

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 that to qualify for a transfer:

* you must meet certain conditions, and
* we must be satisfied that you are not at risk of being scammed.

We have decided to refuse the transfer because you do not have a legal right to transfer your L G P S benefits to [enter name of receiving scheme].

[insert details of why the member does not have a legal right to the transfer]

This is because the Pension Schemes Act 1993 states that you must [enter reasons]

This is because we are satisfied that you are at risk of being scammed. We have decided a red flag is present because:

[provide further information on what red flag risks were found (including the reasons and the basis of the decision (eg “reason to believe” or “beyond reasonable doubt”. This can include where an amber flag is present and you have not received the requested information/evidence.]

We hope you appreciate that the Government requires us to decide whether any red flags are present. This is to help protect you from pension scammers. Falling victim to scammers could mean you lose some or all of your pension savings. Please see   
[www.pension-scams.com](http://www.pension-scams.com) or [www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart) for more information.

### Next steps

Your L G P S benefits will remain safely with us.

We will write to [enter name of receiving scheme] to let them know that we cannot pay the transfer.

[enter further information about where the member can find more information about their deferred benefits / pension credit benefits /   
A V Cs]

[insert their standard I D R P appeal wording]

Regards