

## Secretary of State Guidance – Transitional arrangements

Table 1: Guidance for which clarification of the effective date is definitely required:

Title of Guidance	Date on guidance	Date of Issue by DCLG	Effective from:			
Purchase of additional pension - elections after 1 April 2014	12/04/2016	29/04/2016	New contracts – <b>29 April 2016</b>			
			Existing contracts in place – <b>1 April 2017</b>			
Purchase of additional pension – elections after 1 April 2012 and before 1 April 2014	14/04/2016	29/04/2016	<b>1 April 2017</b> – Paragraph 1.14 of the guidance incorrectly states the new factors should be implemented from 1 April 2016. If any funds have implemented the new factors from 1 April 2016 they will now need to adjust these contributions back to the old factors until 1 April 2017.			
Purchase of additional pension – elections before 1 April 2012	14/04/2016	29/04/2016	<b>1 April 2017</b> – Paragraph 1.1 of the guidance incorrectly states the new factors should be implemented from 1 April 2016. If any funds have implemented the new factors from 1 April 2016 they will now need to adjust these contributions back to the old factors until 1 April 2017.			
<b>Individual incoming and outgoing transfers</b>	14/04/2016	29/04/2016	Effective from:			
Non-club transfers out			CETV Quote issued	Elects inside guarantee period	Elects outside of guarantee period	
			Before 16/03/2016	Use old guidance and factors	Use new guidance and factors	
			Between 16/03/2016 and 28/04/2016	No quotes should have been issued during this period		
			On or after 29/04/2016	Use new guidance and factors	Use new guidance and factors	
Non Club transfers In – with a 3 month guarantee from the sending scheme			Transfer in credit quotation issued to the member	Elects inside guarantee period and the transfer value is received within 12 months of joining the LGPS	Elects outside of guarantee period or within guarantee period but the transfer value is received after 12 months of joining the LGPS <sup>1</sup>	
			Before 16/03/2016	Use old guidance and factors	Use new guidance and factors	

<sup>1</sup> The relevant date for non-club transfers is the date the member joined the LGPS if the transfer value is received within the first year of service, or the date the transfer is received if the transfer value is received after the first year or service.

	Between 16/03/2016 and 28/04/2016	No quotes should have been issued during this period	
	On or after 29/04/2016	Use new guidance and factors	Use new guidance and factors

Non Club transfers in – with no guarantee from the sending scheme	Transfer in credit quotation issued to the member	Election received between 16/03/2016 and 28/04/2016 and the transfer value is received within 12 months of joining the LGPS	Election received on or after 29/04/2016 or between 16/03/2016 and 28/04/2016 but the transfer value is received after 12 months of joining the LGPS <sup>2</sup>
	Before 16/03/2016	Provide with the higher of the transfer credits calculated using the old and new factors	Use new guidance and factors
	Between 16/03/2016 and 28/04/2016	No quotes should have been issued during this period	
	On or after 29/04/2016	N/A	Use new guidance and factors
Club transfer out	CETV quote issued	Elects inside guarantee period	Elects outside of guarantee period
	Before 29/04/2016	Use old guidance coupled with the Cabinet Office Club memorandum	Use new guidance and factors
	On or after 29/04/2016	Use new guidance and factors	Use new guidance and factors
Club transfer in	Relevant date of CETV	Elects within guarantee period	Elects outside of guarantee period
	Before 29/04/2016	Use old guidance coupled with the Cabinet Office Club memorandum	Use new guidance and factors
	On or after 29/04/2016	Use new guidance and factors	Use new guidance and factors
<b>Interfund adjustments</b>	14/04/2016	29/04/2016	Effective from:
	Quote issued by sending fund	Relevant date of interfund before 16/03/2016	Relevant date of interfund on or after 16/03/2016
	Before 16/03/2016	Use old guidance and factors	Use new guidance and factors

<sup>2</sup> The relevant date for non-club transfers is the date the member joined the LGPS if the transfer value is received within the first year of service, or the date the transfer is received if the transfer value is received after the first year or service.

	Between 16/03/2016 and 28/04/2016	No quotes should have been issued during this period	
	On or after 29/04/2016	Use new guidance and factors	Use new guidance and factors

Table 2: Guidance for which clarification of the effective date is possibly required:

Title of Guidance	Date on guidance	Date of Issue	Effective from:
Trivial Commutation	14/04/2016	29/04/2016	Where a quotation was provided before 29/04/2016 and the nominated date is prior to 29/04/2016 use the old guidance and factors. In all other cases use the new guidance and factors.
Scheme Pays – Annual Allowance – where scheme pays election was made on or after 01/04/2014	12/04/2016	29/04/2016	Where a quotation was issued prior to 29/04/2016 and the relevant date is prior to 29 April 2016 use the old guidance and factors. In all other cases use the new guidance and factors.
Scheme Pays – Annual Allowance – where scheme pays election was made before 01/04/2014	14/04/2016	29/04/2016	Where a quotation was issued prior to 29/04/2016 and the relevant date is prior to 29 April 2016 use the old guidance and factors. In all other cases use the new guidance and factors.
Use of AVCs to provide additional pension under the scheme – where AVC contract was entered into on or after 01/04/2014	14/04/2016	29/04/2016	Where a quotation has been issued prior to 29/04/2016 and the payment date is prior to 29 April 2016 use the old guidance and factors. In all other cases use the new guidance and factors.
Use of AVCs to provide additional pension under the scheme – where AVC contract was entered into before 01/04/2014	14/04/2016	29/04/2016	Where a quotation has been issued prior to 29/04/2016 and the payment date is prior to 29 April 2016 use the old guidance and factors. In all other cases use the new guidance and factors.
Early retirement guidance	18/04/2016	29/04/2016	Where the pension benefit payment date is before 29/04/2016 use the old guidance and factors. Where the pension benefit payment date is on or after 29/04/2016 use the new guidance and factors.
Pension credit guidance for a post 31/03/2014 leaver	12/04/2016	29/04/2016	Where the “transfer day” was prior to 29/04/2016 use the old guidance and factors. In all other cases use the new guidance and factors
Pension credit guidance for a pre 01/04/2014 leaver	12/04/2016	29/04/2016	Where the “transfer day” was prior to 29/04/2016 use the old guidance and factors. In all other cases use the new guidance and factors
Pension debit guidance where transfer day is after 31/03/2014	14/04/2016	29/04/2016	Where the “transfer day” was prior to 29/04/2016 use the old guidance and factors. In all other cases use the new guidance and factors.
Pension debit guidance where transfer day is before 01/04/2014	14/04/2016	29/04/2016	Where the “transfer day” was prior to 29/04/2016 use the old guidance and factors. In all other cases use the new guidance and factors.

Lifetime allowance guidance	14/04/2016	29/04/2016	Where the Benefit Crystallisation Event (BCE) date is before 29/04/2016 use the old guidance and factors. Where the BCE date is after 29/04/2016 use the new guidance and factors.
Conversion of lump sum into pension (reg 58)	14/04/2016	29/04/2016	Where a quotation was provided prior to 29/04/2016 and the pension payment date was also prior to 29/04/2016 use the old guidance and factors. In all other cases use the new guidance and factors.