

# McCloud: Public service pensions history formsNotes for administrators

These templates have been produced for administering authorities to use as part of the McCloud project. They were developed by the LGPC and the Communications Working Group (CWG). We would like to thank CWG members for giving up their time for this project.

The purpose of the form is to collect information from LGPS members who:

* have built up benefits in the remedy period - 1 April 2014 [2015 in Scotland] to 31 March 2022
* are not protected by the McCloud remedy based on the information currently held.

## Versions of the form

There was a range of views on how administering authorities will use the form. We expect administering authorities to make local changes to the form to fit in with their chosen process. There was no prevailing view on one major issue and so the group decided to produce two versions of the form:

* **Version 1:** only request that members return the form if they have relevant previous membership of a public service pension scheme. The notes that accompany this version of the form are more detailed as their purpose is to restrict the number of unnecessary forms returned by members who are not in scope of McCloud protection. Many members will not complete this form. Administering authorities who take this approach will have to consider what further checks are needed when a member who has not completed a form retires/dies/transfers out.
* **Version 2:** request that all members return the form. Version 2 includes the option for members to tick a box confirming that they have no previous membership of a public service pension scheme. The notes to accompany this form are less detailed. Administering authorities that adopt this approach are likely to receive more forms from members who are not in scope of McCloud protection. Having received the completed form, they can be more certain that no further checks on their McCloud protection status are needed when the member retires or transfers out.

## Local changes

Administering authorities will want to make changes depending on how they are using the form. We have published a Word version so the template is easy to amend.

* Wording in [square brackets] must be amended
* The form has been designed to be made publicly available. If an administering authority is sending the form to certain member groups, some of the information in ‘Do I need to fill in the form?’ could be removed, depending on who it is sent to.

## Accessibility

We have designed the form to be sent by post. If an administering authority makes the form available online, they will need to ensure that it is fully accessible.

## Next steps

We have assumed that administering authorities will get further information about the member’s previous pension benefits from the pension administrator to confirm the member’s protection status. This will not be necessary if:

* the member is protected by the McCloud remedy based on membership on the pension record, including previous aggregated LGPS membership or membership transferred from a different public service pension scheme
* the member is protected based on scanned documents about an earlier possible transfer/aggregation that did not go ahead
* based on the dates of earlier membership, the member does not qualify for protection. For example, there has been a disqualifying break or the earliest membership was after 31 March 2012. (Administering authorities may wish to confirm the details in any cases where a small difference in dates would impact on the member’s protection status).

Some administering authorities plan to request that the member supplies copies of correspondence about their pension scheme membership. Significant changes would be needed to the form to gather the additional information this approach would require from the member. It may still be necessary to get further information from the previous pension scheme. For example, a member may be sent an active annual benefit statement before they have met the scheme’s vesting period. A member who received a deferred benefit statement may have later transferred those benefits to a different scheme.

The previous administering authority or scheme will need to supply information including:

* dates of membership, including the dates of any relevant transferred in service
* whether the member qualified for benefits in the scheme
* current status of the benefits – deferred, deferred refund, refund paid, pension in payment, trivial commutation/small pot payment made, transferred to a different scheme. Where the benefits have been transferred, whether they have been transferred to another public service pension scheme.

## Members who have died

We do not anticipate that there will be many cases that involve deceased members. However, the forms may be used for this group. Please take care to ensure the wording is appropriate in any sensitive cases.

## Deadline date

We have not included a deadline date on the form. If you are sending the form by post or encouraging a particular group to complete it, we recommend that you include a deadline in the letter/article that you write. This is particularly important if the information in the form will affect the figures you must include in an annual benefit statement.

# McCloud: Public service pensions history form (1)

**Please read the notes overleaf carefully before completing this form**

|  |  |  |
| --- | --- | --- |
|  | **PART 1: Member’s personal information** |  |
|  | Name |  | NI number |  |
|  |
|  | Email address |  | Date of birth |  |
|  |
|  | Home address |  |
|  |

|  |  |  |
| --- | --- | --- |
|  | **PART 2: Previous pension scheme membership** |  |
|  | **Scheme name\*** | **Reference / plan number** | **Date from and to** | **Contributions refunded?** |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **YES** |  | **NO** |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **YES** |  | **NO** |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **YES** |  | **NO** |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **YES** |  | **NO** |  |  |  |
|  |  |  |  |  |  |  |
|  | \* If you were a member of the LGPS, Firefighters’ Pension Scheme or Police Pension Scheme, please include the name of the relevant LGPS Pension Fund, Fire and Rescue Authority or Police Authority |  |

|  |  |  |
| --- | --- | --- |
|  | **PART 3: Declaration** |  |
|  | I give my consent for the XX Pension Fund to get information about previous pension scheme membership from the schemes named above.  |  |
|  | Signature |  | Date |  |
|  | Please complete the sections below if you are completing this form on behalf of a member who has died |  |
|  | Your name |  | Relationship to member |  |
|  |  |  |  |  |
|  | Your email address |  |
|  |  |  |  |  |
|  | Your home address |  |
|  |

Return the form by email: xx@xx.gov.uk

By post: Pension fund address
Town and post code

Upload to the member portal: portal address



# McCloud: Public service pensions history: Notes for members (1)

## What is the form for?

Some LGPS members are protected by the McCloud remedy. You can find out more about the McCloud remedy on the website for LGPS members:

[[www.lgpsmember.org/mccloud](http://www.lgpsmember.org/mccloud) or [www.scotlgpsmember.org/mccloud](http://www.scotlgpsmember.org/mccloud)]

Protection depends on when you were a member of the LGPS and any other public service pension scheme. Use this form to let the XX Pension Fund know about any other relevant pension scheme membership.

## What is a public service pension scheme?

A public service pension scheme is a UK pension scheme for:

* civil servants
* the judiciary
* the armed forces
* local government workers
* health service workers
* teachers
* fire and rescue workers
* members of the police force.

## Do I need to fill in the form?

You only need to fill in the form if you were a member of a public service pension scheme **before** you joined the LGPS in the XX Pension Fund. Not everyone in this group will need to complete the form. You **do not need to complete the form** if:

* the only public service pension scheme you have been a member of is the LGPS in the XX Pension Fund
* you were a member of a public service pension scheme before you joined the LGPS in the XX Pension Fund, but that membership has been transferred to the XX Pension Fund
* you first joined a public service pension scheme after 31 March 2012
* you left the LGPS or reached age 65 before 1 April 2014 [2015 in Scotland]
* you are/were a councillor member in the XX Pension Fund [England and Wales only]
* you joined the LGPS with the XX Pension Fund after 31 March 2022
* you joined the LGPS with the XX Pension Fund before 1 April 2012 and had no long gaps (over five years) in membership.

## What do I need to include in the form?

You **do not need to tell us about**:

* membership of a public service pension scheme after you left the XX Pension Fund (you might need to complete a form like this for the scheme you joined later)
* membership of a public service pension scheme that ended before 1 April 2007
* a survivor pension you are receiving from a public service pension scheme – but see the last section of these notes if you are receiving a survivor pension from the LGPS
* a pension credit in a public service pension scheme – this is a benefit awarded to you as part of a pension share following a divorce or dissolution of a civil partnership.

## What happens next?

We will use the information you provide to find out whether you are protected by the McCloud remedy. We may need to ask for more information from your previous pension administrator.

**Active and deferred members:** If you are protected, we aim to include an estimate of what this means for your pension in your next annual benefit statement. We will take account of your protection in other figures we produce for you, such as retirement estimates.

**Pensioner members:** If you are protected, we will review your pension. If it increases, we will tell you in writing the new amount and any arrears and interest we are paying. Most pensions will not increase. This is because the pension that members built up in the career average scheme is more than they would have built up in the final salary scheme.

**Other members:** If you transferred your LGPS pension to a different scheme, you could be affected by McCloud protection. Complete the form if you think this might apply to you.

## Pension transfers

**This is not the form to use to request a transfer of previous pension rights**. If you joined the LGPS less than a year ago, you can request a pension transfer by [contacting the pension fund / completing a transfer in form www.xxxx].

A transfer is not usually possible after your first year of membership. Your employer may allow a late transfer in exceptional circumstances. [Contact the pension fund / your employer’s HR department] for more information on how to apply for a late transfer.

## Completing the form after a member has died

The McCloud remedy could affect payments made in respect of an LGPS member who has died. This includes member pension payments, death grant, survivor pension payments paid to a spouse, partner or children, or a past transfer value.

If you are completing the form on behalf of a member who has died, please complete parts 1 and 2 with the member’s details and include your details in part 3.

# McCloud: Public service pensions history form (2)

**Please read the notes carefully before completing this form**

|  |  |  |
| --- | --- | --- |
|  | **PART 1: Member’s personal information** |  |
|  | Name |  | NI number |  |
|  |
|  | Email address |  | Date of birth |  |
|  |
|  | Home address |  |
|  |

|  |  |  |
| --- | --- | --- |
|  | **PART 2: Previous pension scheme membership** |  |
|  | I was a member of a public service pension scheme before joining the XX Pension FundIf ‘YES’, complete the table below, if ‘NO’ go to PART 3 |  |  |  |  |  |  |
|  | **YES** |  | **NO** |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |
|  | **Scheme name\*** | **Reference / plan number** | **Date from and to** | **Contributions refunded?** |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **YES** |  | **NO** |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **YES** |  | **NO** |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **YES** |  | **NO** |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **YES** |  | **NO** |  |  |  |
|  |  |  |  |  |  |  |
|  | \* If you were a member of the LGPS, Firefighters’ Pension Scheme or Police Pension Scheme, please include the name of the relevant LGPS Pension Fund, Fire and Rescue Authority or Police Authority |  |

|  |  |  |
| --- | --- | --- |
|  | **PART 3: Declaration** |  |
|  | I give my consent for the XX Pension Fund to get information about previous pension scheme membership from the schemes named above.  |  |
|  | Signature |  | Date |  |
|  | Please complete the sections below if you are completing this form on behalf of a member who has died |  |
|  | Your name |  | Relationship to member |  |
|  |  |  |  |  |
|  | Your email address |  |
|  |  |  |  |  |
|  | Your home address |  |
|  |

Return the form by email: xx@xx.gov.uk

By post: Pension fund address, address,
Town and post code

Upload to the member portal: portal address



# McCloud Public service pensions history: Notes for members (2)

## What is the form for?

Some LGPS members are protected by the McCloud remedy. You can find out more about the McCloud remedy on the website for LGPS members:

[[www.lgpsmember.org/mccloud](http://www.lgpsmember.org/mccloud) or [www.scotlgpsmember.org/mccloud](http://www.scotlgpsmember.org/mccloud)]

Protection depends on when you were a member of the LGPS and any other public service pension scheme. Use this form to let the XX Pension Fund know about any other relevant pension scheme membership.

## What is a public service pension scheme?

A public service pension scheme is a UK pension scheme for:

* civil servants
* the judiciary
* the armed forces
* local government workers
* health service workers
* teachers
* fire and rescue workers
* members of the police force.

## Do I need to fill in the form?

You **do not need to complete the form** if you are/were a councillor member in the XX Pension Fund [England and Wales only].

## What do I need to include in the form?

You **do not need to tell us about**:

* membership of a public service pension scheme after you left the XX Pension Fund (you might need to complete a form like this for the scheme you joined later)
* a survivor pension you are receiving from a public service pension scheme – but see the last section of these notes if you are receiving a survivor pension from the LGPS
* a pension credit in a public service pension scheme – this is a benefit awarded to you as part of a pension share following a divorce or dissolution of a civil partnership.

## What happens next?

We will use the information you provide to find out whether you are protected by the McCloud remedy. We may need to ask for more information from your previous pension administrator.

**Active and deferred members:** If you are protected, we aim to include an estimate of what this means for your pension in your next annual benefit statement. We will take account of your protection in other figures we produce for you, such as retirement estimates.

**Pensioner members:** If you are protected, we will review your pension. If it increases, we will tell you in writing the new amount and any arrears and interest we are paying. Most pensions will not increase. This is because the pension that members built up in the career average scheme is more than they would have built up in the final salary scheme.

**Other members:** If you transferred your LGPS pension to a different scheme, you could be affected by McCloud protection. Complete the form if you think this might apply to you.

## Pension transfers

**This is not the form to use to request a transfer of previous pension rights**. If you joined the LGPS less than a year ago, you can request a pension transfer by [contacting the pension fund / completing a transfer request form www.xxxx].

A transfer is not usually possible after your first year of membership. Your employer may allow a late transfer in exceptional circumstances. [Contact the pension fund / your employer’s HR department] for more information on how to apply for a late transfer.

## Completing the form after a member has died

The McCloud remedy could affect payments made in respect of an LGPS member who has died. This includes member pension payments, death grant, survivor pension payments paid to a spouse, partner or children, or a past transfer value.

If you are completing the form on behalf of a member who has died, please complete parts 1 and 2 with the member’s details and include your details in part 3.