

McCloud: Public service pensions history form

Please read the notes overleaf carefully before completing this form

PART 1: Member's personal information

Name

NI number

Email address

Date of birth

Home address

PART 2: Previous pension scheme membership

Scheme name*	Reference / plan number	Date from and to	Contributions refunded?
			YES <input type="checkbox"/> NO <input type="checkbox"/>
			YES <input type="checkbox"/> NO <input type="checkbox"/>
			YES <input type="checkbox"/> NO <input type="checkbox"/>
			YES <input type="checkbox"/> NO <input type="checkbox"/>

* If you were a member of the LGPS, Firefighters' Pension Scheme or Police Pension Scheme, please include the name of the relevant LGPS Pension Fund, Fire and Rescue Authority or Police Authority

PART 3: Declaration

I give my consent for the Croydon Council Pension Fund to get information about previous pension scheme membership from the schemes named above.

Signature

Date

Please complete the sections below if you are completing this form on behalf of a member who has died

Your name

Relationship to member

Your email address

Your home address

Return the form by email: pensions@croydon.gov.uk

By post: The Pensions Team, Resources Department, Floor 3 Zone D, Bernard Weatherill House, 8 Mint Walk, Croydon CR0 1EA

Upload to the member portal: <https://croydon.mypensiondetails.co.uk/welcome>

McCloud: Public service pensions history: Notes for members

What is the form for?

Some LGPS members are protected by the McCloud remedy. You can find out more about the McCloud remedy on the website for LGPS members:

www.lgpsmember.org/mccloud

Protection depends on when you were a member of the LGPS and any other public service pension scheme. Use this form to let the Croydon Council Pension Fund know about any other relevant pension scheme membership.

What is a public service pension scheme?

A public service pension scheme is a UK pension scheme for:

- civil servants
- the judiciary
- the armed forces
- local government workers
- health service workers
- teachers
- fire and rescue workers
- members of the police force.

Do I need to fill in the form?

You only need to fill in the form if you were a member of a public service pension scheme **before** you joined the LGPS in the Croydon Council Pension Fund. Not everyone in this group will need to complete the form. You **do not need to complete the form** if:

- the only public service pension scheme you have been a member of is the LGPS in the Croydon Council Pension Fund
- you were a member of a public service pension scheme before you joined the LGPS in the Croydon Council Pension Fund, but that membership has been transferred to the Croydon Council Pension Fund
- you first joined a public service pension scheme after 31 March 2012
- you left the LGPS or reached age 65 before 1 April 2014
- you are/were a councillor member in the Croydon Council Pension Fund
- you joined the LGPS with the Croydon Council Pension Fund after 31 March 2022
- you joined the LGPS with the Croydon Council Pension Fund before 1 April 2012 and had no long gaps (over five years) in membership.

What do I need to include in the form?

You **do not need to tell us about:**

- membership of a public service pension scheme after you left the Croydon Council Pension Fund (you might need to complete a form like this for the scheme you joined later)
- membership of a public service pension scheme that ended before 1 April 2007
- a survivor pension you are receiving from a public service pension scheme – but see the last section of these notes if you are receiving a survivor pension from the LGPS
- a pension credit in a public service pension scheme – this is a benefit awarded to you as part of a pension share following a divorce or dissolution of a civil partnership.

What happens next?

We will use the information you provide to find out whether you are protected by the McCloud remedy. We may need to ask for more information from your previous pension administrator.

Active and deferred members: If you are protected, we aim to include an estimate of what this means for your pension in your next annual benefit statement. We will take account of your protection in other figures we produce for you, such as retirement estimates.

Pensioner members: If you are protected, we will review your pension. If it increases, we will tell you in writing the new amount and any arrears and interest we are paying. Most pensions will not increase. This is because the pension that members built up in the career average scheme is more than they would have built up in the final salary scheme.

Other members: If you transferred your LGPS pension to a different scheme, you could be affected by McCloud protection. Complete the form if you think this might apply to you.

Pension transfers

This is not the form to use to request a transfer of previous pension rights. If you joined the LGPS less than a year ago, you can request a pension transfer by contacting the pension fund by email: pensions@croydon.gov.uk

A transfer is not usually possible after your first year of membership. Your employer may allow a late transfer in exceptional circumstances. Contact the pension fund for more information on how to apply for a late transfer.

Completing the form after a member has died

The McCloud remedy could affect payments made in respect of an LGPS member who has died. This includes member pension payments, death grant, survivor pension payments paid to a spouse, partner or children, or a past transfer value.

If you are completing the form on behalf of a member who has died, please complete parts 1 and 2 with the member's details and include your details in part 3.