

yourpension

Newsletter for Contributors - Spring 2004

Welcome to this edition of **yourpension**, a newsletter for contributors to the Local Government Pension Scheme.

The main purpose of this edition is to explain the recent amendments made to the Local Government Pension Scheme Regulations.

On page 4 you will see a summary of all the recent amendments to the Regulations and you may wish to keep this page with your copy of the Scheme Guide. The options available to contributing members who have a deferred pension, or who are a re-employed pensioner, are shown on page 3; the relevant election forms are on pages 5 and 6.



PHIL GOODWIN
*Director of
Pensions Operations*

As well as information on the LGPS you will see on page 2 that the Fund Members' Forum this year is on the 17th September. The agenda for the day will be similar to previous years and we will be inviting the Minister for Pensions to give a presentation.

LPFA Board members will also be present on the day. However, with one exception, all existing Board member contracts are due to expire on 30th June 2004. The Mayor of London is responsible for making these

appointments and after the Mayoral elections on 10th June 2004 there is a possibility that some new board members will be appointed. In 2001 the process for appointing Board members was as follows:

The Mayor consulted the four Party leaders (Conservative, Green, Labour and Lib Dem) of the Greater London Authority and each was asked to nominate a board member in consultation with the Association of London Government (ALG). He also asked the London Development Agency to make a nomination.

The remaining six vacancies were publicly advertised and persons with relevant experience were asked to apply. Candidates were interviewed and the Mayor then consulted the ALG on his provisional nominations for LPFA Board membership.

The LPFA Chairman has written to the Mayor to see how this process can now be taken forward following the Mayoral elections.

Newsletters like this one are issued to keep you up to date with LPFA activities and issues affecting Fund members. If you have any comments on this edition or any suggestions for how it could be improved, please write to us or telephone the contact number shown on the back page. I look forward to any comments you may have.

Phil Goodwin

In this issue:

- **Fund Member Forum 2004**
- **an update on scheme amendments**
- **Freedom of Information Act**

... and much more



Fund Members' Forum



Neil Newton, LPFA's Chairman, welcomes delegates to Forum 2003

The format of the Forum will be similar to that of previous years and will include:

- Information Centre open at 10 am
- Formal presentations begin at 11 am
- Chairmans Introduction
- Chief Executive's Review of the Year
- Current pension issues
- Open Forum - Question time
- Information Centre - light refreshments available - 1 pm



Staff from the Bolton Tax office were available to answer questions from Fund members

LPFA's 11th Forum for Fund members will take place on Friday, 17th September 2004 at the Queen Elizabeth II Conference Centre, Westminster.

LPFA has held annual forums for the membership since 1994. Issues of relevance and topical interest are presented and delegates are given an opportunity to question staff and Board Members.



Speakers respond to questions from delegates during the Open Forum

Feedback shows consistent approval of the event but the many comments and suggestions for improvement received from delegates are taken into account in the planning and preparation of the following years event.

If you have any suggestions for the Forum, especially with regard to organisations that you would like to see at the Information Centre, please contact Paul Pennant on 020 7369 6005.

If you would like to attend the Forum on the 17th September 2004 please complete and return the enclosed application card, or contact 020 7369 6005, or e-mail forum@lpfa.org.uk

Tickets will be limited to the first 800 applicants.

Local Government Pension Scheme

The pension scheme regulations have recently been amended and a summary of the changes are shown on the next page. This information should be kept together with your copy of the Scheme Guide for future reference.

* * * * * Important notice * * * * *

Do you have a deferred pension entitlement?

If you have a deferred pension entitlement in respect of previous local government employment, either with this or another authority, which has not been combined with your current service you need to consider the following information very carefully.

Before these amending regulations, scheme members with separate benefits had the opportunity to join their periods of service together at any time, to provide a single pension based on the total service and the pay in their last employment, instead of keeping them separate.

Under the amending regulations the opportunity to combine service in this way will be lost unless you make an election to join your periods of service together.

This election must be made by 31 March 2005, or such later date as your employer allows.

If you wish to receive more information on the implications of this before making an election, please complete the form "Deferred pension" on page 5 and return it to the LPFA.

Are you a re-employed pensioner?

If you are already in receipt of a pension from the LGPS (and currently contributing to the LGPS) it is important that you consider the following very carefully.

Before these amending regulations, if you left your latest employment with an immediate entitlement to pension benefits you may have had the option of receiving either

- (a) separate pensions in respect of your employments, each based on the service and salary in that employment, or
- (b) a single pension based on all of your service and the final pay of your last employment.

Under the amending regulations the option to receive a single pension will no longer be available to you unless you make a written election by 30 September 2004 confirming that you wish to retain the right to choose this option. This option only remains effective whilst you remain in your current employment and providing you had the same option under the previous regulations.

If you wish to make an election please complete and sign the form – "Re-employed pensioner" on page 6 and return it to the LPFA. If you wish to discuss this further, please call the general enquiries number on 020 7369 6118.

Failure to make an election could result in you receiving lower pension benefits when you eventually retire.

It is essential you act within the timescales.

Local Government Pension Scheme

Eligibility - Who can join?

The ability of some LGPS members to remain in the scheme has been extended to include those transferring to an NHS employing authority, where their employer enters into an admission agreement.

General Qualification for Benefits

The general entitlement to LGPS benefits is reduced from two years total membership to three months. As a consequence, scheme members leaving without an entitlement to immediate benefits, will only be able to take a refund of contributions if they have less than 3 months total membership and have not brought a transfer value into the LGPS.

Ill-Health Retirement

The definition of 'permanent ill-health' has been amended to emphasise that the assessment is made on the balance of probabilities. Scheme members retired due to ill-health cannot now be awarded a second period of enhanced membership on health grounds, if subsequently re-employed.

Right to aggregate previous LGPS membership

The right of an active scheme member to aggregate previous local government membership at any time is now restricted. Any election to aggregate must be made within 12 months of again becoming an active member, or such longer period as their employer may allow. Where a member chooses not to aggregate a period of membership, they cannot make a subsequent election to aggregate that period on later re-joining the LGPS. The right of LGPS pensioners who re-join the scheme to aggregate previous local government membership at the point of retirement is removed.

Power of an Employing Authority to increase Total Membership

An employing authority may now award a member additional membership at any time during their active membership of the scheme, rather than only on joining or at retirement. Your employer's policy with regard to this discretion must be included in their policy statement.

Internal Disputes Resolution Procedure (IDRP)

The provisions relating to the settling of a disagreements about a matter relating to the scheme have been simplified. In the first instance you should now write to your employing authority, who will arrange for your complaint to be heard. Following the decision of the person specified by your employing authority to decide disagreements, and if you are still dissatisfied with the decision, you may apply to the appropriate administering authority to have it reconsidered.

Protection for current scheme members

Active members with less than 2 years total membership at 1st April 2004, who have not had a transfer value credited to them, may opt on leaving to receive a refund or an ill-health grant under the previous provisions.

Active members with un-aggregated membership have twelve months from 1st April 2004, or such longer period as their employing authority allow, to elect to aggregate it with their current membership.

Existing re-employed pensioners may elect, by writing to their administering authority within 6 months of 1st April 2004, to retain their right to aggregate their membership at retirement. The election will include the right for their membership to be aggregated for the benefit of their dependants in the event of their death. Such elections will only apply if the member remains in the same employment, unless subject to a transfer, until retirement or their death.

IDRP cases initiated before 1st June 2004 will be completed under the previous arrangements.

If you have any questions about these changes please call 020 7369 6118 or write to the LPFA at Dexter House.

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Local Government Pension Scheme

DEFERRED PENSION

The Local Government Pension Scheme Regulations 1997 – as amended

I am a current pension scheme member and have previous pension rights in the local government pension scheme which remain separate from my current membership.

I am interested in receiving more information concerning the option I have of combining these separate benefits.

Please send me full details to enable me to make a decision within the timescales imposed.

Surname: _____

First Names: _____

National Insurance Number: _____

Previous deferred pension with _____ Council.

I give my authority for you to contact my previous administering authority for information concerning my deferred benefits (if this is different to your current administering authority).

Signed: _____

Dated: _____

Please return this form to:

**London Pensions Fund Authority
Dexter House, 2 Royal Mint Court, LONDON, EC3N 4LP**

Local Government Pension Scheme

RE-EMPLOYED PENSIONER

THE LOCAL GOVERNMENT PENSION SCHEME REGULATIONS 1997 – AS AMENDED

Regulation 42 (5) (a)

I elect to retain my option to combine my pension benefits under the local government pension scheme regulations. I understand this option only remains effective if I remain in my current employment until retirement. I also understand this option can only be invoked if I had the same option under the previous regulations.

Signed _____ Date _____

Surname: _____

First Names: _____

National Insurance Number: _____

Please return this form to:

**London Pensions Fund Authority
Dexter House, 2 Royal Mint Court, LONDON, EC3N 4LP**

Freedom of Information Act

The Freedom of Information Act 2000 gives the public a general right of access to all types of recorded information held by public authorities. The Act is designed to ensure greater accountability and to promote a culture of openness. It will become fully effective from January 2005.

A Publication Scheme has been adopted by the LPFA to inform the public of :

- the type or 'class' of information available
- the means by which access to that information can be gained
- the cost of obtaining that information.

This Publication Scheme will be made available free in downloadable form on LPFA's website from September 2004.

Prior to that date, any information not available from the website can be made available in hard copy format.

LPFA wants to make information as freely available as is reasonably possible, but charges may sometimes be necessary. The following conditions will apply to information supplied under this scheme:

- Inspecting documents at Dexter House - free of charge unless otherwise specified
- Website - free of charge
- E-mail - free of charge
- Hard copy - a charge may be levied to cover the cost of printing or copying and of dispatch
- Research - where the information requested requires LPFA to undertake a material amount of research a cost may be levied to cover the work.

If you need any further information, you can write to Anne Lucas here at Dexter House.

Did you know?

- LPFA's opening hours are from 8.30am-5.00pm (although the office is manned between 8am and 6pm), Monday to Friday, and you may visit without appointment. Wheelchair access is available. The general enquiries number is **020 7369 6118**.
- The Occupational Pensions Advisory Service (OPAS) is available to assist members with any difficulties they can not resolve: **020 7233 8080**.
- Pensions Schemes Registry provide a tracing service for ex-members of schemes with pension entitlements who have lost touch with previous employers: **0191 225 6393**.
- To save calling at a Jobcentre, if you need extra help looking for work, you can call 'Jobseeker Direct' on **0845 60 60 234**.
- National Savings and Investments is urging savers to claim the £1.5 billion lying in dormant accounts. These are accounts where savers have moved without telling the government-owned bank or where the account holder has died. National Savings has a free tracing service for dormant accounts. Call **0845 964 5000**.
- If you have become re-employed within local government you are required to inform LPFA who will determine whether current pension payments are affected.

Don't forget ... if you move house, or your personal circumstances change in any way that could affect your pension ... please tell us straightaway so that we can amend our records.

yourpension

contacts

If you are a pensioner

Local rate number **0845 30 30 335** is available during normal opening hours.

If you are a contributor to the Fund or a deferred pensioner

The number available during normal opening hours is **020 7369 6118**.

Answerphone service

Available outside normal office hours on **0845 30 30 335** (at local rate). Calls are returned on the next working day.

General contact numbers

Telephone: **020 7369 6000**

Facsimile: **020 7369 6111**

Textphone: **020 7369 6119**

E-mail

If you require a formal written response to your e-mail please remember to include your postal address.

LPFA's e-mail address is:

enquiries@lpfa.org.uk

LPFA website

Access to your pension records is available via the LPFA's secure member website **www.lpfa.org.uk/your_fund**

London Pensions Fund Authority

Dexter House
2 Royal Mint Court
LONDON
EC3N 4LP

other useful contacts

The Financial Services Authority

An independent body that regulates the financial services industry in the U.K.
0845 606 1234

The Pensions Ombudsman

Can investigate and determine any complaint or dispute involving maladministration of the Scheme or matters of fact or law. **020 7834 9144**

Age Concern Information Line

Provides information on issues affecting older people and their carers
0800 00 99 66

NHS Direct

Health advice or information any time of the day or night **0845 46 47**

Legal Advice and Information

The Community Legal Service can provide information on issues such as debt problems, benefits, housing, immigration **0845 608 1122**

Driving Licences

The £6 fee charge to older drivers to renew their driving licences every 3 years is to be scrapped. From 1st March 2004, drivers aged 70 and over should be able to renew licences free of charge **0870 240 0009**



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