

How to contact us

Our information is available in other ways on request.
We can provide information in other languages, Braille or large print.
We also have access to audio aids and BSL interpreters.
There are a number of ways you can get in touch with us.
If you need any further information on the LGPS please contact us at:



Postal Address
Tyne and Wear Pension Fund
PO Box 143
Hebburn NE31 2WT



Pensions Helpline
Tel 0191 4244141
or 0845 6254141



Fax 0191 424 4171



Email pensions@twpf.info



Web www.twpf.info

Personal callers

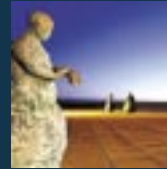
You can visit us at the Civic Centre, Campbell Park Road, Hebburn, Tyne and Wear, NE31 2SW during office hours.
You don't need to make an appointment.

Office hours

Monday to Thursday 8.30am to 5.00pm
Friday 8.30am to 4.30pm

Please quote your National Insurance Number
and your Membership ID Number, so we can
quickly trace your records.

Tyne and Wear Pension Fund
Administered by South Tyneside Council



Leaving Before Retirement

With less than three months membership

Introduction

As a leaver from the Pension Fund, with less than three months membership, the following options are available to you:

(1) Rejoining the LGPS

If you re-enter pensionable employment with an employer operating the Local Government Pension Scheme, you will have the opportunity to combine your membership with the membership that you will start to build with your new employer.

(2) Transfer of pension benefits to another pension arrangement

You may wish to investigate transferring your pension benefits to your new employer's pension scheme.

If your new employer does not have a pension scheme then you may wish to consider transferring your benefits to a personal pension provider.

If you wish to proceed with either option you should notify your new pension scheme administrator/personal pension provider who will contact us for details of the transfer value payable.

(3) Refund of contributions

As your period of membership in the LGPS is less than three months, then unless you have brought in a transfer payment from a previous pension arrangement, you could choose to take a refund of your pension contributions.

This is only possible if you have no other LGPS benefits, and have not re-joined LGPS.

It is important that you tell us of any other period of LGPS membership, as this may affect your refund entitlement.

How the Refund is Calculated

Only the contributions you have paid into the Fund are refundable.

Whilst a member of the LGPS you were not a member of the State Second Pension (S2P) and consequently you were paying a lower rate of National Insurance contributions. To re-instate this period so that it is taken account of in your State retirement benefits, we are required to make a payment to the National Insurance Fund and your refund is reduced by your share of this payment.

Her Majesty's Revenue and Customs (HMRC) requires us to deduct tax from refunds. This applies to everyone regardless of their current or previous tax status.

Refunds are normally paid within four weeks of our receiving your claim **but no refund claim can be made within one month and two days of your date of leaving.**

Any refund claims received or dated before one month and two days has elapsed will be returned for re-submission.

(4) Defer decision

If you are unsure of the right choice for you and your family at the moment, then it may be that deferring your decision is the best option at this stage.

This means that if you want to transfer to a new employer or another local authority at a later date (with the agreement of your new pension provider) you will still be able to do so.

If you defer your decision, and return to Local Government employment before you claim your refund, you will automatically lose your entitlement to a refund. If you defer your decision and a transfer does not take place, and you do not return to Local Government employment, the refund will be paid to you either at retirement age or earlier on request.

Points to consider

- If you take a refund of contributions, and re-enter Local Government employment at a later date, this membership cannot be taken into account.
- If you have other LGPS membership, your refund entitlement may be affected.
- **If you make no election at this stage the refund will be deferred pending further action, so it is important that you notify us immediately of any changes in address.**