| **Cambridgeshire**  Pension Fund | **Northamptonshire**  Pension Fund |
| --- | --- |

**Local Government Pension Scheme TVOUT01**

**Request for a cash equivalent transfer value (CETV)**

When you’ve filled in and signed the form, please return either by:

* securely uploading to your [online pension account](https://lgssmember.pensiondetails.co.uk/home/login/index2.html); or
* scanning and emailing to [pensions@westnorthants.gov.uk](mailto:pensions@westnorthants.gov.uk) , it’s recommended that you password protect any documentation containing confidential information if possible.

If you’ve any queries about filling in this form, please contact the [Pensions Service](mailto:pensions@westnorthants.gov.uk).

**Section 1 – Personal details**

| **Question** | **Answer** |
| --- | --- |
| Surname |  |
| First names(s) |  |
| Title |  |
| Previous surname(s) |  |
| Date of birth |  |
| National Insurance number |  |
| Address |  |
| Post code |  |
| Home email address |  |
| Mobile phone number |  |

**Section 2 – Transfer confirmation and additional information**

**Transfer confirmation**

| **Question** | **Answer Yes / No** |
| --- | --- |
| I confirm that I’d like a transfer quotation |  |
| I’ve other pension rights in another LGPS Pension Fund in England or Wales and I’m aware that I’ll need to get a cash transfer sum quote, to see whether the total value from all funds is more than £30,000.00. |  |
| I’ve no other pension rights in another LGPS Pension Fund in England or Wales. |  |

**Additional information**

If you would also like either of the below, please put ‘Yes’.

| **Question** | **Answer Yes / No** |
| --- | --- |
| An estimate of benefits payable upon my death. |  |
| An estimate of my pension benefits upon retirement (this will be based on your earliest retirement date and normal retirement date). If you’re an active member, you’ll also have to upload / send a completed member estimate request form. |  |

**Section 3 – Details of your new pension scheme (this will be the scheme you are considering transferring your benefits with the LGPS to)**

| **Question** | **Answer** |
| --- | --- |
| Scheme name |  |
| Scheme employer \* |  |
| Scheme administrator name |  |
| Scheme administrator address |  |
| Membership number |  |

\* Please provide if it’s an occupational scheme.

**Section 4 – Other information required to process your request**

| **Question** | **Answer** |
| --- | --- |
| Why are you considering transferring your benefits outside of the LGPS? |  |
| If you have been contacted by a Financial Advisor or a pension provider, how was contact made to you?  i.e. Telephone, email, letter, etc. |  |
| Or, if you made contact with an independent Financial Advisor to review your options, please confirm the companies name, advisors full name and registered address. |  |
| Have you been advised on how your benefits would be invested and if there are any fees associated with a transfer? If, so please provide details. |  |
| **Question** | **Answer Yes/No** |
| Do you consider yourself a vulnerable customer? \* |  |

\* The Financial Conduct Authority (FCA) defines a vulnerable customer as someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care.

A vulnerable person may be considered one of the following (please note this is not a complete exhaustive or definitive list):

* Health – health conditions or illnesses that affect ability to carry out day-to-day tasks such as physical disability, severe or long-term illness, hearing or visual impairment, mental health condition or disability, addiction, low mental capacity or cognitive disability.
* Life events – life events such as retirement, bereavement, job loss, relationship breakdown, domestic abuse (including economic control), caring responsibilities.
* Resilience – low ability to withstand financial or emotional shocks such as inadequate or erratic income, over-indebtedness, low savings or low emotional resilience.
* Capability – low knowledge of financial matters or low confidence in managing money (financial capability). Low capability in other relevant areas such as literacy/numeracy/digital skills, poor English language skills, learning difficulties and no or low access to help or support.

**Section 5 – Declaration**

I understand that:

* If the cash transfer sum of my total LGPS rights in England and Wales is more than £30,000.00 (excluding AVCs), I’ll have to get independent advice from a FCA authorised independent adviser, before a CETV can be paid to the new pension scheme.
* Cambridgeshire and Northamptonshire Pension Fund have a legal obligation to ensure that I am fully aware of all implications surrounding the transfer, and may ask me more personal or financial questions to determine that they are satisfied the transfer can go ahead.
* I’m expected to meet the cost of any advice given.
* If I’m currently an active member of the LGPS in England and Wales and also have deferred benefits in LGPS in England and Wales, I’ll not be entitled to transfer from the LGPS, unless I stop being an active member of the scheme.
* I’m only entitled under the regulations to one transfer quotation request per year.

| **Question** | **Answer** |
| --- | --- |
| Name |  |
| Signature (only required if form is returned by email or post) |  |
| Date |  |

The Cambridgeshire Pension Fund and Northamptonshire Pension Fund are a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to allow us to provide you with pension administration services. To allow us to carry out our statutory duty, we’re required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the Fund, please visit:

[Cambridgeshire Pension Fund](https://pensions.cambridgeshire.gov.uk/governance/key-documents/cambridgeshire/)

[Northamptonshire Pension Fund](https://pensions.westnorthants.gov.uk/governance/key-documents/northamptonshire/)

This information can be made available in other languages and formats upon request like Braille, large print and audio cassette.