



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

📞 | 0191 424 4141

🌐 | www.twpf.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.twpf.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:	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

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.