

Dear ...,

**The Police Pension Regulations 1987 (as amended)
Transfer of Pension Rights –**

I write with reference to your application for a possible transfer of pension rights from the above named pension scheme.

Based on the factors and currently prevailing conditions I can advise you that the transfer being offered would provide an estimated 00 years 000 days service in the Police Pension Scheme.

I should mention that factors used in calculating the service credit may change and therefore it is in your interest to deal with this matter as soon as possible to avoid any considerable variation.

As a rough guide, based on your current pensionable pay, the above service would produce a pension of approximately £ 00,000.00 p.a.. The Police Pension Scheme is a final salary scheme and as such the value of your pension rights will increase with every rise in your pensionable pay.

The additional service that the transfer would provide will also either, enable you to retire earlier than you would otherwise or, increase your pension provision on reaching compulsory retirement age.

Please note, should you elect to proceed with the transfer your Transitional Protection end date (in relation to the scheme reforms effective from April 2015), will not be affected as this date was determined by your age / service as at 01 April 2012.

You will appreciate that a transfer of your pension rights to the Police Pension Scheme is an alternative to any other benefit which may be available under your former scheme. It is therefore advisable to satisfy yourself that the transfer is preferable to the alternatives.

Transferring your previous pension rights into the Police Pension Scheme may not always be in your interest.

If you wish to transfer your previous pension rights please complete and return the enclosed form. If you should decide not to proceed with the transfer please notify me in writing.

Service credits have been calculated assuming that there are no changes to the existing scheme. Reforms to the existing scheme are currently being considered. For members subject to the reforms, the value of benefits ultimately received from the service credit could be materially different from those used to calculate the service credit. Members should take independent financial advice before making a transfer into the scheme.

Should you have any queries regarding this matter please do not hesitate to contact on the telephone number shown at the head of this letter.

Yours sincerely