

Appendix A

Glossary of Pensions Office Communications Attached as Appendices 1 – 14.

Appendix No.	Brief Description of Communication
Appendix 1	Starter letter Letter sent to all new members of staff to confirm their membership to the Scheme and provide details of other options i.e. transferring-in.
Appendix 2	Transfer-in quotation request A letter sent to a previous pension provider to request a quotation of the available transfer value.
Appendix 3	Interfund-in quotation request A letter sent to a previous local authority to request a quotation of the available transfer value.
Appendix 4	Opt-out confirmation to scheme member Letter to scheme member to confirm their request to leave the Scheme has taken place.
Appendix 5	Opt-in confirmation to scheme member Letter to scheme member to confirm their request to opt into the Scheme has taken place
Appendix 6	50/50 Election confirmation to scheme member Letter to scheme member to confirm their request to move from the main scheme to the 50/50 section of the scheme has taken place
Appendix 7	Early leaver option letter Letter to a scheme member that has left the scheme before reaching retirement age.
Appendix 8	Refund payment confirmation Letter to an ex-scheme member to confirm payment of their contribution refund.
Appendix 9	Deferred Benefit statement cover letter Statement to ex-scheme member who leaves before being able to claim their pension benefits. The statement confirms the value of their accrued benefits at the point of leaving the Scheme.
Appendix 10	Retirement illustration to scheme member with actuarial reductions Retirement illustration sent to member leaving the scheme with the option to claim their benefits at a reduced rate.
Appendix 11	Retirement illustration to scheme member with no actuarial reduction. Retirement illustration sent to scheme member leaving the scheme with the option to claim their benefits without any actuarial reductions.
Appendix 12	Retirement illustration to scheme member with additional AVC options Retirement illustration sent to scheme member leaving the scheme with the option to claim their AVC benefits at the same time.

Appendix 13	Ill-health retirement illustration letter to scheme member Retirement illustration sent to a scheme member leaving the scheme on the grounds of ill health.
Appendix 14	Retirement payment confirmation/ Final retirement statement sent to retiring scheme members to confirm payment of their benefits.