



# Leaver's declaration form (without entitlement to retirement benefits)

Please see the notes for guidance for help filling in this form

P48r

## 1. Your personal details

Full name

Date of birth

Daytime phone number

Pension number

I confirm my information in the My Details section on My Pension is correct.

## 2. Other Local Government Pension Scheme (LGPS) details

Have you previously been a member of the LGPS (not including this employment)?

No

Yes

If yes, please complete details below:

Scheme name and address

Scheme name and address

Date joined

Date joined

Date left

Date left

**3. Automatic transfer to another job within the LGPS** (only complete if you have another job within the LGPS). Please provide details of your new employer below:

Employer name and address

Department

## 4. Transfer to a non-LGPS pension scheme

Please send me details about transferring to the following non-LGPS pension scheme:

Pension provider's name and address

## 5. Refund of contributions

- I have been a member of the LGPS for less than two years.
- I have not rejoined/do not intend to rejoin the LGPS in England or Wales within a month and a day of leaving the scheme. However, if I have/do, I understand I must immediately notify GMPF, and will have to repay the refund. I do not currently pay into any LGPS fund in England or Wales.
- I do not already have benefits on hold or a frozen refund with any LGPS fund in England or Wales. If I do, I have provided information in section 2 of any other LGPS details.
- I do not receive a pension from any LGPS fund in England or Wales (other than a widow's, widower's, civil partner's, cohabitee's or other dependant's pension or a pension given to me as part of a Pension Sharing settlement following a divorce or dissolution of a civil partnership).
- I have not previously transferred pension rights from the LGPS in England or Wales to an overseas pension scheme.

**I certify that I meet all the conditions above, and elect to receive a refund of my contributions.**

Please give your payment details. Your refund must be paid into a bank or building society account. The account must be in your own name. If it is a joint account you must be one of the named account holders.

Name, address and postcode of Bank or Building Society      Name of account holder

Account number

Bank sort code

Roll number

Building Society only

## 6. Declaration and authority

- I confirm I have read and understood the letter and notes for guidance that accompany this form.
- I have given full and correct details to the best of my knowledge. I understand if I don't give full and correct information this could affect my choices under the scheme.
- Where I have declared previous membership of the LGPS, I authorise the relevant fund to provide GMPF with information regarding my membership of that fund.

Print name

Date

**Validate**

Please click the validate button to ensure you have not missed any required fields. If any have been missed, a warning message will appear.

**We would appreciate it if you could complete our online survey. It should only take a few minutes and will help us to improve our service.**

[Click to complete survey](#)

*Purpose for which this form will be used:*

*The information you provide will be used to process and administer your pension. This may require us to share some of that information with other sources, including your employer and Government departments like the Department for Work and Pensions and HM Revenue & Customs. This is to make sure that the information provided is accurate; prevent or detect crime or fraud; protect public funds and comply with our statutory duties. A full list of organisations we may share data with, and further information on how we store, share and process your data, is available on our [website](#).*

## How to fill in your Leaver's declaration form (no entitlement to retirement benefits) (P48r)

Now that you are leaving the Greater Manchester Pension Fund (GMPF) and you have been a member for less than two years, you may have some choices in relation to that membership. We have worked out the refund amount of your contributions, should this option be available to you, and you meet the conditions and choose a refund. We enclose these details in your leaver pack letter. You may have some choices in relation to your pension build up and to find out if you do, it is important that you now complete form P48r and submit it to us. We also need you to complete form P48r so we can be sure that we have assessed your choices correctly.

Please complete all relevant sections of form P48r and submit it to us as soon as you can.

Filling in the form - Please make sure you sign the Declaration and authority section - we will not accept the form otherwise. Please complete your form carefully, as if you make mistakes or miss something out, this could affect the choices you have. Here are some notes to help you complete your form:

### 1. Your personal details

Please complete your personal details. You should also check your details are correct on My Pension and update where necessary. Your email address should be a home email address and not a work email – we send information by email and as you are leaving GMPF, a work email may not be valid in the future for us to do this.

### 2. Other Local Government Pension Scheme (LGPS) details

Please complete section 2 if you have ever previously been a member of the Local Government Pension Scheme (LGPS). Please do not include details of this employment as we have included the period in your leaver pack letter. If you select yes, please provide address details of the fund and the approximate dates you were a member of the scheme. **If this section is left blank we will assume you have no other LGPS membership.**

### 3. Automatic transfer to a job within the LGPS

If you are paying into the LGPS for more than one job at once, this is known as having concurrent employments. If you leave or opt out (this means you are still employed by the same employer in the same job, but no longer wish to pay into GMPF) of the fund in one of them, we must automatically transfer your membership built up to your continuing pension account. If you have more than one LGPS contributing pension account you can elect which account to transfer to.

If you rejoin the LGPS any frozen refund account must be transferred to your new contributing pension account. However, there is an exception to this. If you re-join the LGPS and you've had a break of more than five years in membership of any public service pension scheme, such as the LGPS, Teachers, NHS or Police schemes, you will not be able to transfer your membership build up to your new active pension account. We must, instead, pay you a refund of contributions.

Please now complete section 3 if you have another employment with the LGPS and give us the details of your employer. If you have a concurrent employment or have rejoined the LGPS within GMPF we will write to you with further details. If you have a concurrent employment or have rejoined the LGPS with a different fund, we will write to that fund who will then contact you with further information.

### 4. Transfer to a non-LGPS pension scheme

This could be a transfer to another occupational pension scheme, a personal pension or buy out policy (providing you have been a member of the LGPS for at least three months). If you ask about a transfer in section 4, we will send you further information about transferring, including some details you can pass on to the other pension provider. It would help us know where you are thinking of transferring to, so if you have a pension provider in mind, please let us know their details when completing section 4 of your form.

If you decide not to transfer your benefits to another non-LGPS scheme at this stage, you may be able to do so in the future, but there are time limits. Please see your leaver pack letter for details of the time limits that apply and for details of transfer of pension rights to another non-LGPS scheme.

Members are entitled to only one transfer value statement, without charge, in any twelve month period. Our policy is therefore to provide transfer value information and documentation direct to members, rather than to their new schemes.

## **5. Refund of contributions**

If you leave the scheme with less than two years membership you can choose a refund of contributions. Based on the information we hold, and assuming you meet the relevant conditions, we have worked out the refund amount and enclose these details in your leaver letter.

Your refund of contributions will include:

- any pension contributions you have paid
- any additional pension contributions (APCs) or AVCs you have paid (other than AVCs paid for additional life cover)
- any contributions you paid which were included in a transfer payment which the LGPS received from another pension arrangement.

Your refund of contributions will not include any of your employer's contributions.

Your refund of contributions will have a deduction for tax (currently 20 per cent) and also the cost, if any, of buying you back into the State Second Pension (S2P) in respect of your membership up to 5 April 2016 when the LGPS was contracted out of the S2P. This will leave you with about two-thirds of the total amount you paid in.

S2P was formerly known as State Earning Related Pension Scheme (SERPS) and is the additional state pension, payable from State pension age (SPA) by the Department for Work and Pensions (DWP). Initially, S2P was an earnings related pension but from April 2009 it began building up as a flat rate pension.

LGPS members were contracted out of S2P up until 5 April 2016 when contracting out ended, and most paid lower national insurance contributions as a result.

If a refund is not paid within one year of you leaving the scheme then interest is payable. The interest is one per cent above base rate on a day to day basis from the date you left the scheme to the day the refund is paid (compounded with three monthly rests).

Your refund of contributions must be paid within five years of you leaving the scheme (or age 75 if earlier).

A refund cannot be made if you rejoin the scheme in England or Wales within a month and a day of leaving, or rejoin before the refund has been paid, or continue to hold another job in which you are a member of the LGPS and which you held at the same time as the job you have left. If you rejoin any LGPS fund within a month and a day of leaving the scheme, you must tell us. If we have actually paid you the refund before we find out, you will have to pay it back.

## **6. Declaration and authority**

**Please make sure you have read and understood the letter and notes and you have given full and correct information. If you do not complete this section, the form will be invalid and we will return it to you.**