



How to transfer your previous pension rights into the FPS2015

Please deal with this now – you could lose out if you delay

This leaflet tells you how you can transfer your previous pension rights into the Firefighters' Pension Scheme 2015 (FPS 2015).

A transfer usually buys more if it is fully completed within a year of you joining the scheme – and if you decide not to look into a transfer now, your employer or your former pension scheme might not allow it at all later on.

The advantage of being in a club scheme

The FPS 2015 is a **club scheme**. Club schemes (mainly public sector schemes) have a special arrangement that means the transfer credit your transfer value buys closely matches the benefits you built up in your former scheme.

But your transfer can only be a club transfer if

- you haven't had a break of more than five years in active membership of a public service pension scheme between leaving your former scheme and joining the FPS 2015, and
- you choose to go ahead with a transfer within a year of joining the FPS 2015. If you wait more than a year after joining the FPS 2015 to decide, your transfer won't be a club transfer and it will probably buy a greatly reduced transfer credit.

Think carefully

Don't make your mind up about transferring now. The best time to make your decision is when we tell you how much transfer credit you would get.

So what do I do next?

The six steps to a transfer

Step 1 Ask your previous pension scheme to give you a **transfer quote**

Step 2 Send the quote to us

Step 3 We'll tell you what the transfer would buy you in the scheme

Step 4 Tell us you whether you want to go ahead

Step 5 Your previous pension scheme will pay the **transfer value** to us

Step 6 We'll update your pension scheme record and tell you what the transfer has bought for you in the Firefighters' Pension Scheme 2015

Full details are on the next page.

The six steps to a transfer – in more detail

Step 1 Fill in part A of one of the enclosed forms and send it to your previous pension scheme. They'll send the form back to you with part B filled in, or they'll just send you the information part B asks for. If you have benefits in more than one previous scheme, copy the form and send one form to each.

This does not commit you to a transfer.

What if I don't know how to contact my former pension scheme?

Ask your former employer, or write to

The Pension Tracing Service

The Pension Service

Tyneview Park

Whitley Road

Newcastle Upon Tyne NE98 1BA

Phone **0845 6002 537** (ask for a tracing request form)

Or, visit www.gov.uk/find-lost-pension

Step 2 When you get the details back from your former scheme, send all the documents to us straightaway at the address below. Your transfer could be delayed if you don't send us all the documents you have received.

If you're waiting for details from more than one previous scheme, please send each one as soon as it arrives. **You must not fill in any forms they send at this stage.**

Note: your former scheme should send you full transfer value details within a set time limit. If you hear nothing after four months, you should ask them why.

Step 3 We'll send you a quote of what the transfer would buy for you in The FPS 2015. You should hear from us within 21 days.

Step 4 Tell us if you want to go ahead with the transfer – or not. We'll send you a form to fill in and send back to us, to say whether you want to go ahead with the transfer.

Step 5 We'll let your previous pension scheme know that you want to go ahead with the transfer and request payment from them. They will then pay the transfer value to us.

Step 6 We'll update your pension scheme record and tell you what the transfer has bought for you in The FPS 2015.

How to contact us

Please contact us at any time if you have any questions about this.

WYPF

PO Box 67

Bradford

BD1 1UP

Phone: 01274 434999

E-mail: wypf@bradford.gov.uk

Minicom textphone: 01274 724472 (text only)

Website: www.wypf.org.uk

This form is also available in Braille, in large type, in other languages or on CD.