

## NHS Pensions - Transfers In FAQs

**Q What are the time limits for requesting a transfer of pension benefits into the NHS Pension Scheme?**

A A member who joins the 2015 Scheme, or joins the 2008 Section of the NHS Pension Scheme must request a transfer of pension benefits within 12 months of becoming eligible to join the Scheme and be under their normal pension age.

A member who joins the 1995 Section of the NHS Pension Scheme must request a transfer of pension benefits within 12 months of joining the Scheme and be under their normal pension age.

A rejoining member cannot transfer pension benefits where the date of leaving the transferring scheme was prior to their previous NHS Pension Scheme membership, unless they are still within the initial 12 month time limit for making the application.

If the time limit is met the member should read the Transfer in Guide and application pack, which is available on our website, and complete the application form within.

**All Schemes:**

If the member is approaching their normal pension age, it is important that NHS Pensions receive the transfer details as quickly as possible, because a transfer cannot normally be completed if the member is over their normal pension age on the calculation date.

**Q What happens if the time limits are not met?**

A If the transfer request does not meet the time limits, the request will be rejected. However if the member was denied access to, or information about, the NHS Pension Scheme, then exceptionally NHS Pensions may be able to allow a late request. NHS Pensions will check with the employer that the member was not issued with a Scheme Guide when they joined the Scheme or commenced NHS employment (the Scheme Guide includes information on transferring benefits).

If a member would like NHS Pensions to consider allowing a late transfer request, they should write to us in the first instance with as much information as possible about the

reason for the late request and with any supporting evidence, such as a letter from their Pensions Officer.

**Q What happens if the former pensionable employment ran concurrently with NHS Pension Scheme membership?**

A If this is the case NHS Pensions may apply discretion to allow the transfer to go ahead, depending on the individual circumstances of the member. The concurrent pensionable employment must have started before the NHS pensionable employment and ran concurrently until that former pensionable employment ended, and the transfer request should be made as soon as the former pensionable employment ended.

**Q Do these time limits apply to transfers from another NHS Pension Scheme?**

A Yes, the same time limits apply to transfers from another NHS Pension Scheme.

**Q Are there any time limits for non members?**

A If someone has not joined the NHS Pension Scheme, they can apply for and receive a hypothetical transfer in membership credit quotation. However, if they go on to join the Scheme they must request a transfer of pension benefits within the time limits outlined above.

**Q What other time limits are there that members need to be aware of?**

A If the transfer is from a scheme that participates in the Public Sector Transfer Club there are additional requirements.

The gap between leaving the scheme and joining the NHS Pension Scheme must be no more than five years, and the member must elect to proceed with the transfer (completing the option forms requesting payment) within 12 months of being eligible to join the NHS Pension Scheme.

If these time limits are not met, the transfer may be completed on non Club terms which may be less beneficial.

If the transfer is from another registered occupational pension scheme that does not participate in the Public Sector Transfer Club, or from a personal pension scheme, including a stakeholder pension scheme, a buy out policy, or a Qualifying Recognised Overseas Pension Scheme (QROPS) and the transfer is not completed within 12 months of joining, NHS Pensions will base any calculations on the date payment is received, which may be less beneficial. However, consideration will be given where NHS Pensions is responsible for any delays in the transfer process.

The former pension provider may put a time limit on any option forms being returned to them. It is important that a member does not delay sending all the required information to NHS Pensions using the Transfer In Guide and application pack.

**Q What happens if the member does not want to complete the transfer in?**

A When NHS Pensions have all the required information they will write to the member with an estimate of how much additional benefits the proposed transfer may secure in the NHS Pension Scheme. If they do not wish to proceed with the transfer they have the option to reject the transfer in by returning the option form confirming they do not wish to complete the transfer.

Please note that if a member makes a request to transfer in from another NHS Scheme (i.e Scotland or Northern Ireland), they will not receive an estimate of how much additional service the transfer may secure if the transferring benefits will remain in the same Section of the Scheme, as the membership will transfer in on a day for day basis. For example 1995 Section membership in NHS Scotland transferred to the 1995 Section of the 1995/2008 NHS Pension Scheme in NHS England and Wales.

If a member wishes to transfer benefits from another NHS Scheme and the benefits may move Sections e.g 1995 Section membership in NHS Scotland transferred to 2008 Section England and Wales, then they will receive an estimate of how much service the transfer may secure as the benefits will not transfer in on a day for day basis.

**Q How will the transfer affect the members NHS Pension benefits?**

A Transferred in benefits will be treated in the same way as NHS Pension Scheme pension benefits. However a member that has transferred in from a personal pension will not be able to take a refund of contributions even if they subsequently leave with less than two years membership.