is increased by a rate set by Treasury for each year leading up to retirement or leaving. The final pension is then calculated by adding together the pension earned in each year of membership. For a member of the 1995/2008 Scheme, all pension benefits are based on pay and length of membership in the Scheme.

More information can be found on our website:  
[www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

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# 1. Transfer in time limits

An application to transfer pension benefits into the Scheme must be made before your Normal Pension Age and within the following time limits:

- 1995 Section: within 12 months of joining the Scheme for the first time and before Normal Pension Age (age 60).
- 2008 Section: within 12 months of becoming eligible to join the Scheme for the first time and before Normal Pension Age (age 65).
- 2015 Scheme: within 12 months of becoming eligible to join the Scheme for the first time and before your Normal Pension Age which is equal to your State Pension Age, or age 65 if that is later.

If you have contributed to another pension scheme during a break in NHS employment you can transfer in those pension benefits, providing the time limit is met following the break.

If you are a member of the 1995 Section, we cannot accept a transfer payment after you reach age 60.

The value of the benefits may be less than quoted in our estimate if it takes more than 12 months from you joining the NHS Pension Scheme to complete the transfer.

Make sure your application meets these time limits by completing and sending all forms to us immediately. NHS Pensions will not accept responsibility for any delays incurred either by you or your former pension scheme.

## 2. Corresponding health service schemes

Special transfer arrangements operate between 'corresponding' health service schemes in England and Wales (E&W), Scotland and Northern Ireland. These arrangements mean that the effect of a transfer between the 'corresponding' schemes is your membership in the former NHS scheme is treated as if it had been worked in NHS Pension Scheme (England and Wales).

These special arrangements are only available when the application to transfer is made within one year of being eligible to transfer and the break in membership is less than or equal to five years.

If the special arrangements apply then any membership held in NHS Scotland or Northern Ireland will normally be transferred on receipt of the fully completed Form A from this pack.

If the time limits are satisfied NHS Pensions will request the transfer of your former NHS Pension Scheme membership and let you know when this has been credited to your records.

Please note: an estimate of the transfer credit will not be provided, Form A is considered to be your formal request to transfer.



## 3. Public Sector Transfer Club arrangements

### Public Sector Transfer Club transfer time limits

If your former scheme is a member of the Public Sector Transfer Club a transfer can only be completed on Club terms if the length of the break between leaving the former scheme and joining the NHS Pension Scheme is no more than five years.

In addition, your signed election to proceed with the transfer must be received by your former scheme within 12 months of becoming eligible to transfer for Club transfer arrangements to apply. A request for an estimate is not an election to proceed. An election to proceed is your signed confirmation and request for payment of the transfer value after you have received the transfer estimate from the NHS Pension Scheme.

If the conditions for the Club transfer are not met you may still be able to transfer on non Club terms.

### The 'Inner' and the 'Outer' Club

Within the public sector transfer arrangements there are 'Inner' and 'Outer' Club schemes. Although able to accept a transfer from both Outer and Inner Club schemes, the NHS Pension Scheme is a member of the 'Inner Club'.

### Career average benefits

If you are a member of the 2015 NHS Pension Scheme transferring career average benefits from an Inner Club Scheme and the relevant time limits are met, you will receive a 'Club transfer earned pension' in the Scheme year in which your credit is determined.

This pension is subject to indexation in accordance with the 'in service' revaluation of your former pension scheme whilst you remain an active member of the NHS Pension Scheme.

If you are transferring career average benefits from an Outer Club Scheme, and the relevant time limits are met you will receive a pensionable earnings credit in the 2015 Scheme on non Club terms.

If you are a member of the 1995/2008 NHS Pension Scheme you will receive a pensionable membership credit, calculated on non Club terms. The transfer cannot be on Club terms because career average benefits can only be transferred on Club terms where membership in the receiving scheme is in a career average scheme, i.e. the 2015 NHS Pension Scheme.

## Final salary benefits

If you are a member of the 2015 NHS Pension Scheme transferring final salary benefits from an Inner Club Scheme or an Outer Club Scheme and the relevant time limits are met, you will receive a pensionable membership credit in the 2008 Section of the NHS Pension Scheme, (which is the last open final salary scheme), calculated on Club terms.

If you are a member of the 1995/2008 NHS Pension Scheme, and the relevant time limits are met, you will receive a pensionable membership credit, calculated on Club terms.

**Note:** If you have a break of over five years between the former scheme and the NHS Pension Scheme the transfer will be conducted on non Club terms however you may be able to retain your final salary link. If this applies to you more information will be provided with your transfer estimate.

If you are on a lower salary in the NHS than you were in your previous pension scheme you may wish to consider the implications of transferring final salary benefits.

More information about the Club is located on the Civil Service website at:

**[www.civilservice.gov.uk/pensions/transfer-club](http://www.civilservice.gov.uk/pensions/transfer-club)**

## 4. Annual Allowance

When transferring from a Club Scheme on Club terms into the NHS Pension Scheme, any excess growth in NHS Pension benefits (for example, arising from an increase in pensionable pay) will be taken into account when calculating the pension input amount for Annual Allowance purposes.

More information about the Annual Allowance can be found on our website at:

**[www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)**

## 5. Overseas transfers

Overseas transfers include any transfers from pension schemes in the Republic of Ireland, Jersey, Guernsey and the Isle of Man.

If you would like to transfer from an overseas pension scheme and your overseas pension provider is not a Recognised Overseas Pension Scheme (ROPS), the transfer cannot go ahead. You can view a list of ROPS schemes on the HMRC website: **[www.hmrc.gov.uk](http://www.hmrc.gov.uk)** (enter ROPS list in the search engine).

Please ensure your application includes a copy of the Qualifying Recognised Overseas Pension Scheme (QROPS) certificate issued to the scheme by HM Revenue and Customs.

## 6. Money purchase Additional Voluntary Contributions

### NHS Pension Scheme Group Money Purchase Additional Voluntary Contributions (MPAVCs).

The NHS Pension Scheme has its own Group Money Purchase AVC scheme run by Standard Life and Prudential. If you have existing money purchase AVCs and you transfer your main pension benefits to the NHS Pension Scheme, you may have the choice to transfer your AVCs to the NHS MPAVC scheme through Standard Life, Prudential, or both. Please ensure your former scheme has provided information regarding your MPAVCs if these are to be transferred.

Please note that Standard Life has a minimum transfer limit depending on whether you will continue to make AVCs. If the AVC value to be transferred is less than £1,000, please discuss your options with them before selecting them as your provider.

If you are transferring your AVCs, you will need to contact your chosen MPAVC provider to obtain information on which fund you would like to invest in. You will also be required to complete an application form which can be obtained from your chosen MPAVC provider.

This form should be sent to your former pension scheme when you send them the completed NHS Pension Scheme option forms. Your former pension scheme should then forward this form to NHS Pensions when they send the transfer payment.

**Important:** Failure to return this form will mean a delay in making payment to the NHS MPAVC provider and may result in a loss of investment. NHS Pensions or the NHS MPAVC provider(s) will not accept liability for loss of investment in such circumstances.

### Free standing money purchase AVC arrangement

If you had a 'free standing' money purchase AVC arrangement through a different pension provider, you may still be able to transfer it to either of the above NHS providers. If you want to do this you should arrange this directly with your chosen NHS provider(s).

If you would like to know more, please contact Standard Life or Prudential at the addresses shown below. Do not contact NHS Pensions or complete this application form.

#### Standard Life

Dundas House  
20 Brandon Street  
Edinburgh  
EH3 5PP

Telephone: 0345 272 8810  
Website: [www.standardlife.co.uk](http://www.standardlife.co.uk)

#### Prudential

Lancing  
BN15 8GB

Telephone: 0345 600 0343  
Website: [www.pru.co.uk](http://www.pru.co.uk)

## 7. Information about the transfer in process

### Guaranteed transfer value

Your former pension scheme may guarantee their transfer value and set a deadline for the transfer to be completed. If they have, it is important to send us their transfer value quotation and any option forms requiring our completion as soon as possible as NHS Pensions will not be responsible for any charges if their deadline is not met.

If you are transferring from a personal pension, stakeholder, Section 32 buy out or money purchase scheme, your former pension scheme may not guarantee their transfer value quotation.

### The estimate from the NHS Pension Scheme

The estimate we will send you will include an option form for your completion. If you choose not to transfer any subsequent enquiry will be treated as a new request and will be subject to the time limits in the normal way. The estimate will specify what you will receive if the transfer goes ahead.

If you are transferring to the 1995 or 2008 Section you will receive a membership credit in the relevant section.

If you are transferring to the 2015 Scheme you will receive a pensionable earnings credit if the transfer is a non Club transfer or a Club earned pension credit if the transfer is a Club transfer. You will also receive a membership credit, however please note the pensionable membership credit is used towards considering entitlement to certain benefits but not used in the calculation of these benefits. The pensionable membership is based on your calendar membership in the former scheme, not the transfer value payment.

Pensionable membership can only be counted once therefore any concurrent membership in another pension scheme is not included.

If you want the transfer to go ahead you must complete our option form and any option forms your former pension scheme has asked you to complete. Send the completed option forms (and any other documents your former pension scheme may have asked for) to your former pension scheme as soon as possible. A delay in sending these forms to your former pension scheme may reduce the transfer in credit your transfer value will buy in the NHS Pension Scheme.

### Your commitment

If you are transferring from a scheme other than a corresponding health service scheme (NHS Scotland or Northern Ireland), you are not committing yourself to a transfer of pension benefits by making this enquiry. You can make your decision when we confirm what your previous pension benefits will be worth in the NHS Pension Scheme.

We will write to you within two months of receiving all the information we need with an offer of what the transfer would buy you in the NHS Pension Scheme.



## **The transfer payment**

With the exception of transfers from a corresponding health service scheme (Scotland or Northern Ireland), the NHS Pension Scheme cannot accept a transfer payment unless we have first provided you with an estimated transfer in credit quotation. Any payment received where this has not occurred will be returned to your former pension scheme.

If the actual payment we receive is lower than originally offered, the credit you will receive may be lower.

## **Advice**

NHS Pensions recommends that you consider taking independent financial advice from a financial adviser who is authorised by the Financial Conduct Authority (FCA) before making a decision about transferring benefits.

The Financial Conduct Authority can be contacted at:

25 North Colonnade, Canary Wharf, London, E14 5HS

***[www.fca.org.uk](http://www.fca.org.uk)***

# 8. Help and general information

## NHS Pensions contact details

You can contact us at:

NHS Pensions  
PO Box 683, Unit 5  
Newcastle Upon Tyne  
NE5 9EE

Telephone: 0300 330 1346

Website: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

If you live outside the United Kingdom the telephone number is 0044 191 279 0571.

The helpline is open from 8am to 6pm Monday to Friday. We are closed on Public Holidays.

If you have a NHS Pension Scheme membership number (it begins with "SD") it will help if you quote it. If you do not have a membership number please quote your National Insurance number.

The NHSBSA enquiry system 'Ask Us' enables you to get answers to questions you may have about the Pension Scheme by going to the NHS Pensions website homepage and clicking on the 'Ask Us' button. The facility can be used to get an answer to queries 24 hours a day, seven days a week without the need to call the helpline.

Our member newsletter also provides important news and information about the Scheme. To subscribe, complete our online subscription form at <http://eepurl.com/dlvAWz>.

Follow us on Twitter at [@nhs\\_pensions](https://twitter.com/nhs_pensions)

## Further information

For details on how to make a Freedom of Information request please go to:

[www.nhsbsa.nhs.uk/contact-us/freedom-information](http://www.nhsbsa.nhs.uk/contact-us/freedom-information)

For information about our complaints and disputes procedure please go to:

[www.nhsbsa.nhs.uk/member-hub/members-contact-us](http://www.nhsbsa.nhs.uk/member-hub/members-contact-us)

For information about our data protection policy please go to:

[www.nhsbsa.nhs.uk/our-policies/data-protection](http://www.nhsbsa.nhs.uk/our-policies/data-protection)

## How we use your information

The NHS Business Services Authority – NHS Pensions will use the information provided for administering your NHS Pension Scheme membership and processing payment of your NHS pension benefits. We may share your information to administer and pay your NHS pension, enable us to prevent and detect fraud and mistakes, for debt collection purposes, or as required by law. For more information about who we share your information with and how long we keep your personal data and your rights, please visit our website at [www.nhsbsa.nhs.uk/yourinformation](http://www.nhsbsa.nhs.uk/yourinformation)

# 9. What do I need to do to if I want to transfer?

## **Member Guide to Form A and Form B and the transfer in process – Please keep this for reference**

### **What Form A is about**

You should complete this form if you wish to consider the transfer of previous pension rights to the NHSPS. If you have previous pension rights in more than one scheme please complete this form for each scheme.

You should not use this form if you have previous membership of the NHS Pension Scheme. This will be automatically linked with your current membership.

### **What Form B is about**

You can use this form to request the transfer estimate from your former pension scheme. Ask them to reply directly to you not NHS Pensions.

Form B is not required if your transfer is from NHS Scotland or NHS Northern Ireland, you should just send us the fully completed Form A.

Your former pension scheme should answer the questions on this Form. They may do this by using Form B or they may respond in their own format.

The following information will always be required: (you may wish to check this information is included before you submit your application)

For all schemes:

- If you have taken a lump sum from your former fund (Drawdown/Crystallisation) as we cannot accept the transfer if so. Please note you would be subject to a tax charge if we are not made aware of this and accept the transfer
- Pension Scheme Tax Reference (PSTR) Number
- The type of scheme holding your former benefits
- The dates of contributing membership
- Did you have money purchase AVCs with your former pension scheme that are held separate to your main benefits? If you did, this should be shown separately and not included in the main transfer value
- The transfer value

In addition, for a transfer from a defined benefit scheme:

- The equalisation of benefits confirmation as requested on Form B
- The contracting out status and if contracted out, the GMP and the Section 9(2b) Rights transfer value for the period 06/04/1997 to 05/04/2016 as appropriate
- Were you subject to the earnings cap in your former scheme? If so your former pension scheme should have advised us of the membership subject to the earnings cap and sent separate transfer values for the capped and uncapped periods.

The summary below sets out the process and timescales. You can read more detailed information earlier in the guide.

## Step 1

### Prepare your application

- Check that you are within the time limits shown in the Important Notes. If not the transfer cannot be accepted.
- Complete Part 1 of Form A
- Send the form to your Pensions Officer so they can complete Part 2.
- Send Form B and Form B Notes to your former pension scheme if required.
- Important: Form B is not required if you are transferring from another health service scheme, simply send the fully completed Form A to NHS Pensions.

## Step 2

### Submit your application

- When you receive your pension transfer quotation and discharge forms, do not complete or sign any of the discharge forms at this stage.
- It is important you do not delay the process if your former scheme has set a deadline date for the transfer.
- Attach the fully completed Form A to the transfer value quotation and send to NHS Pensions
- Do send: discharge forms (we need to see these). NHS Pensions will return these to you with our estimate.
- Don't send: policy documents

## Step 3

### NHS Pensions will consider your application

- We will determine your eligibility to transfer and if eligible estimate the additional benefits that you would receive from the NHSPS if the transfer goes ahead. This usually takes up to 2 months.
- We will send you the estimate and return any discharge forms the former scheme requires. We will also include any additional information your former scheme may have requested.
- It is important you remember the time limits that may govern your transfer as detailed in the Transfer In Guide and Application Pack and in the Key Notes in our estimate.

## Step 4

### Decide whether or not to proceed with the transfer. You may wish to seek independent financial advice.

- Make sure you are aware of the time limits we have mentioned in our letter or the deadlines your sending scheme may have stated in their document
- If you decide to proceed, complete the transfer discharge forms supplied by your former scheme and also Part A and B of the FA163 NHS Pensions form.
- Send all the discharge forms and the FA163 to your former pension scheme, with any additional forms they may have requested.
- If you decide not to proceed, simply complete Part A of the FA163 indicating your decision not to transfer and return it to us for our records.

## Step 5

### The transfer payment

- Your former pension scheme will consider the request for payment
- They will contact you if they require anything in addition to what they have received. If they have received all they require they will make the transfer payment.
- Once the money is received we will write to you confirming the increase in your NHSPS benefits as a result of the transfer. This usually takes up to 3 months.
- Your transfer is now complete

## Form A - Details for you and your local pension or payroll officer

To be completed by the applicant in all cases

Please ensure your application meets the time limits as detailed in Transfer In time limits.

### Part 1

- Please fully complete Part 1.
- Ask your local pension or payroll officer to complete Part 2.
- If your transfer is from another health service scheme (Scotland or Northern Ireland), send the fully completed Form A, part 1 and 2, to us straight away.
- For all other transfers, keep this form until you get transfer details from your former pension scheme.
- Please do not send Form A without the transfer value statement. No action can be taken on your transfer without this.
- When you have all the details we have requested, send them with the fully completed Form A to: NHS Pensions, PO Box 683, Unit 5, Newcastle Upon Tyne, NE5 9EE without delay.

**Do not complete or sign any option forms at this stage.**

Title (Mr, Mrs, Miss, Dr)

Surname

Former surname (If applicable)

Other names

Contact telephone number

Date of birth

Dates of former pension scheme membership.  
(This information must be provided.)

From

to (For a personal pension plan this is normally the date of your last contribution paid to the plan.)

Does this scheme or policy include Money Purchase Additional Voluntary Contributions (MPAVCs) that has to transfer with your main scheme benefits?

Yes  No

**Please note** that NHS Pensions will be unable to accept your application unless you provide an answer to this question and you should check with your former pension provider if you are unsure. If the AVC has to transfer with your main scheme benefits ensure your former scheme has given full details of the AVC in their transfer statement.

Your signature

Address

Post code

Email address

National Insurance number

Name of NHS employer

Name and address of former pension scheme

Post code

Date



**Part 2 To be completed by the current employer's local pension or payroll officer**

Title (Mr, Mrs, Miss, Dr)

National Insurance number

Surname

Membership number (if known)

Former surname (If applicable)

Payrol reference number

Other names

Verified date of birth (must be verified by you now, if you have not done so already)

Date Transfer Guide requested

Salary at commencement

Actual if whole time member

Notional whole time if part time member. This must be given for a part time member, or our calculations will be incorrect.

Current salary

Notional whole time if part time member

Job title

Date commenced NHS employment

Date joined NHS Pension Scheme

Is the employment a result of a Transfer of Undertaking (TUPE) (you should check with the HR department of the employer if you are unsure)

Yes  No

Is member part time?

Yes  No

If 'Yes' please confirm that you have given a notional whole time salary above?  Yes

An electronic or hard copy of the relevant Member Guide was given to the member on joining.

Yes

Signature of Pension Officer

Date

EA / GP code

EA / GP Practice Stamp

Important note: NHS employers must not complete or sign any Option Forms sent by the former pension scheme.

## Form B - To be completed by former pension scheme

NHS Pensions require this information because I have enquired about transferring the cash equivalent of my pension with you to the NHS Pension Scheme.

**Please note:** This is a request for information only. Please do not send payment at this stage.

**Please ensure you return Form B or the transfer statement to your member and not NHS Pensions.**

### Part 1 Member details

(Part 1 must be completed before you send this form to your former pension scheme.)

Title (Mr, Mrs, Miss, Dr)

Surname

Former surname (If applicable)

Other names

Name of former pension scheme

Date of joining the NHS Pension Scheme

 /  / 

I agree to NHS Pensions contacting the pension provider named above if more information is required to process my transfer application.

I do not agree to NHS Pensions contacting the pension provider named above. I understand this means that the transfer application may not be processed.

Your signature

Date

### Part 2 To be completed by the former pension scheme.

Read the Form B notes and answer all the questions below or tell us on your documentation the relevant information required on this form. Return this completed form or the transfer statement to your member and not NHS Pensions. Please note authority has been given above to contact you if NHS Pensions has additional questions.

**1. Date member requested transfer value quotation.**

Please state if your scheme is HMRC registered as can be accepted by the NHS Pension Scheme (as detailed in Form B Notes)

 Yes

 No

**2. Pension scheme tax reference (PSTR) number**

Ensure your transfer value statement gives the HM Revenue and Customs Approval of the former scheme. Please note the information provided in Form B notes about the HM Revenue and Customs Approval required by the former scheme.

**3. If your scheme is an occupational defined benefit scheme, have benefits accrued since 17 May 1990 been equalised for male and female members as detailed in the Form B Notes?**

Yes  No **If NO, the transfer cannot proceed**

If yes, will you indemnify the NHS Pension Scheme to cover any loss if it were later found that the equalisation was insufficient?

Yes  No **If NO, the transfer cannot proceed**

**4. Type of scheme - please tick and complete the boxes that apply to you.**

**Occupational scheme as detailed in Form B Notes**

ECON number

SCON number

Contracted out prior to 6 April 2016  Contracted-in  Money Purchase/DC  Defined benefit

**Personal pension scheme or Stakeholder scheme as detailed in Form B Notes**

**The remaining balance of a fund following a drawdown of a lump sum from the previous fund -**  
The transfer cannot proceed (see form B notes)

**Section 32 Buy-out bond**  **Retirement Annuity** - The transfer cannot proceed (see form B notes)

**Club Scheme (Public Sector)** - Attach your calculation and note the questions overleaf about Scheme Earnings Cap and the benefits to be transferred. Ensure your transfer statement gives the Pensions Increase amount and date and if an Inner Club scheme that transfer values relating to both the final salary element and the CARE element are provided as well as the Club earned pension as at date of leaving and at relevant date.

If there is a break of over 5 years from leaving your scheme and the date of joining above please provide a non Club Cash Equivalent Transfer Value.

**5. Dates of membership**

Personal pensions: please provide the start date of the policy and the date the last contribution was paid

**6. Dates of contracted-out membership**

**6.1 Please advise the weekly GMP and the date the GMP is revalued to**

Pre 6 April 1988

Post 5 April 1988

CA1580

**7. Total transfer value**

**7.1 Amount of Section 9(2B) rights included in the transfer value**

**8. Does member have a Group MPAVC that is held separately to the main fund?**  Yes  No

**Important:** If this is to be transferred please show the amount separately to the transfer value

**9. Was the member subject to a Scheme earnings cap?**  Yes  No

Your calculations should state whether the member was subject to a scheme earnings cap, even if the cap was not exceeded. Where appropriate, separate transfer values must be provided for the capped and uncapped periods.

**The following must be signed by an authorised officer of the Pension Scheme on behalf of the Trustees or Administrators**

Name (in CAPS)

Position

Telephone number

Email address

Signature

Date

Please return the completed form to the member at the address on the previous page. If you have option/Member Discharge forms for completion by NHS Pensions and your member please enclose them with this form.

Please note: Authority has been given overleaf to contact you if we require further information.

# Form B Notes

## **Important NHS Pension Scheme details – to be sent and read together with Form B**

The 1995 and 2008 Section of the NHS Pension Scheme (England and Wales) is a Statutory Pension Scheme and is a Registered Pension Scheme for the purposes of the Finance Act 2004 (formerly approved under Section 612(1) of the Income and Corporations Taxes Act 1988).

The 2015 Scheme is a public service pension scheme established under the Public Service Pensions Act 2013. It is a Registered Pension Scheme for the purposes of the Finance Act 2004.

NHS Pensions is the manager of the NHS Pension Scheme. There is no pension fund.

The Scheme's HM Revenue and Customs (HMRC) tax reference number for the 1995/2008 NHS Pension Scheme is PSTR 00328820RJ and for the 2015 Scheme is PSTR 00820574RJ.

The Scheme was contracted out of the State Second Pension Scheme (S2P) until 6 April 2016 under SCON 2730000B and ECON 3900000M and Guaranteed Minimum Pension (GMP) is revalued under section 148 orders.

### **The Scheme will only accept transfer payments including any equivalent pension benefits or Money Purchase AVCs (MPAVCs) from a HMRC Registered Pension Scheme provided they:**

- are for equal benefits for contracted in DB schemes or the benefits in excess of GMP/Section 9(2b) Rights for contracted out DB schemes in accordance with the EC Treaty. We will only accept benefits that have been equalised when the former scheme guarantees to make good any equalisation deficiencies should there be any.
- are sufficient to cover any GMP liability
- do not include periods before 6 April 1975 for which pension contributions have been refunded
- do not include the remaining balance of the fund following a drawdown of a lump sum from the previous fund.

### **We are unable to accept any transfer payments from:**

- a Registered Pension Scheme which was a retirement annuity approved under Section 620 (formerly a Section 226 policy) of the ICTA 1988 before 6 April 2006
- a free standing AVC scheme, which on 6 April 2006 became a registered free standing AVC scheme and which immediately before that date was approved under section 591(2)(h) of the ICTA 1988 (free standing AVC schemes)
- pension credit benefits which have been obtained as a result of pension sharing proceedings
- a scheme formerly approved under Chapter III of Part XIV of ICTA 1988.

Please see the following transfer value information NHS Pensions will need from a former pension scheme.

### **Personal pension scheme**

The NHS Pension Scheme will accept transfers from a personal pension scheme, which is either:

- approved under Chapter IV of Part XIV of the ICTA, and on 6 April 2006 became a registered pension scheme
- established as a registered pension scheme, on or after, 6 April 2006 and which the Secretary of State agrees to recognise as a transferring scheme.

Form B details the information we need. You must tell us the ICTA1988 approval of your scheme.

### **Occupational pension scheme**

The NHS Pension Scheme will accept transfers from an occupational scheme, within the meaning of section 1 of the Pension Schemes Act 1993, which is either:

- approved under Chapter I of Part XIV of the ICTA 1988 (retirement benefits schemes) or whose application for approval under that Chapter was under consideration, and on 6 April 2006 became a registered pension scheme for the purpose of the 2004 Act, or
- a statutory scheme as defined in section 612(1) of the ICTA 1988, and on 6 April 2006 became a registered pension scheme for the purpose of the 2004 Act, or
- a public service pension scheme established under the Public Service Pensions Act 2013. which is a Registered Pension Scheme for the purposes of the Finance Act 2004, or
- a scheme to which section 608 of the ICTA 1988 applied (superannuation funds approved before 6 April 1980), and on 6 April 2006 became a registered pension scheme for the purpose of the 2004 Act, or
- established as a registered pension scheme, for the purpose of the 2004 Act, on or after 6 April 2006 and which the Secretary of state agrees to recognise as a transferring scheme.

**PLEASE DO NOT SEND ANY PAYMENT AT THIS STAGE.**

### **Additional requirements if the transfer is from a Public Sector (Club) Scheme**

A transfer under the Club arrangements can only be accepted if the length of the break between leaving the sending scheme and joining the NHS Pension Scheme is no more than five years.

The NHS Pension Scheme is a member of the Inner Club and can only accept a transfer of CARE benefits on Club terms if the sending scheme is also in the Inner Club. Final salary benefits can be accepted on Outer Club terms if the relevant time limits are met.

For a transfer from an Inner Club scheme, the sending scheme will need to provide details of any element of the Club transfer for which the member has paid for an earlier pension age. The CARE pension should be provided and separate transfer values for the final salary element and the CARE element of the transfer should be detailed in your transfer statement if appropriate as well as the Club earned pension at leaving and at the relevant date.

Any GMP liability should be advised even though this is not accounted for in the actuarial factors and the Section 9(2b) Rights amount should reflect that contracting out ended 05/04/2016.

Please send a copy of your calculation sheet.