

## Pensions Shared Service

### Transferring In previous pension rights: the process guide

You may be able to transfer pension rights into the LGPS from:

- a previous LGPS fund
- a previous employer's pension scheme
- a self-employed pension plan
- a pension 'buy-out' policy
- a personal pension plan
- a stakeholder pension scheme
- an Additional Voluntary Contribution (AVC) arrangement

It is not possible to transfer a pension credit into the LGPS.

Transferring your pension rights is not always an easy decision to make, and you may wish to seek the help of an independent financial adviser.

You have only 12 months from joining the Pension Fund to opt to transfer your previous pension rights into the Scheme. If you have previous LGPS pension rights and they will be automatically aggregated, you have only 12 months from joining to make an election to keep your LGPS benefits separate.

Please complete the FORM A. If you are having difficulty completing the form, please contact the Pensions Shared Service.

Direct Line Telephone: 020 8871 8036

E-mail: [pensions@richmondandwandsworth.gov.uk](mailto:pensions@richmondandwandsworth.gov.uk)

Your completed and signed FORM A should be returned via post or a scanned copy can be sent via email to:

**Address: Pensions Shared Service    email:[pensions@richmondandwandsworth.gov.uk](mailto:pensions@richmondandwandsworth.gov.uk)  
PO Box 72351  
London  
SW18 9LQ**

You must include the full postal address of your former pension provider. If you do not have this information, please apply to the Pensions Registry for the contact details. The Registrar's address is:

**The Registrar of Pension Schemes  
P O Box 1NN  
Newcastle upon Tyne  
NE99 1NN**

If you have just joined the Local Government Pension Scheme and you want to find out more about how the scheme works, please visit the national members' website:

**<https://www.lgpsmember.org/>**

HMRC impose a control known as the Annual Allowance on the amount by which the value of your pension benefits may increase in any one year without you having to pay a tax charge. You are most likely to be affected if you transfer pension rights into the LGPS from a previous public sector pension scheme under the preferential club transfer rules and your salary (full time equivalent) upon joining the LGPS is higher than the salary you earned when you left the previous scheme and also if you combine a previous LGPS pension benefit that was built up in the final salary section of the LGPS with your current pension account and your salary (full time equivalent) has increased significantly since leaving that fund.

## Transfer In Process Chart

