

Dear Councillor

TEESSIDE PENSION BOARD - MONDAY 9TH FEBRUARY, 2026

I am now able to enclose, for consideration at next Monday 9th February, 2026 meeting of the Teesside Pension Board, the following reports that were unavailable when the agenda was printed.

Agenda No Item

10. **Update on Work Plan Items (Pages 3 - 44)**

Yours sincerely

Democratic Services.

Distribution

Councillors Christopher Massey (Chair), J Bell, P Thompson and N Walker

Please ask for:

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Appendix A

Dear Employer

The latest Local Government Pensions Committee (LGPC) **Bulletin 255**, produced by the Local Government Association is now available on the LGPS practitioner's website at <https://lgpsregs.org/bulletinsetc/bulletins.php>

This outlines the LGPC response to the Government's Pensions Investment Review in respect of LGPS.

If you have any queries or require any further information, please contact twpfemployers@southtyneside.gov.uk

Regards

Employer Services Team

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Appendix B

Dear Employer

I hope this email finds you well.

Further to our previous Save the Date email of 2 April 2025, we are now pleased to invite employers from Teesside Pension Fund to register to take part in our:

- **Welcome and Introduction to the Tyne and Wear Pension Fund Webinar**
in which we will provide you with:
 - information and guidance on your statutory duties, roles and responsibilities and how to successfully carry out your day to day pension administration
 - an overview of the pension administration system and how to access all necessary information in terms of TWPF systems and requirements
 - an opportunity to ask any questions in an open forum at the end of each webinar

The webinars will take place on two dates and are expected to finish no later than midday

- **Welcome and Introduction to the Tyne and Wear Pension Fund Webinar 15 May 2025 10.00am**
- **Welcome and Introduction to the Tyne and Wear Pension Fund Webinar 22 May 2025 10.00am**

If you or your colleagues wish to participate, please complete [Online Registration Form](#)

If you need to submit details for more than one participant, you should complete a new form using the 'submit another response' button after each submission. The registration form can also be used to submit any questions you may have. Please note, attendees will still be given the opportunity at the meeting to ask any questions not submitted in writing.

We will supply the appropriate Teams information to allow participants to join the meeting, along with some additional information to assist you during the meeting by **14 May 2025**.

If you have any queries or require any further information regarding this email, please do not hesitate to contact TWPF, Employer Services Team on 0191 424 6399 Monday – Friday between 9.00am - 4.30pm.

Kind regards

Employer Services Team

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Quarterly Newsletter

DECEMBER 2025 | ISSUE NO.3



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WELCOME TO THE WINTER EDITION OF THE TYNE AND WEAR PENSION FUND NEWSLETTER

FESTIVE PERIOD OFFICE CLOSURE

Pensions Office and Helpline Holiday Arrangements

As in previous years, the pensions office and helpline will be closed over the festive period. Please take note of the following changes to our opening hours:

The pensions office and helpline will close at 12:00pm on Wednesday, 24th December 2025

The helpline will reopen at 09:00am on Monday, 5th January 2026.

The pensions office will reopen at 10:00am on Monday, 5th January 2026.



We wish everyone a safe, peaceful, and enjoyable festive season and we send you and your families our best wishes for 2026. Thank you for your understanding and continued support.



MYPENSION

Our online service mypension is available to all members where they can:

- View and update personal details
- View their pension information
- View Annual Benefit Statements
- Send secure messages



STAY SCAM-SAFE THIS CHRISTMAS

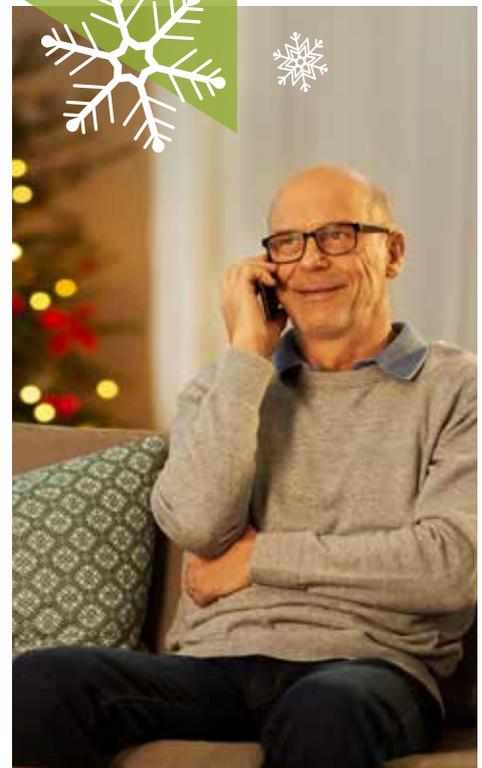
The festive season can be a time of financial pressure, and scammers know it. They often target people who may be looking for extra money or quick cash deals. Protect your pension and your future by staying alert.

Why Christmas is a Risky Time:

- Scammers exploit urgency and goodwill during the holidays.
- Offers of “special investment opportunities” or “fast cash” are common traps.
- Fraudsters may use festive messaging to appear friendly and trustworthy.

Top Tips to Keep Safe:

- **IGNORE UNSOLICITED OFFERS** – whether by phone, email, or social media.
- **DON'T RUSH DECISIONS** – pressure to act quickly is a red flag.
- **CHECK CREDENTIALS** – use the FCA's ScamSmart tool to verify advisers.
- **STICK TO OFFICIAL LGPS CHANNELS** – never transfer through third parties.
- **TALK TO SOMEONE** - you trust before making any changes.



REMEMBER: If it sounds too good to be true, it probably is. Your pension is for life – don't let a scammer steal your future.

BORDER TO COAST WELCOMES SEVEN ADDITIONAL FUNDS

Border to Coast Pensions Partnership is in the process of expanding its membership, welcoming seven additional Local Government Pension Scheme (LGPS) funds into the partnership. This development marks a significant milestone for Border to Coast and the existing partners, including the Tyne and Wear Pension Fund (TWPF) and the Teesside Pension Fund (TPF).



The seven new funds joining Border to Coast are Cambridgeshire, East Sussex, Essex, Hertfordshire, Kent, Northamptonshire and West Sussex. Their inclusion increases the partnership's collective assets under management to around £110 billion and further strengthens the partnership as the largest LGPS asset pool.

For members of TWPF and TPF, this expansion brings several benefits:

- **Increased Scale:** With more funds involved, Border to Coast can leverage greater economies of scale, making investment management more cost-effective for all partners.
- **Broader Investment Opportunities:** A larger pool means more resources to explore a broader range of asset classes and investment opportunities, which can potentially enhance long-term returns.
- **Enhanced Collaboration:** The addition of new funds fosters increased collaboration and knowledge sharing across the partnership, driving innovation and best practice.



While the day-to-day administration of your pension remains unchanged, the enlarged partnership enables Border to Coast to negotiate better investment terms and access specialist expertise. This enhances the ability to secure strong, sustainable returns for members, supporting the long-term affordability of the Scheme.

The inclusion of seven new funds is a testament to the strength and reputation of Border to Coast as a collaborative investment vehicle for LGPS funds. As the partnership continues to grow, TWPF and TPF members can be confident that their funds are part of a forward-thinking, robust, and increasingly influential investment pool.

EMPLOYEE SPOTLIGHT

Meet Our Newest Team Member Supporting the Helpline

We are delighted to introduce Jenna Brown, who has recently joined our team and will be working on the helpline, providing support and guidance to our valued members. Jenna joined us a few weeks ago and has already made a positive impression with her warm and approachable manner. We are thrilled to have Jenna on board and are confident that she will be a fantastic addition to the team. Please join us in welcoming her and don't hesitate to say hello if you speak to her on the phone!



Here are a few words from Jenna:

Hi everyone! I'm Jenna Brown and I've just joined the Member Services team in Pensions. Some of you may remember me from my first time at South Tyneside Council, when I worked in Revenues and Benefits. I completed my apprenticeship there and picked up so many valuable skills in customer service and administration - it really set me up for everything that's followed.

After that, I discovered a real love for social media and marketing, so I took the chance to explore different industries. I ended up working with fashion companies, estate agencies, and hospitality businesses, which gave me a completely new perspective and helped me grow creatively and professionally.

Recently, though, I felt the pull back to the council... and honestly, I'm so glad I listened to it. It genuinely feels like I've come home! The team have been so warm and welcoming, and everyone has been incredibly helpful while I get to grips with my new role - including taking calls on the helpline and learning the ins and outs of supporting our members. I'm really excited to build my career in pensions and to bring everything I've learned along the way back into the council. I'm looking forward to what's ahead!

“

I'm really excited to build my career in pensions

”



LOCAL GOVERNMENT PENSION SCHEME PROPOSALS

Key Changes Proposed for the LGPS in England and Wales

The government has launched a consultation on four key proposals aimed at updating the Local Government Pension Scheme (LGPS) in England and Wales. The proposals, which are listed below, primarily address eligibility and benefits within the scheme, reflecting ongoing efforts to modernise public sector pensions.

1. Normal Minimum Pension Age

The consultation seeks views on changes to the Normal Minimum Pension Age (NMPA), which is the age at which scheme members can usually access their pension benefits. Adjustments to the NMPA from age 55 to age 57, are being considered to align with broader changes to public sector pensions and to ensure consistency with tax rules.

2. Pension Access for Mayors and Councillors

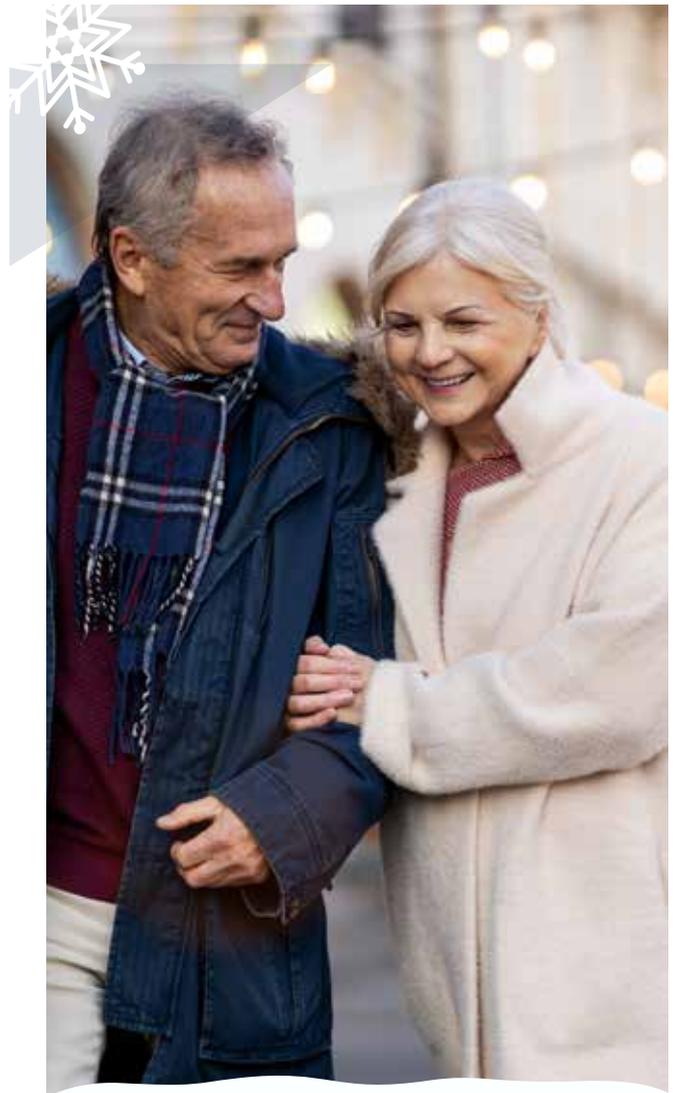
One of the proposals would amend the current rules regarding eligibility for LGPS membership for mayors and councillors and allowing them to join the LGPS. The aim is to clarify and potentially expand access, ensuring fair treatment and clear guidance on who can participate in the scheme.

3. Academies in the LGPS

The consultation addresses issues relating to academies' participation in the LGPS. It explores how academies are treated as scheme employers and considers options to ensure their continued and effective involvement, supporting both staff and scheme stability.

4. New Fair Deal

A 'new Fair Deal' is proposed, which would strengthen protections for employees who are compulsorily transferred out of local government service. This aims to provide reassurance that affected staff will maintain access to the LGPS.



Draft Regulations Published

Draft regulations accompanying the proposals on pension access for mayors and councillors, as well as the new Fair Deal, have been published alongside the consultation. These drafts are open for comment, giving stakeholders an opportunity to provide feedback and influence the final regulations.

Stakeholders are encouraged to review the consultation documents and submit their views to help shape the future of the LGPS.





THE IMPLICATIONS OF OPTING OUT OF THE LGPS: WHAT YOU NEED TO KNOW

The Local Government Pension Scheme (LGPS) is one of the most valuable employment benefits available to public sector workers in the UK. However, some employees consider opting out due to financial pressures or personal circumstances. While this is a legal right, the decision carries significant long-term implications that should be carefully weighed.

WHAT HAPPENS WHEN YOU OPT OUT?

The consequences of opting out depend on how long you've been a member of the scheme:

- **Less than 3 months:** You'll be treated as if you were never a member. Your employer will refund any contributions you've made.
- **Between 3 months and 2 years:** You may be eligible for a refund (subject to 20% tax) or a transfer to another qualifying pension scheme.
- **More than 2 years:** You will receive deferred benefits, meaning your pension is preserved until you reach retirement age. However, if you rejoin the LGPS later, you cannot combine your previous and new periods of membership.

Key Benefits You Lose by Opting Out

Opting out of the LGPS means giving up a range of secure and legally protected benefits:

- **Employer Contributions:** Employers contribute a significant portion toward your pension.
- **Tax Relief:** Pension contributions are made before tax, reducing your taxable income. Opting out means you will likely pay more tax. For example, a basic rate taxpayer contributing £100 a month saves £20 in tax.
- **Life Cover:** While in the scheme, you're covered for a death-in-service lump sum (typically three times your salary).
- **Family Protection:** The LGPS provides survivor pensions for spouses, civil partners, and eligible children.
- **Inflation-Proofed Pension:** Your pension increases with the cost of living, offering long-term financial security.

Alternatives to Opting Out

If affordability is the issue, the LGPS offers a 50/50 option, where you pay half the contributions and build up half the pension benefits. This allows you to stay in the scheme while reducing your monthly outgoings, and you still retain full life and ill-health cover.

Final Thoughts

Opting out of the LGPS is a serious decision with lasting financial consequences. It's strongly recommended you seek advice from an independent financial adviser before proceeding. The LGPS is more than just a pension—it's a comprehensive financial safety net for you and your family.



Tyne and Wear Pension Fund
Westoe Road, South Shields, NE33 2RL

📞 | 0191 424 4141

🌐 | www.twpcf.info

Miss C XYZ

Membership Ref: 3902012

Date: 12 November 2025

Dear Miss XYZ

Local Government Pension Scheme - LGPS Confirmation of entry into Teesside Pension Fund (TPF)

Your employer should have already provided you with some pension information, including the contribution rate that you will pay from your monthly salary. Remember, your employer also pays pension contributions on your behalf.

Benefits of the LGPS

The Local Government Pension Scheme offers a number of benefits which include:-

- a secure pension based on your pay, not the state of the financial markets when you retire
- the option to exchange part of your pension for tax free cash on retirement
- immediate life cover and a pension for your husband, wife, partner and/or children when you die
- an option to retire from 55* and receive benefits immediately, although if you voluntarily retire early, your pension is likely to be reduced for being paid early
- an option to flexibly retire from 55* with employer's consent
- immediate payment of pension benefits, without reduction, if you are made redundant or retired for business efficiency purposes after 55*
- access to a pension, which could be enhanced, from any age if you should be retired on the grounds of permanent ill health
- the ability to boost your pension by paying more contributions, for which you receive tax relief

* the minimum pension age is set to increase to age 57 from 1 April 2028

More information on the benefits of being a member of the LGPS and **(TPF)** can be found at:-

- www.lgpsmember.org/
- www.twpcf.info

Things you need to do now:-**Register for mypension Online Services**

Members of [Teesside Pension Fund](#) can view their pension records through their online *mypension* account. If you haven't already activated your account, you can do so at www.twpf.info/mypension. **We recommend you use a personal email address when registering, so if you leave your employment, you will continue to receive emails from us.** If you wish to opt out of the online services, you must do so in writing.

Once you have activated your account you can send us secure messages, update your personal details and calculate an estimate of your future pension benefits. Your Annual Benefit Statement will also be available to view online through *mypension* when it is produced each August.

If you have any problems registering, please call the *mypension* support line, details can be found in the Contact Us section on *mypension*.

Check your personal details on your pension record are correct

It is important you check your personal details are correct, including your relationship status, when you first log in to your *mypension* account. You can update this information in the 'Personal Details' section of your *mypension* account. When your Annual Benefit Statement is produced, it will show how your benefits are building up. To present the full picture we also include survivors benefit entitlement. If your relationship status is incorrect, this amount may also be incorrect.

Please also ensure your contact details are correct and kept up to date in case we need to contact you about any queries.

View your Membership Certificate (enclosed)

This confirms your personal details and the date you joined the Scheme in this post, as supplied by your employer.

It has been issued in accordance with the Public Sector Pensions Act 2013 and the provisions of the Local Government Pension Scheme Regulations 2013. It confirms your entry to the Local Government Pension Scheme (LGPS). Please keep this certificate in a safe place for future reference.

Review and update your Death Grant nomination

The Scheme rules allow all members to nominate a person(s) to receive any death grant which may be payable in the event of their death. You can make a death grant nomination through your *mypension* account at www.twpf.info/mypension

What to do if you have other pension rights

If you have other pension rights, you may be interested in transferring those rights into the benefits that you are building with [TPF](#). In most cases this is possible.

Transfers into [TPF](#) should normally be made within 12 months of joining the Scheme, therefore it is important to follow the guidance in the table on the following page:-

<p>I have other pension membership in TPF</p>	<p>We will automatically write to you once we have reviewed the options that are available to you. You do not need to return the CARE1a form.</p>
<p>I have pension membership in another LGPS Fund in England and/or Wales</p>	<p>Please complete the enclosed care 1a form confirming which other Funds you have paid into and return it to the Pensions Office. We will request the information on your behalf and then provide you with your options.</p>
<p>Club Transfers: I have pension memberships in any of the following:</p> <p>LGPS (Scotland)</p> <p>LGPS (Northern Ireland)</p> <p>Other public service pension schemes, ie: civil service, the armed forces, teachers, health service workers, fire & rescue services, the police force and the judiciary</p>	<p>Please complete the enclosed CARE1a form and provide the details of any other public service pension schemes you have paid into and return it to TPF.</p> <p>If you have previous membership with another pension scheme that participates in the Public Sector Transfer Club ('Club'), you may be able to transfer under the Club transfer rules. The amount of extra pension added to your LGPS pension account will be broadly equal to the amount of pension you had built up in your previous scheme.</p> <p>If you would like to consider transferring previous public sector pension benefits into TPF, please contact your former pension provider and request a 'Transfer Out Statement', which should include;</p> <ul style="list-style-type: none"> • the transfer value and • copies of the transferring scheme's declaration forms. <p>When you receive the 'Transfer Out Statement' please forward ALL the documents to the Pensions Office.</p> <p>Any transfer will not be binding until you have been supplied with full details of the amount of extra pension the transfer value will provide in the LGPS and subsequently confirm that you want the transfer to proceed, therefore, please DO NOT pre-sign the transferring schemes declaration forms.</p>
<p>Non-Club Transfers: I have paid into other pension schemes that are not LGPS or other public service pension schemes</p>	<p>If you would like to consider transferring other previous pension benefits into TPF, please contact your former pension provider and request a 'Transfer Out Statement', which should include;</p> <ul style="list-style-type: none"> • the current transfer value. • copies of the transferring scheme's declaration forms. • confirmation of the 'type of scheme', ie: personal pension scheme, occupational pension scheme, Master Trust Pension Scheme, stakeholder pension scheme, AVC, or any other type of scheme. <p>When you receive the 'Transfer Out Statement' please forward ALL the documents to the Pensions Office.</p> <p>Any transfer will not be binding until you have been supplied with full details of the amount of extra pension the transfer value will provide in the LGPS and subsequently confirm that you want the transfer to proceed, therefore, please DO NOT pre-sign the transferring schemes declaration forms.</p>

For further information about transferring other pension rights into **TPF** please go to our website at www.twpf.info

It is important to complete the CARE1a form if you have any other pension rights in another LGPS Fund or public service as it may affect your pension entitlement under the McCloud remedy.

We will assume that you have no previous pension rights in the public sector if we do not receive a completed CARE1a within the next 30 days.

The following Factsheets are enclosed:

- **Unhappy** - this explains what you can do if you are unhappy with any decisions we have made
- **More Information and How to Contact Us** - this explains where you can get further information and how to contact the Pensions Office.

Do you need your information in another format?

If you need to have your pension information provided in another language, Braille or large print, please contact us to let us know. Alternatively, you can complete the form on our leaflet 'Can We Help You' which is available on the Fund's website www.twpf.info in the Scheme Booklets section under Publications. If you do not have access to the internet, please ring our Pensions Helpline.

Do you want to know more about the LGPS or the Pension Fund?

There is more Scheme and Fund information available on our website www.twpf.info but if you have any queries and would like to speak to someone about your pension then please contact our Pensions Helpline.

Tell us what you think

Please take a few moments to complete our online survey:

<https://forms.office.com/e/Z0YkfF5kns>

Yours sincerely

The Pensions Team

The Pensions Team
Tyne and Wear Pension Fund

Tyne and Wear Pension Fund In partnership with Teesside Pension Fund

Membership Certificate

issued on: 12 November 2025

Surname:	<input type="text" value="XYZ"/>	C	<input type="text" value="Cheryl"/>
Your National Ins No:	<input type="text" value="AB123456C"/>	Membership No:	<input type="text" value="3902012"/>
Date of Birth:	<input type="text" value="01/01/1980"/>	Gender:	<input type="text" value="Female"/>
Fund Name:	<input type="text" value="Teesside Pension Fund"/>	Section:	<input type="text" value="Main Section"/>
Date of Joining:	<input type="text" value="16/06/2025"/>		<input type="text"/>
		Scheme Nominated Date:	<input type="text" value="31 March"/>

Membership Certificate (Explanatory Notes)

Definitions

'Scheme Nominated Date' - is the date chosen by the LGPS to comply with the provisions of the Finance Act 2004.

'Date of Joining' - is the date on which you first became a member of the Fund (in respect of this post)

50:50 Section or Main Section - is the section of the Scheme you are paying into and building up pension rights. If you are in the 50:50 section, you will pay half contributions and build up half the normal pension. You can switch between the Main Section and the 50:50 Section at any time. Regardless of the section you are in, you get full ill health cover and full life assurance cover.

Internal Dispute Resolution Procedure

Please read the membership certificate carefully and if you disagree with any of the details, please let us know. If we cannot reach agreement, then you may appeal within six months of receiving this certificate. Our factsheet 'Unhappy with your Benefits?' is enclosed which explains the procedure to follow.

Privacy Notices – How we use Your Personal Information

South Tyneside Council holds information for the Tyne and Wear Pension Fund and Teesside Pension Fund about you that is used for pension processing. Your information is treated as confidential; however, it may be shared with other organisations for the processing of benefits and, if we are required to by law, for the detection and prevention of fraud.

If you would like to know more about what information we hold about you, or the way we use it please contact the **Pensions Helpline** on **0191 424 4141**, write to the **Tyne and Wear Pension Fund, Westoe Road, South Shields, NE33 2RL** or view our website at <https://www.twpf.info/article/8809/Privacy-notices>

If you have any questions about the information shown on the membership certificate, please contact the Pensions Helpline.

Tyne and Wear Pension Fund In partnership with **Teesside Pension Fund**

**Local Government Pension Scheme
Declaration of Previous Public Service Pensions Form CARE1a**

CARE1a
(v6 03.12.19)

Full Name

Membership No

It is important to establish your true pension position so your current benefits are calculated correctly, and we can advise you of your options. If you have previously been a member of the LGPS or any other public service pension scheme you must complete and return this form within the next 30 days.

Where exact dates are not known please provide approximate dates.

If you have never contributed to a public sector pension scheme, you do not need to fill in the form.

I have contributed to the LGPS in a Fund outside of the Tyne and Wear Pension Fund (TWPF) in England and Wales (supply the details below)* and authorise TWPF to request appropriate details

Name of the Pension Fund, and Name and Address of LGPS Employer*	From	To
Did you opt out of the LGPS before leaving this employment? (please delete as appropriate)		Yes / No

I have contributed to a public service pension scheme or LGPS Fund outside England and Wales (please supply the details below)* and authorise the Tyne and Wear Pension Fund to request appropriate details if necessary. If you want to investigate a possible transfer, YOU need to contact your former pension provider to ask for a quote.

Name of the Pension Fund, and Name and Address of Previous Employer*	From	To

*If you need more space, please attach additional sheets

I have provided complete and correct information about my previous pension scheme membership

Signature Date

If we do not receive your completed CARE1a Form within the next 30 days, we will have to assume that you have no previous membership of a public sector scheme. If this is not correct, it may affect your pension benefits in future.

Please return the completed form to: Tyne and Wear Pension Fund, Westoe Road, South Shields, NE33 2RL

[Thekeyobject.Folderref]

Tyne and Wear Pension Fund In partnership with **Teesside Pension Fund****Factsheet - More Information and How to Contact Us**

(v2 30.9.25)

Would you like more information on the Teesside Pension Fund or the LGPS?

If you would like more detailed information, there are a number of ways in which you can obtain it:

- **Through mypension** - our online service allows you to securely raise a query with the Pensions Office.
- **Visit the LGPS website at** www.lgpsmember.org - this website has lots of useful information on the LGPS.
- **Visit our website at** www.twpf.info - our website provides useful information for members as it provides general information about the Local Government Pension Scheme.

The leaflet 'A Brief Guide to the LGPS from 1 April 2014' and all of the Fund's leaflets can be viewed and printed from the Scheme Booklets and Forms section. Our website also provides the latest news and links to other pension websites.

- **The Pensions Helpline** - is available Monday to Friday between 9.00am and 4.30pm.
- **Write to** – Tyne and Wear Pension Fund
Westoe Road
South Shields
NE33 2RL

If you are unable to access any form or leaflet from our website www.twpf.info please contact the Pensions Helpline.

Tyne and Wear Pension Fund In partnership with Teesside Pension Fund

Factsheet - Transferring

Transferring Previous Pension Rights into TPF

Many members join the LGPS having already built up pension rights with previous employers and / or with personal pension providers.

You may be such a member - and may be interested in considering a transfer of those benefits to add them to the benefits you are currently building up in the LGPS. In most cases this is possible.

Are you considering transferring Pension Rights into your current Pension Account?

Before making any decision to transfer you will want to know the value that those previous benefits would hold for you if you brought them in to the LGPS.

To begin the transfer investigation process you must follow the instructions set out in our leaflet 'Transferring Pension Rights into the LGPS' and fill in the forms detailed in the instructions to send to your previous pension providers. Please note, the Scheme rules restrict automatic transfers taking place more than 12 months after the date of joining. If a transfer has not been requested within 12 months, employers' permission would be required before the transfer could take place. Employers have discretion in this matter and are not obliged to allow any transfer(s) to go ahead.

As stated in our letter we need to know about any previous public sector pension rights you have outside of the **Teesside Pension Fund**, regardless of whether you wish to consider transferring these rights to **TPF**, as they may impact on your current pension. If your previous public service pension rights are in the **TPF**, we will already know about them, and will be taking action to provide you with details of the options available to you.

If you have any previous public service pension rights anywhere in the public sector, you **must** complete and return the form CARE1a within 30 days of receiving it. It may only be possible to transfer your most recent period of LGPS membership. Please note, the rules for LGPS transfers in England and Wales are different in Scotland and Northern Ireland, so the rules surrounding transfers are also different.

Note: Although you need to tell us about your previous public service pension rights, it is still **your responsibility** to contact your previous pension providers to request a transfer quotation if you are considering transferring any previous pension rights to **TPF**.

Are you already receiving a pension from the LGPS?

If you have chosen to receive benefits under the flexible retirement provisions, the section about Previous Pension Rights is not applicable as you cannot transfer other pension benefits into the Scheme.

If you currently receive a Local Government pension (paid by this Fund or any other LGPS Fund) which includes an amount for additional membership awarded to you by your former employer, you should contact the former Fund to confirm whether or not these new pension rights affect your current pension payment in any way.

*The rules around the 12 month time limit may be different if you are rejoining the Scheme after previously opting out or are joining the Scheme after your employment conditions have been transferred to another employer.

Appendix D

Tyne and Wear Pension Fund In partnership with **Teesside Pension Fund**

Factsheet

Unhappy with Your Pension Benefits?

If you think that the decision contained in the attached letter is incorrect or you are unhappy with it for any reason, then there is an Internal Disputes Resolution Procedure to resolve any problems.

However, we would first suggest that you contact the organisation that made the decision.

- If the decision has been made by your employer, you should contact your employer and let him or her know your concerns. It may be possible to resolve the issue.
- If the decision has been made by the Pensions Office, then you should contact the Pensions Helpline on (0191) 4244141. We may be able to explain the details of your case and resolve any misunderstanding or query for you.

If you still remain dissatisfied, you should request details from your employer or the Pensions Office of their Adjudicator to commence the Internal Disputes Procedure.

Please note that if you wish to appeal you must do so within 6 months of receiving the decision with which you disagree.

Information explaining the Internal Disputes Resolution Procedure is available from our website at <https://www.twpf.info/article/10388> or on request.

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Tyne and Wear Pension Fund
Westoe Road, South Shields, NE33 2RL

📞 | 0191 424 4141

🌐 | www.twpf.info

Mrs A BCD

Membership Ref: 99999-1

Contact: Pensions Helpline
Tel: (0191) 424 4141

Date: 18 December 2025

Dear Mrs BCD

The Local Government Pension Scheme (LGPS)

Your employer Middlesbrough Council has notified me that you left your employment as **Manager** (payroll number: 12345) on 31 December 2025.

Please find enclosed a Benefit Statement which shows your total LGPS benefit package and how it has been calculated.

You now have choices about the type of benefit you wish to take. Please indicate on the enclosed CARE31dec form if you would like to receive payment or if you would like to defer payment until a later date.

If we do not receive a completed election within 3 months of the date of this letter we will close our file and your benefits will be deferred.

Sending us your forms and documents

Online - the quickest and most efficient and secure way of providing us with your information is to upload a copy of the completed form(s) and your documents to your secure online mypension account.

If you have not yet activated your mypension account, further assistance on how to login can be found at www.twpf.info/my pension . More information about mypension can be found later in this letter.

Paper post - you can still use this method to send your documents, however, this will take longer and you will need to wait for your identification documents to be returned if you are sending us original copies. If you wish to use a recorded method of posting, please use the full postal address for the Pensions Office. The address is: Pensions Office, Tyne and Wear Pension Fund, Westoe Road, South Shields, NE33 2RL. If you enclose an original document please also return the **Pen49 form - Document Identification sheet**.

Please note we are unable to return any photocopies submitted to this office.

Forms to complete

To enable us to pay your benefits you must complete and return all of the following;

- **CARE31dec - Option and Declaration form**
- **CARE31 - Member Retirement Details form**
- **Previous Pension Benefits Declaration form**

Identification

We also need to verify your date of birth. We will need to see one of the following documents (we will accept clear photocopies if you are sending them via the Royal Mail):-

- **Your birth certificate**
- **Passport**
- **Driving Licence** (including photo ID)

Important Decisions

Choosing the right benefit package is a very important decision. Please choose your options very carefully and seek independent financial advice if you think you need to. Once we receive your option and put your benefits into payment you cannot change your mind.

Further Options and Information

I have enclosed some factsheets. These provide useful information about your LGPS benefits and also details about the government's new flexibility with Freedom and Choice. You can also refer to our website www.twpf.info for further information. Our leaflet 'Your Pension' from the Scheme Booklets section under Publications will provide you with additional details about your LGPS pension benefits. You may also wish to view the national LGPS website at www.lgpsmember.org.

Your benefits have been calculated in accordance with the Local Government Pension Scheme Regulations. However, if you think they are incorrect or you are dissatisfied with the way in which they have been calculated, you are entitled to appeal within 6 months of receiving this letter. Our factsheet 'Unhappy with your Benefits?' is enclosed.

Your mypension account

As mentioned earlier, your member record is available through our mypension online account. Once you retire your pension payslips and all future annual P60s can be viewed there. We will not send you paper copies. Our online service also has other features, such as change your personal details and send a query. Further information about on this can be found at www.twpf.info/mypension.

If you wish to opt out of receiving your P60s and April payslip online and instead receive a paper copy please write to the Pensions Office at the above address providing enough personal details for us to identify you. Opting out will not prevent you from using the other features of mypension.

If you have problems registering, please call the mypension supportline on 0191 4244 141 between 9.00 and 4.30 Monday to Friday.

We will contact you again shortly with confirmation of your pension and lump sum (if applicable) through your mypension account. If you have not activated your account we will send this confirmation by post, however, there may be a delay in providing this information.

If you have any queries or are having difficulty completing any of our forms please do not hesitate to contact the Pensions Helpline on (0191) 424 4141.

Yours sincerely

Rosamund Smith

Rosamund Smith
Pensions Officer

Tyne and Wear Pension Fund In partnership with Teesside Pension Fund

Local Government Pension Scheme (LGPS)

(v 7.25)

Benefits Statement for Early Retirement

Name: M BCD Date of Birth: 01/01/1960
 Membership Number: 99999-1 Date of leaving: 31/12/2025

Final Salary Scheme Benefits (built up to 31 March 2014)

For each year of membership built up before 1 April 2008 you receive a pension based on 1/80th of your final pay. You will also receive an automatic tax free lump sum of 3 times your pension. For each year of membership built up between 1 April 2008 to 31 March 2014 you receive a pension based on 1/60th of your final pay. There is no automatic lump sum for membership built up after 31 March 2008, but you do have the option to exchange some of your pension for a tax-free lump sum.

Final Pay (used for the calculation of benefits)	£53051.18
Pensionable Membership up to 31 March 2008	0/175 (Years/Days)
Pensionable Membership from 1 April 2008 - 31 March 2014	6/000 (Years/Days)
Total Pensionable Membership up to 31 March 2014	6/175 (Years/Days)

CARE Scheme Benefits (built up from 1 April 2014)

Every year, you build up a CARE pension at a rate of 1/49th of the amount of pensionable pay you received in that Scheme year if you are in the main section of the Scheme (or half this rate of build up for any period you have elected to be in the 50/50 section of the Scheme).

The amount of pension built up during the Scheme year is then added to your pension account and revalued (adjusted) at the end of each Scheme year so your pension keeps up with the cost of living.

Annual Pension

Final Salary benefits built up to 31 March 2008	£317.94
Final Salary benefits built up from 1 April 2008 to 31 March 2014	£5305.12
CARE Pension carried forward from previous years plus accrued in year of leaving (including adjustments as applicable)	£11882.88
Less Reduction Due to Early Payment	-£2495.06
McCloud Final Underpin Pension of	£1.46
Total Annual Pension	£15012.34

Lump Sum Retirement Grant

Final Salary lump sum benefits built up to 31 March 2008	£953.83
Less Reduction Due to Early Payment	-£29.43
Total Lump Sum Retirement Grant Payable	£924.39

Survivors pension payable in the event of your death

Please note this amount will not be affected if you take a larger lump sum

£5787.52

Tyne and Wear Pension Fund In partnership with **Teesside Pension Fund****Local Government Pension Scheme (LGPS)**

Name M BCD

Membership Number 99999-1

Date of Retirement 31/12/2025

Your LGPS Retirement Benefit Choice**Option 1 - Standard LGPS Retirement Benefits**

Total Annual Pension	£15012.34
Automatic Tax Free Lump Sum	£924.39

Option 2 - Maximum Lump Sum

You can choose to give up some but not all of your total annual pension as shown in Option 1 in exchange for a tax free lump sum. For each £1 of annual pension you give up you would receive £12 lump sum.

Maximum Tax Free Lump Sum	£64668.63
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Reduced Total Annual Pension (If you choose to take the maximum lump sum available).	£9700.32
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Option 3 - My Own Benefit Package

If you want to exchange some of your annual pension for a tax free lump sum but you do not want to take the maximum lump sum you can choose how much lump sum you would like. For each £1 of annual pension you give up you would receive £12 tax free lump sum. Some example conversions are shown below:

You can choose a lump sum amount between £924.39 and £64668.63

Lump Sum Chosen	Annual Pension to be reduced by
£120	£10
£1200	£100
£5000	£416.67
£7500	£625

Option 4 - Defer My Decision

If you do not want to receive your benefits at this time you can defer taking them. Benefits in the LGPS are due to be paid unreduced at your Normal Pension Age (NPA). Your NPA is linked to your State Pension Age (but with a minimum of age 65). Remember that your State Pension Age may change in the future and this would also change your Normal Pension Age in the LGPS. Your benefits must be paid from the day before your 75th birthday at the latest.

Tyne and Wear Pension Fund In partnership with **Teesside Pension Fund****CARE 31**

(v5 3.12.19)

+AUPM+B438730-NCD6+C31**Member Retirement Details - Payment Instructions**

Please complete, sign and return this form in **Black Ink** with your birth certificate to the address below. If you have any questions please call the Pensions Helpline on (0191) 424 4141.

Any delay in the return of this form may result in a delay in the payment of your retirement benefits. Please note that if you hold more than one pension record with the Tyne and Wear Pension Fund, we can only make payment into one nominated bank account. You do not need to return this form if you already have a pension in payment already with us.

Emp Authority	Middlesbrough Council	NI No	
Surname	BCD	Forename(s)	M
		Title	Mrs
Daytime Tel no		Birth Surname	

Your lump sum and pension will be credited direct to your Bank or Building Society account, please give details.

Name of Account Holder			
Name of Bank or B.Society			
Address of Bank or B.Society			
Account Number (usually 8 digits long)		Sort Code	

To provide you with an accurate survivor benefit entitlement please tick the box which applies to you. Any survivor entitlement will always be established at your date of death.

- Single (never been married)
 Married
 Widow/Widower
 Divorced
 Cohabiting
 Civil Partner
 Civil Partnership Dissolved

Privacy Notices – How we use Your Personal Information

South Tyneside Council holds information for the Tyne and Wear Pension Fund and Teesside Pension Fund about you that is used for pension processing. Your information is treated as confidential; however, it may be shared with other organisations for the processing of benefits and, if we are required to by law, for the detection and prevention of fraud.

If you would like to know more about what information we hold about you, or the way we use it please contact the **Pensions Helpline** on **0191 424 4141**, write to the **Tyne and Wear Pension Fund, Westoe Road, South Shields, NE33 2RL** or view our website at <https://www.twpf.info/article/8809/Privacy-notice>

If you have registered for mypension online services with your work email address, please login and amend with an alternative

I hereby certify that the above information is correct.

Signed:		Date:	
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Please return completed forms to: Tyne and Wear Pension Fund, Westoe Road, South Shields, NE33 2RL

Retirement Benefit Options and Declaration**CARE31Dec**Full Name Memb (v12 2.5.24)Please complete this in **black** ink.

***+AUPM+B438730-**
OCD6+P5009388+C31*

Section One - Your LGPS Retirement Benefit Choice

Please **tick** your preferred option (and enter an amount if you are choosing Option 3). Your decision is final and cannot be changed.

- Option 1 Standard Retirement Benefits**
- Option 2 Maximum Lump Sum**
- Option 3 My Own Benefit Package - I wish to take a lump sum of £_____**
 (This includes any automatic lump sum plus additional lump sum you wish to take)
- Option 4 Defer Payment of My Benefits Until a Later Date**
 (Please leave the rest of this form blank, just sign and date it, and supply your telephone number).

Section Two - Overseas transfers

Have you transferred any pension rights from the UK to an Overseas Pension Scheme before 6 April 2024? If your answer is Yes, please tick the box below and supply me with details. If you do not tick the box below, you are declaring that you have never transferred UK pension rights overseas.

Yes - I have transferred pension rights overseas and include details on a separate sheet

I declare that I wish to receive the benefits as indicated above. I declare that the information I have provided above is correct to the best of my knowledge. If further tax becomes payable because the information I have provided is incorrect, then I understand that I will be wholly and personally liable for the tax charge due and any resultant penalty as may be imposed by His Majesty's Revenue and Customs (HMRC).

Signed:**Date:****Telephone Number:****Email:****Privacy Notices – How we use Your Personal Information**

South Tyneside Council holds information for the Tyne and Wear Pension Fund and Teesside Pension Fund about you that is used for pension processing. Your information is treated as confidential; however, it may be shared with other organisations for the processing of benefits and, if we are required to by law, for the detection and prevention of fraud.

If you would like to know more about what information we hold about you, or the way we use it please contact the **Pensions Helpline** on **0191 424 4141**, write to the **Tyne and Wear Pension Fund, Westoe Road, South Shields, NE33 2RL** or view our website at <https://www.twpf.info/article/8809/Privacy-notices>

Please return completed forms to: Tyne and Wear Pension Fund, Westoe Road, South Shields, NE33 2RL

99999-1

Previous Pension Benefits Declaration

The Government limits the amount of tax-free cash you can take from a registered pension scheme. If you wish to take a lump sum when you take your pension, we need to know about any pension benefits you have taken previously to check you don't exceed the lump sum limits. Although most members will not be affected by the limits, we must carry out the checks for everyone.

We do not need to know about your state pension or any dependents pensions you are receiving.

1. Personal information

National Insurance number	
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2. Lump sum information

Q1. Do the retirement benefits that you are claiming now include a lump sum payment? This could include a standard lump sum amount or an increased lump sum amount.

Yes If you are taking a lump sum, go to Q2

No If you are not taking a lump sum, go to section 7

Q2. Do you hold a transitional tax-free amount certificate (TTFAC)? If you do not provide an answer to this question, we will assume you do not hold a TTFAC.

Yes Attach a copy and tell us about any lump sums you have received since it was issued in section 3

No If you don't hold a TTFAC, go to Q3

Q3. Have you taken payment of any pension benefits before?

Yes Tell us about all the pension benefits you have taken in section 3

No If you have not taken payment of any pension benefits before, go to section 5

Appendix E

3. Previous pension benefits

Use this section to tell us about the pension benefits you have taken previously. The information we need depends on when your pension benefits were first paid to you. Only complete the sections that are relevant to you.

Lump sums paid from 6 April 2024

For pension benefits paid from 6 April 2024, we only need to know about any tax-free lump sums you have been paid. In this section, tell us about:

- pension commencement lump sums (PCLS) – these are tax-free lump sums you take when you start taking a pension
- uncrystallised funds pension lump sums (UFPLS) – this is a type of lump sum paid from a defined contribution scheme. Only tell us about the tax-free part of the lump sum in this section.

Pension provider	Date paid	Amount of tax-free lump sum paid

Pensions and lump sums paid between 6 April 2006 and 5 April 2024

For these pension benefits, we need to know the percentage of lifetime allowance (LTA) used. The pension provider that pays the benefits to you will have notified you of this. If you do not have this information, provide the amount of yearly pension at the date it was first paid and any tax-free lump sum paid. If you took an UFPLS, tell us about this in the last column - include the whole UFPLS amount ie the taxable and tax-free amounts.

Pension provider	Date first paid	LTA %	Yearly pension	Tax-free lump sum	Total UFPLS

Pensions first paid before 6 April 2006

If you took payment of pension benefits before 6 April 2006, we need to know the amount of yearly pension you are currently being paid.

Pension provider	Date first paid	Current amount of yearly pension

4. Other lump sums and transfers

Have you ever been paid a Serious ill health lump sum?		YES / NO
If yes, provide the amount and date paid	Date:	Amount:
Have you ever been paid a stand-alone lump sum?		YES / NO
If yes, provide the amount and date paid	Date:	Amount:

5. Tax-free lump sum being paid on the same day

Are you taking another tax-free lump sum on the same day as your LGPS tax-free lump sum is payable?	YES / NO
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6. Lifetime allowance (LTA) protections and enhancements

If you have any LTA protections or enhancements, tell us about them below:

Type of LTA protection / enhancement	HMRC reference number

7. Declaration

I confirm the information I have provided in this form is, to the best of my knowledge, true and complete. I understand I will be wholly and personally liable for any tax charges and penalties imposed by HMRC if the information I have provided is found to be incorrect.

Signed:	Date:
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Appendix E

Guidance notes for completing the previous pension benefits declaration form

These notes will help you complete the previous pension benefits declaration form.

Lump sum allowances

Two lump sum allowances were introduced from 6 April 2024. If the total of all lump sums you take from UK pensions is more than one of these allowances, you will have to pay extra tax. Tax on any excess is charged at your marginal rate.

Most members will not be affected because the maximum lump sum they can take is much lower than the allowances. If you have built up a large pension in the LGPS or a different scheme, the new allowances may affect you.

You can find more information about the lump sum allowances at <https://www.lgpsmember.org/your-pension/the-essentials/tax>.

Pension terms explained

Dependents pension

This is a pension paid to you, as a dependent, when a pension scheme member dies eg when your partner or spouse dies. You do not need to tell us about these pensions on the declaration form.

Section 2 -Transitional tax-free amount certificate (TTFAC)

If you took payment of a pension or lump sum before 6 April 2024, these payments will have used up part of your lump sum allowances. Under HMRC rules, we must assume that you took the maximum lump sum allowed.

If you took less than the maximum lump sum allowed, you can get a transitional tax-free amount certificate. The certificate sets out the total lump sums you have received. We will then use these amounts to calculate how much of the lump sum allowances you have used, rather than assuming you have taken the maximum amount. For most members, a TTFAC will have no effect on the lump sum they can take from the LGPS. The allowances will generally only affect members who have built up very large pensions.

If you hold a TTFAC, you do not need to tell us about pensions or lump sums taken before 6 April 2024. You **must** send the TTFAC with your declaration form.

If you are thinking about applying for a transitional tax-free amount certificate, you may wish to seek specialist independent financial advice. Some members could be worse off if they apply than they would be without a certificate.

You must apply for a certificate before you take a pension lump sum after 6 April 2024. Please contact us if you would like more information about the application process in the LGPS.

Appendix E

Section 3 – Previous pension benefits

Lifetime allowance % (LTA)

Before 6 April 2024, the lifetime allowance limited the total amount of pension benefits a person could have before they paid extra tax. The lifetime allowance has now been replaced by the new lump sum allowances.

If you took payment of pension benefits before 6 April 2024, you will have used up LTA. Unless you hold a TTFAC, you should tell us the percentage of LTA you have used for any pensions and lump sums taken between 6 April 2006 and 5 April 2024. The pension scheme that pays/paid these benefits to you will have notified you of this. If you do not have this information, tell us the amount of yearly pension at the date it was first paid and any tax-free lump sum paid.

If you took an UFPLS before 6 April 2024, tell us the LTA% used or the whole UFPLS amount ie the taxable and tax-free amounts paid.

If you took an UFPLS from 6 April 2024, we only need to know about the tax-free amount. Enter this in the 'Lump sums paid from 6 April 2024' table.

Section 4 – Other lump sums and transfers

You do not need to complete this section if you hold a TTFAC.

Serious ill health lump sum

A lump sum paid where your life expectancy is expected to be less than one year.

Stand-alone lump sum

A special type of lump paid to individuals who, on 5 April 2006, had the right to have all their pension scheme benefits paid as a tax-free lump. These are not common and are not payable from the LGPS.

Section 6 – Lifetime allowance (LTA) protections and enhancements

LTA protections

The Government reduced the lifetime allowance three times after it came into force in 2006. Each time it reduced, those people who had already built-up large pensions could apply for protection from the reduction. If you have an LTA protection, your lump sum allowances could be higher than the standard limits.

You can still apply to protect your lifetime allowance by applying to HMRC for Fixed or Individual Protection 2016. The deadline for making an application is 5 April 2025. See <https://www.gov.uk/guidance/pension-schemes-protect-your-lifetime-allowance> for more information.

LTA enhancements

You may have applied for these if you transferred a pension to the UK from overseas or you were awarded a pension credit as part of a divorce/dissolution of a civil partnership.

Tyne and Wear Pension Fund In partnership with **Teesside Pension Fund**

Pen49
(v3 05/20)

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PCD6+P5009388+C31***

Local Government Pension Scheme (LGPS)

Document Identification Sheet

Please return this sheet with any certificates

In respect of - Name: M BCD

Date of Birth: 01/01/1960

Membership No: 99999-1

Employer Name: Middlesbrough Council

Please return completed forms to: Tyne and Wear Pension Fund, Westoe Road, South Shields, NE33 2RL

Tyne and Wear Pension Fund In partnership with Teesside Pension Fund

Retirement Factsheet

Is the annual amount of pension quoted on my statement the amount I will receive?

This will depend on whether you are due to pay tax or not. The amount of pension shown is gross (before tax) but once in payment your pension is just like pay - it is taxable - depending on your total income and personal tax allowances. HM Revenue and Customs (HMRC) determine your tax allowances and supply us with a tax code which we must operate. We may not have this code when you first go on to pension so we will normally apply a temporary coding. Once we receive official notification from HMRC we will apply the correct code.

McCloud Judgment

Following the age discrimination case commonly known as McCloud, if you satisfy the criteria, your pension has been tested to see if you are affected by the judgment. If you are entitled to extra pension, this is shown as a 'McCloud Final Underpin Pension' on your statement and is included in the annual pension figure. **Please note that very few members are affected.**

You can find out more about the judgment by reading the McCloud pages of the national LGPS member website www.lgpsmember.org/mccloud-remedy/.

Would my survivor's pension be affected if I choose to reduce my own pension to take the maximum tax free lump sum available to me?

No – any survivor's benefits which may be payable is unaffected by your choice of benefit. If you choose to reduce your own pension to take the maximum lump sum your survivor's benefit would not be reduced on account of this. On receipt of the enclosed CARE31 form we will determine any survivor's entitlement and notify you of any amount at the time your benefits are paid. Survivor's benefit entitlement would always be re-established at your date of death.

Can the Pensions Office advise me which benefit option I should choose?

No - although the Fund can provide information, we are not authorised to provide advice on areas such as the Scheme rules, financial planning or personal tax allowances.

If you need advice you should seek independent financial advice. The websites below may help you:

- IFA Promotion at www.unbiased.co.uk
- The Pensions Regulator at www.thepensionsregulator.gov.uk
- The Pensions Service at www.gov.uk
- The Money Advice Service at www.moneyadviceservice.org.uk

You should complete and return the CARE31 within the next 10 days if possible. It will let us know which option you wish to take and give us information on other pensions you may have. **Your decision is final and cannot be changed.** We appreciate that you may like more time to make your choice. Therefore, if you are not going to return the form within 10 days please let us know. Please note that until your form is received we are unable to pay your benefits. Also, there are tax penalties which must be imposed if the benefits are not paid within 3 months of the due date.

Once I return my option form to the Pensions Office - what happens next?

As long as your option form has been completed correctly and no additional information is required with regard to any other pensions and/or overseas transfer declarations, we will calculate your benefits in accordance with your wishes. We will make arrangements to pay your benefits and will write to you again to advise you when these are being paid in to your nominated bank account.

When does the pension get paid?

We pay pensions on the first working weekday after the 15th of each month. Your first pension payment date will depend on when we receive your option form and are able to put your information onto the pension payroll.

Benefit Underpin

This is a protection to ensure that members who were close to retirement age get a pension at least equal to that which they would have received in the scheme had it not changed on 1 April 2014. As you have this protection your benefits have been adjusted to take into account the Underpin.

Tyne and Wear Pension Fund In partnership with **Teesside Pension Fund**

Factsheet

Unhappy with Your Pension Benefits?

If you think that the decision contained in the attached letter is incorrect or you are unhappy with it for any reason, then there is an Internal Disputes Resolution Procedure to resolve any problems.

However, we would first suggest that you contact the organisation that made the decision.

- If the decision has been made by your employer you should contact your employer and let him or her know your concerns. It may be possible to resolve the issue.
- If the decision has been made by the Pensions Office then you should contact the Pensions Helpline on (0191) 4244141. We may be able to explain the details of your case and resolve any misunderstanding or query for you.

If you still remain dissatisfied, you should request details from your employer or the Pensions Office of their Adjudicator to commence the Internal Disputes Procedure.

Please note that if you wish to appeal you must do so within 6 months of receiving notification of the decision with which you disagree.

Information explaining the Internal Disputes Resolution Procedure is available from our website at <https://www.twpf.info/article/10388> or on request.

Tyne and Wear Pension Fund In partnership with **Teesside Pension Fund****My Benefits Factsheet – M BCD / Membership Ref: 99999-1**

Your employer Middlesbrough Council notified us that you have stopped paying into the LGPS for your post with payroll number: 31028445.

If you elect not to receive payment of your benefits now or do not respond within 3 months of the date of the covering letter - you have the following options:

Deferred Benefits

As you have not reached your Normal Pension Age (NPA) you are entitled to a deferred benefit - made up of a pension and a tax free lump sum with the option to exchange some pension for extra tax free lump sum. The value of a deferred benefit will change each April by the annual level of the Consumer Prices Index between the date you left the scheme and the date it becomes payable.

You can choose to take early payment of your deferred benefits from age 55 - unless you opted out and are still in the same local government employment, in which case you may elect for payment when your local government employment ceases. Your benefits may be reduced or increased depending on whether you take them before or after your NPA.

When you wish to apply for your benefits you must either complete a request through your mypension account from the Membership Details tab by selecting 'Request Payment of Deferred Benefits', submit a 'CARE65 Application for Early Payment of Benefits' form which is available from our website at www.twpf.info/deferredbenefitspaymentelection, or contact the Pensions Helpline.

More information on deferred benefits can be found on our website www.twpf.info in the 'Previously a Member' section.

You will be awarded deferred benefits automatically - the current value of your deferred benefit entitlement is contained earlier in this letter, we will not write to you again with these values. Information about all future annual increase will be provided through our online service mypension. Please note that if you have ongoing pensionable membership within the [Teesside Pension Fund](#) any options you have under aggregation rules will be provided to you.

mypension - Our mypension service allows you to view your pension record and easily update the personal details we hold for you. You can also raise a query securely at a time that is convenient for you.

As your member record is now available through the mypension online service all future Deferred Annual Benefit Statements will be available through mypension. In order to view your details you need to register for a mypension account. After registering, we will notify you each year when your Statement is ready. It is important to keep your email address up to date.

Registering - If you have not already signed up for the mypension service, you will first need to register at www.twpf.info/mypension. To help you register we have produced a helpful step by step registration guide, which you can find online at www.twpf.info/howtoregister. Once you have registered, please ensure that you keep your email address up to date through mypension.

If you have problems registering, please call the mypension supportline on 0191 4244200 between 9.00 and 4.30 Monday to Friday.

If you wish to opt out of receiving online Statements and wish to receive them in the post, please write to the Pensions Office at the above address providing enough identification for us to identify you. Opting out will not prevent you from using the other features of mypension.

Continued on the next page

Appendix E

Tyne and Wear Pension Fund In partnership with **Teesside Pension Fund**

Page 2 of 2

My Benefits Factsheet – M BCD / Membership Ref: 99999-1

Rejoining the Teesside Pension Fund (TPF)

If you rejoin or have already rejoined the [TPF](#), we will write to you again once we have established the options that are available to you.

Rejoining the LGPS in England and Wales

If you rejoin or have already rejoined the LGPS with another fund in England and Wales you must:

- tell us that you contribute as a current member in another fund
- tell your new administering authority that you have deferred benefits from this Fund or another LGPS fund in England and Wales (and also if you have membership in another public sector pension)

This is required to make sure that you are given the appropriate options on linking your benefits together. Failure to do so could lead to certain statutory rights not being applied.

Transfer of Pension Rights

Subject to certain restrictions, you have the right to transfer your benefits in this Fund to another approved provider. This includes those offering the new flexibilities from Freedom and Choice. For further information on this please refer to our website at www.twpf.info/transferyourbenefits

Factsheet - Changes following Freedom and Choice

From 6 April 2015, individuals aged 55 and over have greater flexibility when accessing any Defined Contribution pension savings they may have, known as Freedom and Choice.

It's important to note that as a member of the LGPS you are a member of a public sector Defined Benefit scheme with safeguarded benefits. The new options within Freedom and Choice do not apply to your safeguarded benefits.

As you are leaving the Scheme and receiving (or are eligible to receive) payment of your benefits now, you do not have the option to transfer your LGPS benefits to another pension scheme offering flexibility.

Appendix E

Factsheet - Changes following Freedom and Choice

From 6 April 2015, the Government introduced greater flexibility in the way individuals can use their pension savings, known as Freedom and Choice. In general, this means that from the age of 55, individuals with a defined contribution pension can access their entire pension pot flexibly. This can include taking the full value as a cash lump sum which may be subject to tax.

The LGPS is not a defined contribution scheme. So, your pension is not covered by this change.

Although there is no direct impact on the LGPS, in general if you have ceased contributing membership, you can choose to transfer the benefits you have built up to a defined contribution scheme offering flexible benefits, including the new options within Freedom and Choice.

Note: You can only transfer your benefits built up in the LGPS if you are more than one year away from your Normal Pension Age (NPA - this is normally your state pension age with a minimum of age 65, however, there are restrictions - please also refer to the enclosed Factsheet for more information about NPA), although you can transfer an Additional Voluntary Contribution fund after this time.

If you wish to transfer safeguarded benefits, which are your main LGPS benefits to another scheme with flexible benefits, including the new flexibilities within Freedom and Choice you will be required to take financial advice if the transfer value of these benefits is more than £30,000.

The cost of financial advice has to be paid for by you.

Although you are not required to take advice in respect of LGPS transfer values of £30,000 or less or a transfer of an additional voluntary contribution fund, you are recommended to seek independent financial advice before deciding to transfer any benefits.

If you hold more than one benefit under the Scheme, in either the same of a separate Funds, it is not possible to transfer out only one of the benefits; if you wish to transfer out you must elect to transfer all or none of the benefits you hold.

The leaflet 'Q&A for LGPS Members Freedom and Choice - Transfers from the LGPS to Defined Contribution Schemes' provides useful information about transfers. This is available on our website at www.twpf.info/freedomandchoice

Pension Scams

As mentioned above, pensions changed from April 2015 and outside of the Local Government Pension Scheme, if you are over 55 years old you can access your pension savings in new ways. Scammers are often after pension pots. They will offer promises of one off investments, pension loans and upfront cash. Most of these are bogus.

If you are considering transferring your LGPS benefits, please read the Pensions Regulators scams leaflet. Further information can be found at www.pensions-scams.com

Appendix E

Tyne and Wear Pension Fund In partnership with **Teesside Pension Fund**

LGPS Factsheet

Transfers Out - Normal Pension Age in the LGPS and Transfer Restrictions

Please note that you can only transfer your LGPS benefits if you elect to do so at least 12 months before your Normal Pension Age (NPA). Your NPA depends on when you were a member of the Scheme or when you left the Scheme.

- the NPA for a member who leaves after March 2014 in the LGPS in England and Wales is equal to the member's State Pension Age (with a minimum of age 65), apart from members who are subject to the underpin (for whom the NPA is, in effect, 65)
- the NPA for a 1st October 2006 to 31st March 2014 leaver in the LGPS in England and Wales is age 65
- the NPA for a pre 1st October 2006 leaver in the LGPS in England and Wales is:
 - (i) in the case of a member who by 60th birthday has a total period of membership of at least 25 years, that birthday; or
 - (ii) in the case of a member who first has such a total period of membership by a date after his 60th birthday but before his 65th birthday, the day after that date; or
 - (iii) in the case of a member who does not fall within paragraph (i) or (ii), his 65th birthday.

Additional Transfer Restrictions: (due to historic links between the State Pension and LGPS)

- a female member of the Scheme who has membership prior to 5 April 1997 cannot make an election to transfer her pension benefits on or after her 59th birthday, or;
- a male member of the Scheme who has membership prior to 5 April 1997 cannot make an election to transfer his pension benefits on or after his 64th birthday.