

# Scheme member transfer election form



## Overseas transfers only

Local Government Pension Scheme members

Kent Pension Fund

|                                                                 |  |                                                      |
|-----------------------------------------------------------------|--|------------------------------------------------------|
| Name                                                            |  |                                                      |
| Residential address<br>(including postcode)                     |  |                                                      |
| Email address                                                   |  |                                                      |
| Telephone number                                                |  |                                                      |
| National Insurance number                                       |  |                                                      |
| Date of birth                                                   |  | Please enclose a photocopy of your birth certificate |
| Full name of receiving pension scheme (your new pension scheme) |  |                                                      |

The Government may apply an overseas transfer charge. Where the charge applies it is equal to 25% of the actual value of the transfer payment. You will still be able to make a transfer to a QROPS free of UK tax up to the value of your lifetime allowance (i.e. the overseas transfer charge will not apply), where one of the following applies:

- you are resident in the country where the QROPS receiving your transfer is based
- you are resident in a country in the EEA and the QROPS you are transferring to is based in another EEA country
- the QROPS you are transferring to is an occupational pension scheme and you are an employee of a sponsoring employer under the scheme at that time
- the QROPS you are transferring to is an overseas public service scheme and you are employed by an employer that participates in that scheme at that time
- the QROPS you are transferring to is a pension scheme of an international organisation and you are employed by that international organisation at that time

You must provide Kent County Council, as administrator of the Kent Pension Fund, with all the information requested or the transfer will be subject to the overseas transfer charge.

### Other LGPS entitlement declaration (please tick one box as appropriate)

I have pension rights in the LGPS in England and Wales that are not administered by Kent County Council. I have detailed my other rights in a separate document and attached it. You have my authority to obtain any information you require in order to proceed with this transfer.

I have no other pension rights in the LGPS in England and Wales other than those administered by Kent County Council.

### Status of QROPS (please tick one box)

1. If the QROPS named on this form is an occupational pension scheme, an overseas public service scheme or an international organisation, I am in employment to which the QROPS named above applies (see checklist of actions, attached, for further requirements)
2. This QROPS is not an occupational scheme but I am a member of this QROPS and I am resident in the country where the receiving QROPS is based or I am resident in a country in the European Economic Area (EEA) and the QROPS is based in another EEA country (see checklist of actions, attached, for further requirements)

Member Name:

NI Number:

**Declaration of membership of a Public Service Pension Scheme\* – please tick one box**

**\*A Public Service Pension Scheme is one of the following pension schemes: Civil Service, Armed Forces, Teachers, NHS, Judiciary, Firefighters or Police**

I declare that I have no other membership of one of the above Public Service Pension Schemes.

I declare that I do have membership in one of the above Public Service Pension Schemes, and the dates of membership are as follows:

| Scheme | Dates of membership |
|--------|---------------------|
|        |                     |

**Agreement to transfer (please read and sign)**

- I have received details of my entitlement under my pension arrangements administered by Kent County Council and my new provider showing the benefits the transfer payment would buy for me in that scheme.
- I understand that future benefits payable may not be equal to, or in the same form as those from the Local Government Scheme and that it is my responsibility to ensure that the benefits purchased by the transfer value are appropriate to my own and my family's circumstances.
- My new pension provider has confirmed whether there is a statutory obligation to provide survivor's benefits following the transfer.
- I have received details of my entitlement under my pension arrangements administered by Kent County Council and a statement from the QROPS named on this form showing the benefits the transfer payment would buy for me in that scheme and the conditions (if any) on which those benefits could be forfeited or withheld.
- I understand that future benefits payable may not be equal to, or in the same form as those that I would otherwise have become entitled to from the default scheme and that it is my responsibility to ensure that the future benefits purchased by the transfer value are appropriate to my own and my family's circumstances.
- My new scheme may not be regulated in any way by the law of the United Kingdom and that as a consequence there may be no obligation under that law on the new scheme or its trustees or administrators to provide any particular value or benefit in return for the transfer payment.
- Paying a transfer representing my accrued rights under the scheme, if not a recognised transfer to a qualifying recognised overseas pension scheme, will give rise to a liability under section 208 of the Finance Act 2004 (unauthorised payments charge) and may give rise to a liability under section 209 of that Act (unauthorised payments surcharge).
- In some circumstances, a payment made by or treated as made by my new scheme may be treated as unauthorised giving rise to a liability for UK tax.
- I understand that if the discharge forms are returned outside the guarantee period then the transfer will be recalculated, and the value may go up or down.
- If I subsequently become resident in a different country, within the 5 full tax years following payment of my transfer to the QROPS named in this document, I confirm that, within 60 days of the change of residence I will inform Kent County Council Pension Section
- I must pay any tax due to HMRC and provide information relating to taxable transfer
- Your transfer of pension rights outside of the EU is not covered by the General Data Protection Regulations (GDPR). By completing the discharge forms you are consenting to your data being transferred to a country that is not covered by GDPR.

**Member Name:**

**NI Number:**

Please read and tick the following statement:

I understand that, if the above scheme is not a public service pension scheme, an authorised master trust or an authorised collective defined contribution scheme, Kent County Council will need further information from you before we are able to make payment of any transfer (Occupational and Personal Pension Schemes Regulations (Conditions for Transfers) 2021)

We will contact you again if we need further information.

**Signed**

**Dated**

You must sign the form. This must be your signature and not your printed name. Please upload the form to us. You can scan it and save it to your device or take a photo and then [use the secure online enquiry and document upload form](#)  
If you are unable to do this, please [contact us](#)

# CHECKLIST OF ACTIONS

## Check for status of the QROPS

### Proof of Employment

If you have ticked box 1, we require copies of all of the following to be sent with this form:

- A letter from your employer confirming your continuous employment. This should include the date that your continuous employment began, that they are a sponsoring employer of the receiving scheme and confirmation that contributions on the schedule of contributions have been paid and the dates of those payments.
- A schedule of contributions or payment schedule showing the contributions due to be paid by the employer and by or on behalf of yourself in the last three months and the due dates.
- Payslips for three months, or other evidence in writing, confirming your salary (including any commission, bonuses or other amounts paid) is above the lower earnings limit for National Insurance.
- Copies of bank or building society statements or passbook showing the deposit of salary from the employer for the last three months.
- Where any of the documentation is not in English, a certified translation by a professional translator will be required.

### Proof of Residency

If you have ticked box 2, we require copies of the following to be sent with this form:

- A certified copy of your residency documentation and,
- at least two other items of evidence that demonstrate you are resident on the date you dated and sent the transfer application.
- The other items of evidence could include:
  - utility bills
  - TV subscriptions
  - insurance documents relating to the overseas home
  - the address registered on your driving licence
  - bank account and credit card statements
  - evidence of local tax being paid
  - registration at that address with local doctors
- Where any of the documentation is not in English, a certified translation by a professional translator will be required.

# LIFETIME ALLOWANCE DECLARATION

## Overseas transfers only

### Local Government Pension Scheme



## Information about the Lifetime allowance declaration form

### Why do I need to complete the Lifetime allowance declaration form?

Her Majesty's Revenue and Customs (HMRC) apply tax limits to all pension benefits received from all pension arrangements.

**You must complete this Lifetime allowance declaration form in order to have your LGPS pension paid and to avoid unnecessary tax charges.**

### What is the Lifetime Allowance?

The lifetime allowance (LTA) is a limit set by HMRC and is the total capital value of all your pension arrangements which you can build up without paying extra tax. If the value of your benefits, when you draw them, exceeds the lifetime allowance, a tax charge will be made against the excess. Most Scheme members' pension savings will be significantly less than the lifetime allowance.

### What information should I include on this form?

#### Include:

- All pension benefits received, or due to be in payment, on or before the date these LGPS pension benefits are payable;
- Pension Sharing Order awarded to you as part of your divorce proceedings.

#### Do not include:

- Pension benefits with a date to commence payment that is after the due date for payment of these LGPS benefits;
- An entitlement to a survivor's pension following death e.g. a spouse's, civil partner's or dependant's pension;
- State pension, State widows pension and State pension credit;
- Earmarking payments credited to you as part of your divorce proceedings.

### What if I am not sure about the information needed on this form?

In most cases you can obtain the information from the provider or administrator of the relevant pension arrangement. Please do not send any supporting documents from other pension arrangements.

### What will you do with the information I give you?

We will compare your pension benefits to the standard Lifetime Allowance (LTA) and write to you to let you know the percentage of the LTA you have used. If you supply an HMRC certificate of protection to us we will compare accordingly.

Member name:

NI number:

Please tick box A or B and follow instructions:

|          |                                                                                                                                                                 |                          |                    |
|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------|
| <b>A</b> | I <b>DO NOT</b> have other pension benefits already in payment or due for payment, before or at the same time as these LGPS pension benefits are due to be paid | <input type="checkbox"/> | Start at section 4 |
| <b>B</b> | I <b>DO</b> have other pension benefits already in payment or due for payment, before or at the same time as these LGPS pension benefits are due to be paid     | <input type="checkbox"/> | Start at section 1 |

|                                                                               |                                                                            |                                                                                                |                             |
|-------------------------------------------------------------------------------|----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|-----------------------------|
| <b>1</b>                                                                      | I am in receipt of pension benefits already in payment before 6 April 2006 | Yes <input type="checkbox"/>                                                                   | No <input type="checkbox"/> |
| If 'Yes' please provide us with details below. If 'No' please go to Section 2 |                                                                            |                                                                                                |                             |
|                                                                               | Pension provider                                                           | Annual rate of pension in payment (before tax) on the date these LGPS pension benefits are due |                             |
|                                                                               | Pension 1                                                                  | £                                                                                              |                             |
|                                                                               | Pension 2                                                                  | £                                                                                              |                             |
|                                                                               | Pension 3                                                                  | £                                                                                              |                             |

If you have more than 3 pensions please attach an extra sheet

|                                                                               |                                                                                                                                    |                                                                                                              |                                             |                                                                               |                             |
|-------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|---------------------------------------------|-------------------------------------------------------------------------------|-----------------------------|
| <b>2</b>                                                                      | I am in receipt of pension benefits that commenced payment on or after 6 April 2006 but before the due date of these LGPS benefits |                                                                                                              |                                             | Yes <input type="checkbox"/>                                                  | No <input type="checkbox"/> |
| If 'Yes' please provide us with details below. If 'No' please go to Section 3 |                                                                                                                                    |                                                                                                              |                                             |                                                                               |                             |
|                                                                               | Pension provider                                                                                                                   | % of Standard Lifetime Allowance that the total benefit taken represents (at the time the benefit was taken) | Date benefit was taken (date of retirement) | Only complete this column if you registered for Primary Protection* with HMRC |                             |
|                                                                               | Pension 1                                                                                                                          |                                                                                                              |                                             | Tax Free Cash received                                                        |                             |
|                                                                               | Pension 2                                                                                                                          |                                                                                                              |                                             | £                                                                             |                             |
|                                                                               | Pension 3                                                                                                                          |                                                                                                              |                                             | £                                                                             |                             |

If you have more than 3 pensions please attach an extra sheet

**\*What is Primary protection?**

Under HMRC rules, if the value of your pension benefits at 5 April 2006 was more than the 2006/2007 lifetime allowance of £1.5 million you could have registered for Primary Protection. If you did not register with HMRC you do not have Primary Protection.

Member name:

NI number:

|                                                                                                                                                                                                                                                                |                                                                                                  |                              |                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|
| <b>3</b>                                                                                                                                                                                                                                                       | I have pension benefits that are due to commence payment on the same date as these LGPS benefits | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| If 'Yes' please provide us with details below. If 'No' please go to Section 4                                                                                                                                                                                  |                                                                                                  |                              |                             |
|                                                                                                                                                                                                                                                                | Pension provider                                                                                 |                              |                             |
|                                                                                                                                                                                                                                                                | Pension 1                                                                                        |                              |                             |
|                                                                                                                                                                                                                                                                | Pension 2                                                                                        |                              |                             |
|                                                                                                                                                                                                                                                                | Pension 3                                                                                        |                              |                             |
| If you have more than 3 pensions please attach an extra sheet                                                                                                                                                                                                  |                                                                                                  |                              |                             |
| Kent County Council Pension Section will assume that this LGPS pension benefit is the first benefit to be paid to you at your retirement date unless you notify us in writing to the contrary. Please ensure you notify the other pension provider(s) of this. |                                                                                                  |                              |                             |

|                                                                               |                                                                                                                      |                                                                                                   |                             |
|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|-----------------------------|
| <b>4</b>                                                                      | I have had an overseas transfer out on or after 6 April 2006 but before the date these LGPS pension benefits are due | Yes <input type="checkbox"/>                                                                      | No <input type="checkbox"/> |
| If 'Yes' please provide us with details below. If 'No' please go to Section 5 |                                                                                                                      |                                                                                                   |                             |
|                                                                               | New pension provider                                                                                                 | % of standard Lifetime Allowance that the transfer represents (at the time the benefit was taken) | Date of transfer            |
|                                                                               | Pension 1                                                                                                            |                                                                                                   |                             |
|                                                                               | Pension 2                                                                                                            |                                                                                                   |                             |
|                                                                               | Pension 3                                                                                                            |                                                                                                   |                             |

If you have more than 3 pensions please attach an extra sheet

|                                                                               |                                                                                                                                      |                              |                             |
|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|
| <b>5</b>                                                                      | I have had pension benefits commuted (converted) to a one-off lump sum in place of regular pension payments on or after 6 April 2006 | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| If 'Yes' please provide us with details below. If 'No' please go to Section 6 |                                                                                                                                      |                              |                             |
|                                                                               | Pension provider that commuted your pension                                                                                          |                              |                             |
|                                                                               | Pension 1                                                                                                                            |                              |                             |
|                                                                               | Pension 2                                                                                                                            |                              |                             |
|                                                                               | Pension 3                                                                                                                            |                              |                             |

If you have more than 3 pensions please attach an extra sheet

|                                                                                                                                                                                                                                                                                                                                       |                                  |             |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-------------|--|
| <b>6</b>                                                                                                                                                                                                                                                                                                                              | <b>Declaration and signature</b> |             |  |
| <b>After completing this form please read the declaration, sign and date</b>                                                                                                                                                                                                                                                          |                                  |             |  |
| I certify that the information provided above is correct and completed to the best of my knowledge. If further tax becomes payable because the information I have given proves to be incorrect, then I understand that I am wholly and personally liable for the tax charge due and any resultant penalty that may be imposed by HMRC |                                  |             |  |
| <b>Signature</b>                                                                                                                                                                                                                                                                                                                      |                                  | <b>Date</b> |  |

**Privacy notice**

In order to administer the pension scheme, we collect, hold, process and share personal data. For further information read our privacy notice on the Kent Pension Fund website –

[www.kentpensionfund.co.uk/privacynotice](http://www.kentpensionfund.co.uk/privacynotice)