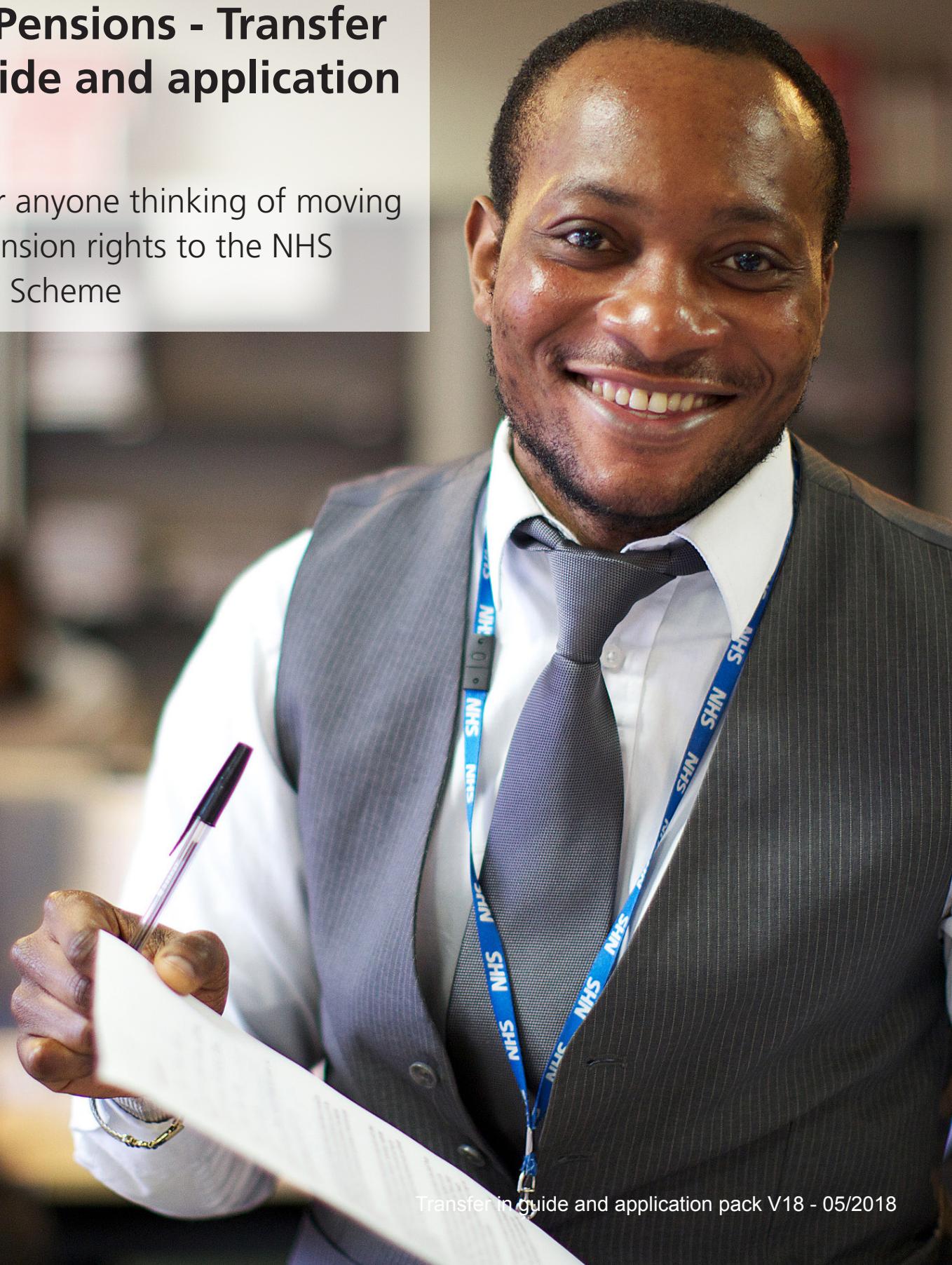


# **NHS Pensions - Transfer in guide and application pack**

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 you would like to consider a transfer into the NHS Pension Scheme, Part 1 and 2 of Form A (enclosed) should be fully completed in all cases by you, and the Pensions Officer or Payroll Manager where you work.

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 1995/2008 Scheme (a final salary scheme) and the 2015 Scheme (a Career Average Revalued Earnings (CARE) scheme – from 1 April 2015).

For a member of the 1995/2008 Scheme, all pension benefits are based on pay and length of membership in the 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.

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

# Important notes

## 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.

Note: 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.

## Corresponding health service scheme

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.

## **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.

Final salary benefits transferred in from Outer Club or Inner Club Schemes, if the time limits are met, will buy you a pensionable membership credit in the 2008 Section calculated on Club terms.

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)

## **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)

## **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.

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

- If you want to transfer from a corresponding health service scheme (Scotland or Northern Ireland), please complete Part 1 of Form A and send it to your current pensions or payroll manager so they can complete Part 2. Form A should then be returned to you. Send us the fully completed Form A immediately (Form B is not required).
- For all other transfers, complete Part 1 of Form A and send it to your current pensions or payroll manager so they can complete Part 2. Form A should then be returned to you to keep until you receive the transfer value quotation from your former pension scheme.
- To request a transfer value quotation from your former pension scheme send Form B, and Form B notes to your previous pension scheme immediately. Please note that if you have already received a benefit statement from your former pension scheme, this won't include the transfer details we need and should not be sent to NHS Pensions.
- Your previous pension scheme should normally provide a transfer value quotation within three months of your request. When you receive it, send it with any option forms requiring NHS Pensions completion and the fully completed Form A to us straight away.

**Important:** Please do not send Form A to NHS Pensions without the transfer value quotation.

Before sending the transfer value quotation to NHS Pensions, make sure that your former pension scheme has given us all the information we need by using the checklist at the back of this guide.

- You should not complete or sign any option forms issued by your former pension scheme until NHS Pensions has advised the transfer can go ahead and made you an offer of the credit the transfer would buy you in the NHS Pension Scheme.
- Do not send any policy documents relating to your former pension scheme to us, but keep them in a safe place until you receive our estimated transfer in credit quotation. If you decide to go ahead with the transfer, you should return any policy documents to your previous pension scheme, with any completed option forms we send you.

Contact your former pension scheme if you are having difficulty getting transfer details. Contact your local pension or payroll manager or NHS Pensions if you need help with anything else. Our address is shown at the top of Form A.

## 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.

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.

## 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 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.

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.

**Important:** Please ensure your former scheme has provided information regarding your MPAVCs if these are to be transferred.

## **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)

## **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.

## **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.

## **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)

# Help and general information

## NHS Pensions contact details

You can contact us at:

NHS Pensions  
PO Box 2269  
Bolton  
BL6 9JS

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](#)

## 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)



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

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 2269, Bolton, BL6 9JS 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

Are you working part time?

Yes     No

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

Date

 /   /

## Part 2 Details for your NHS employer to complete

Title (Mr, Mrs, Miss, Dr)

National Insurance number

Surname

Membership number (if known)

 SD  /    

Former surname (if applicable)

Payroll 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

Address



Date of birth

National Insurance number

### 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.

**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

**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.

**If your scheme is an occupational defined benefit scheme, have benefits in excess of GMP/9(2)(b) rights accrued since 17 May 1990 been equalised for male and female members?**

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**

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     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.

**Dates of membership** from  /  /  /  to  /  /  /

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

**Dates of contracted-out membership** from  /  /  /  to  /  /  /

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

Pre 6 April 1988  £  .  Post 5 April 1988  £  .  CA1580

**Total transfer value**  £  .  .

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

**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

**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 in accordance with the EC Treaty. We will also accept transfers from schemes where benefits in excess of a GMP have been equalised and 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.

Please send a copy of your calculation sheet.

# Members checklist

Please check that your application to transfer satisfies the time limits as explained in this guide.

If your application does not satisfy the time limits, a transfer is not normally possible. If you consider that you were prevented from making an earlier application because of exceptional circumstances, you should write to us so we can consider whether the time limit can be extended in your case. Please be aware that if time limits are exceptionally extended, the transfer cannot be completed on Club terms.

We need the following information to be confirmed on Form B, or any paperwork from your former pension scheme, in order to proceed with your transfer application.

## We need to know:

- HMRC approval: is your former pension scheme registered and have they confirmed the PSTR number?
- Transfer from a ROPS: please ask your ROPS to provide a copy of the HMRC approval letter which confirms their status as a ROPS.
- 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.
- Did you have money purchase AVCs with your previous 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 dates you contributed to your previous pension scheme.

## Make sure:

The transfer value is a current quotation and any guarantee period has not yet expired.

You include any option forms required by your former pension scheme, but do not sign them at this stage.

**PLEASE DO NOT SEND US ANY POLICY DOCUMENTS**