**\*\*SPECIMEN \*\***

This document needs to be on employer letter headed paper

Any text (to include this section) in red needs to be populated/deleted with the relevant information

**STATUTORY NOTIFICATION**

FOR A MEMBER LEAVING THE SCHEME (REFUND)

[Member Name]

[Member address1]

[Member address 2]

[Member address 3]

[Member postcode]

Dear [Member Name],

**LOCAL GOVERNMENT PENSION SCHEME (LGPS)**

**LOCAL GOVERNMENT PENSION REGULATIONS 2013**

Pension Number: [Pension Number]

You have ceased to be a member of the Scheme and any question as to your entitlement to a benefit, including a return of contributions, is to be decided by your employer. A written notification of the decision is to be provided.

Accordingly, I write to notify you that on ceasing to be a member on [Date], by reason of [Voluntary Retirement/Redundancy/Dismissal/Opting out of the LGPS] you will be entitled to receive a ‘Refund**\*** of employee contributions’.

If you hold a Local Government Pension Scheme (LGPS) deferred benefit or are in receipt of a LGPS pension you will not be entitled to a refund of contributions (any transfer value into the LGPS may also exclude you from a refund of contributions). You will however be entitled to a deferred benefit.

You will be advised as to the calculation and amounts of the benefits to which you are, or will become, entitled and of the arrangements for payment by -

West Midlands Pension Fund

P O Box 3948

Wolverhampton

WV1 1XP

Any enquiries for further information about the Local Government Pension Scheme generally or about the contents of this letter, should be addressed to me.

If you are dissatisfied with this decision, you may wish to make a written application to the adjudicator appointed by (enter name of employer), to give a decision on the issue under dispute. However, you may wish to consult me first so that the matter can be reconsidered and possibly resolved without having recourse to the formal dispute procedure.

If you feel there are grounds for making a written application to the adjudicator, you should write within 6 months from the date of this notification to:

[Name, Job Title and correspondence address of adjudicator [a representative at the employer]

If you are unhappy with the decision made by the adjudicator you can then apply to the Administering Authority for reconsideration of the matter. The address to write to is:

Tim Johnson

Chief Executive

Wolverhampton City Council

P O Box 3948

Wolverhampton

WV1 1XP

Your further application should be made within 6 months of the date of notice of the decision made by the adjudicator.

‘MoneyHelper’ (formerly TPAS (The Pensions Advisory Service)) can be contacted at any time during the disputes process to assist members and beneficiaries of the scheme in connection with any pensions query they may have or difficulty which they have failed to resolve with the administrators of the scheme.

MoneyHelper can be contacted via:

Telephone: 0800 011 3797

Website:<https://www.moneyhelper.org.uk/en/pensions-and-retirement>

Submit an enquiry: <https://www.moneyhelper.org.uk/en/contact-us/pensions-guidance/pensions-guidance-enquiry-form>

Web chat: <https://www.moneyhelper.org.uk/pensionschat>

Yours faithfully,

[Name]

[Job Title]

***\*****Payment of a refund of a member’s employee contributions is initially optional,* ***subject to a declaration being completed and the appropriate criteria being meet.*** *Upon receipt of the leaver notification from the employer, West Midlands Pension Fund will contact you with details of the refund payable (subject to all of the appropriate criteria being met) and the further options available, please follow this link for further information:* [*https://lgpsmember.org/tol/thinking-leaving-before.php*](https://lgpsmember.org/tol/thinking-leaving-before.php)*.*

*You can delay your decision to take a refund of contributions until you either, re-join the LGPS, transfer your benefits to a new pension arrangement, or want to take a refund of contributions. Where you delay your decision, you will have a* ***deferred refund pension account****. Please note, you can only hold a deferred refund account for a maximum of 5 years or until age 75, whichever is earlier. If you have not transferred your benefits to a new pension arrangement or re-joined the LGPS by that time a refund of contributions will automatically be payable to you.*

*The refund payable, relates to your employee contributions only. For further information on the calculation of a refund please follow the following link:* [*https://lgpsmember.org/more/refund.php*](https://lgpsmember.org/more/refund.php)