

Firefighters' Pension Scheme 2015

Administered by

XPS Administration, PO Box 485, Middlesbrough, TS1 9EE

PREVIOUS PENSION / EMPLOYMENT HISTORY

Transferring pension rights into the Firefighters' Pension Scheme

IT IS VERY IMPORTANT THAT YOU DECLARE ALL PERIODS OF PENSION SCHEME MEMBERSHIP ON THE FORM OVERLEAF - NOT DOING SO CAN AFFECT YOUR FUTURE PENSION ENTITLEMENTS AND ABILITY TO TRANSFER.

If you are or have been a member of another pension scheme/arrangement (including a personal pension), you may be able to transfer those pension rights to increase your benefits in the Firefighters' Pension Scheme 2015 (FPS 2015). A transfer will not happen automatically. Any request you make to investigate a transfer will not be binding until you have been supplied with full details of the amount of extra pension/service the transfer payment will buy and you subsequently confirm that you wish for the transfer to go ahead. Transfer quotations provided by your previous pension provider are usually guaranteed for 3 months (you may be charged for further quotes).

Previous Firefighters' Pension Scheme membership

If you were previously a member of the 1992, 2006 or 2015 Firefighters' Pension Scheme with another Fire & Rescue Authority (FRA) in England, Wales, Scotland or Northern Ireland and have transferred between FRAs, the pension benefits you have already built up will usually transfer with you. If you had previously opted-out of the FPS, any previous FPS membership may or may not be transferred to your current membership, dependant on the length of the break in scheme membership. Previous Public Service Pension Scheme* membership If you have pension rights in another public service pension scheme you can consider transferring the benefits you have built up into the FPS 2015 under preferential rules known as public sector transfer club rules. Your election to transfer must be made within 12 months of first becoming eligible to join the scheme. If your election to go ahead with a transfer is received outside the 12 month time limit, the extra service/pension credited may be lower than under the club transfer rules. * E.g. Armed Forces, Local Government, NHS, Teachers' Pension Scheme, Civil Service Schemes, etc.

Transferring pension rights from a non-Public Service Pension arrangement

If you have paid into a non-public sector pension scheme/arrangement, you may be able to transfer your previous pension rights into the FPS 2015. A non-public sector transfer must be a registered pension scheme under the Finance Act 2004. If these previous benefits relate to an occupational pension, there are no time restrictions, but your FRA has to allow the transfer at their discretion. Please discuss such a transfer with your FRA before you make any enquiry to XPS Administration. If your previous pension benefits are not linked to an earlier occupation, an election to proceed with a transfer must be received by XPS Administration within 12 months of first joining FPS 2015 (although your FRA can extend this at their discretion).

TRANSFERRING YOUR PENSION RIGHTS IS NOT ALWAYS AN EASY DECISION TO MAKE, AND YOU MAY WISH TO SEEK THE HELP OF AN INDEPENDENT FINANCIAL ADVISOR.

You will need to carefully consider whether to transfer or not, as a transfer may not always be advantageous. For example, you should compare the amount of extra pension/service the transfer payment will buy in the FPS, when that pension is normally payable (i.e. your Normal Pension Age), indexation and other benefits provided by the FPS against the package of benefits if left with your previous pension scheme provider. Please don't transfer benefits just because it's handy to have everything in one place. That's not a good reason on its own for making a transfer.

WARNING

An election to proceed with a transfer must be received in writing by XPS Administration within 12 months of becoming eligible to join the scheme (a request for an estimate of a transfer value is not an election to proceed).

Employers do not normally extend the time limits relating to elections about transferring in previous rights beyond the 12 month time limit unless there are exceptional reasons for doing so.

Firefighters' Pension Scheme 2015

PLEASE READ THE NOTES ON THIS FORM BEFORE COMPLETION

Fire & Rescue Authority	<input type="text"/>	Role	<input type="text"/>	Date of Employment	<input type="text"/>
Surname	<input type="text"/>	First Name(s)	<input type="text"/>		
Title	<input type="text"/>	Date of Birth	<input type="text"/>		
NI Number	<input type="text"/>	Marital Status	<input type="text"/>		
Address	<input type="text"/>				
	<input type="text"/>	Postcode	<input type="text"/>		
Email Address	<input type="text"/>	Telephone Number	<input type="text"/>		

Please tell us about ALL of your previous pension schemes even if you don't want to transfer them. It is important that we have the correct details to pay your correct benefit. **NOT INFORMING US OF PREVIOUS PERIODS OF MEMBERSHIP OF PENSION SCHEMES COULD HAVE A DETRIMENTAL EFFECT ON YOUR PENSION.**

Please attach to this form any Pension Scheme notifications previously issued to you.

If your previous pension rights are subject to a pension sharing order or a consent order following a divorce it is important to provide details as this may affect the benefits that are paid to you.

THIS FORM MUST BE COMPLETED AND RETURNED IN ALL CASES. IF YOU DO NOT HAVE ANY PREVIOUS PERIODS OF EMPLOYMENT PLEASE WRITE "NONE" IN THE BOX BELOW. THIS WILL AVOID YOU BEING SENT UNNECESSARY

PLEASE GIVE DETAILS OF ALL PREVIOUS PENSION/ EMPLOYMENT HISTORY (Continue on separate sheet if necessary)

Name & Address of Employer	Name & Address of Pension Scheme provider	Reference / Policy Number	Period of service / scheme membership		Were Contributions Refunded?
			From	To	

PLEASE TICK THE APPROPRIATE BOXES

I have no previous pension rights	<input type="checkbox"/>				
I have previous pension rights but DO NOT want them transferred	<input type="checkbox"/>				
I wish to consider repaying a refund of previous Firefighters' Pension contributions	<input type="checkbox"/>				
I wish to consider transferring my previous pension rights, and authorise XPS Administration to obtain the relevant information	<input type="checkbox"/>				
My previous pension rights are subject to a pension sharing order or a consent order following a divorce	<table border="0" style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding: 0 10px;">Yes</td> <td style="padding: 0 10px;">No</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	Yes	No	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No				
<input type="checkbox"/>	<input type="checkbox"/>				

DECLARATION - I declare that the information shown above is a true account of my previous employment

Signed <input style="width: 90%;" type="text"/>	Date <input style="width: 90%;" type="text"/>
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Please forward this completed form to XPS Administration, PO Box 485, Middlesbrough, TS1 9EE no later than 4 weeks after employment commenced