****



Dear [enter member name]

You recently made an election to transfer your Local Government Pension Scheme (L G P S) benefits from [enter name of L G P S fund] to [enter name of receiving scheme].

We previously wrote to you telling you about pension scams and the common risks involved, called red or amber flags. We also told you that we must decide whether any of these are present in your case and pause or stop your transfer if we find any. We do not need to do this if you are transferring to a different public service pension scheme, an authorised master trust scheme or an authorised collective defined contribution scheme.

[delete as appropriate – transfers to public service pension schemes / collective defined contributions schemes / master trust schemes]

We confirm we are satisfied beyond reasonable doubt that the [enter name of receiving scheme] is [delete as appropriate – a public service pension scheme / an authorised collective defined contribution scheme / an authorised master trust scheme].

We paid [enter amount paid] on [enter date] to [enter name of receiving scheme].

[delete as appropriate – transfers to UK personal pension schemes where the administering authority did not need to make a formal request for further information]

We decided the [enter name of receiving scheme] is not a public service pension scheme, an authorised master trust scheme or an authorised collective defined contribution scheme. Therefore, we had to decide whether any red or amber flags were present.

We decided using the information we already hold that, on the balance of probabilities, no red or amber flags are present.

We paid [enter amount paid] on [enter date] to [enter name of receiving scheme].

[delete as appropriate – transfers where the administering authority had to ask for further information (no amber flags present)]

We decided the [enter name of receiving scheme] is not a public service pension scheme, an authorised master trust scheme or an authorised collective defined contribution scheme. Therefore, we had to decide whether any red or amber flags were present.

To help us decide, we asked you to give us more information. After reviewing the information you provided, we found no reason to believe that any red or amber flags are present.

We paid [enter amount paid] on [enter date] to [enter name of receiving scheme].

[delete as appropriate – transfers where the administering authority had to pause the transfer until the member attended MoneyHelper appointment]

We decided the [enter name of receiving scheme] is not a public service pension scheme, an authorised master trust scheme or an authorised collective defined contribution scheme. Therefore, we had to decide whether any red or amber flags were present.

We previously wrote to you telling you that, although we had found no red flags present, one or more amber flags were present. We asked that you provide us with evidence that you had attended an appointment with MoneyHelper about pension scams, which you did.

We paid [enter amount paid] on [enter date] to [enter name of receiving scheme].

[insert your standard I D R P appeal wording]

Regards