

**Glossary of Pensions Office Communications
Attached as Appendices 1 – 31.**

Appendix Number	Brief Description of Communication
Appendix 1	Interfund-in transfer quotation to member Letter sent to scheme member in respect of the potential transfer of their previous LGPS benefits.
Appendix 2	Interfund-in transfer finalised – confirmation to member. Letter sent to member to confirm the transfer of their previous LGPS benefits to the City of London has been completed.
Appendix 3	Transfer-in quotation to member. Letter sent to scheme member in respect of the potential transfer of previous (non-LGPS) pension rights.
Appendix 4	Transfer-in finalised – confirmation to member. Letter sent to member to confirm the transfer of their previous (non-LGPS) pension rights to the City of London has been completed.
Appendix 5	Interfund-out transfer quotation to new scheme. Transfer-out quotation sent to new local authority pensions office.
Appendix 6	Interfund-out transfer payment letter. Letter to new local authority confirming that payment of the transfer has been made.
Appendix 7	Transfer-out quotation to receiving scheme. Transfer-out quotation to a non-LGPS pension provider – sent to potential receiving scheme.
Appendix 8	Transfer-out letter to member. Initial letter sent to scheme member considering transferring their benefits out of the LGPS
Appendix 9	Transfer-out quotation to scheme member. Transfer-out quotation to a non-LGPS pension provider – sent directly to scheme member.
Appendix 10	Freedom & Choice Leaflet Leaflet produced by the Local Government Association and issued together with the transfer-out quotation letter sent to scheme members.
Appendix 11	Pension Scams Leaflet Leaflet produced by the Financial Conduct Authority and the Pensions Regulator and issued together with the transfer-out quotation letter sent to scheme members.
Appendix 12	Transfer-out payment letter.

	Transfer-out payment confirmation letter to non-LGPS pension scheme.
Appendix 13	Retirement estimate letter Estimate of potential retirement benefits to scheme member
Appendix 14	Unpaid leave letter to scheme member. Letter to scheme member in respect of their options following a period of unpaid leave.
Appendix 15	DWP Trace letter. Letter sent to ex-scheme member via the Department of Work and Pensions where contact has been lost.
Appendix 16	Initial letter in respect of the death of a pensioner. Letter sent to spouse/civil partner following the notification of the death of a pensioner.
Appendix 17	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 18	Transfer-in quotation request A letter sent to a previous pension provider to request a quotation of the available transfer value.
Appendix 19	Interfund-in quotation request A letter sent to a previous local authority to request a quotation of the available transfer value.
Appendix 20	Opt-out confirmation to scheme member Letter to scheme member to confirm their request to leave the Scheme has taken place.
Appendix 21	Opt-in confirmation to scheme member Letter to scheme member to confirm their request to opt into the Scheme has taken place
Appendix 22	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 23	Early leaver option letter Letter to a scheme member that has left the scheme with less than 2 years' scheme membership.
Appendix 24	Refund payment confirmation Letter to an ex-scheme member to confirm payment of their contribution refund.
Appendix 25	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 26	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 27	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 28	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 29	Retirement illustration to scheme member retiring at age 75. Retirement illustration sent to active scheme member as they reach age 75.
Appendix 30	Flexible retirement illustration letter to scheme member Retirement illustration sent to a scheme member flexibly retiring from the scheme.
Appendix 31	Retirement payment confirmation/ Final retirement statement sent to retiring scheme members to confirm payment of their benefits.