

STRATHCLYDE PENSION FUND (SPFO) MEMBER DECLARATION FORM 2006

Name
Employer
Date of Retirement:

NI No:
Post Number:

Before SPFO can pay any of your pension benefits, we have to check that all your pension benefits added together do not exceed the maximum level set by Her Majesty's Revenue and Customs (HMRC). To do this we need full details of all other benefits that are either currently in payment or that you are entitled to.

Listed below are benefits that we **do not** need to know about on this form:

- State Pension
- State Pension Credit
- Spouse's or Dependant's Pensions
- Pension Benefits that you are not planning to start taking until **after** the date of retirement shown at the top of this form.

Please now answer the following questions:

Question 1: Your other pension benefits

	Yes	No
Ignoring the types of benefit listed above, have you got any other pension rights? You should answer no if you have already transferred these to Strathclyde Pension Fund	<input type="checkbox"/>	<input type="checkbox"/>

- If you have answered **NO** to Question 1, please sign the declaration on page 2 of this form. There is no need to answer any further questions.
- If you have answered **YES** to Question 1, please continue with Question 2...

Question 2: Pensions that were already in payment before 6 April 2006

	Yes	No
Ignoring the types of benefit listed above, are you receiving any pension benefits that came into payment before 6 April 2006?	<input type="checkbox"/>	<input type="checkbox"/>
If YES , please confirm the current annual total amount of pension you receive from all sources added together (before deduction of tax). Please write the total amount in the box to the right:	<input style="width: 100%; height: 20px;" type="text"/>	

Question 3: Pensions that came into payment after 5 April 2006 but before the date of retirement shown on the top of this form

	Yes*	No
Ignoring the types of benefit listed above, are you receiving any pension benefits that came into payment after 5 April 2006 but before the date of retirement shown on the top of this form?	<input style="width: 50%; height: 20px;" type="checkbox"/>	<input type="checkbox"/>

* **Note:** if **YES**, you must enclose a statement from your other schemes that tells you how much of your Lifetime Allowance you have already used up.

Question 4: Pensions from other sources coming into payment on the same date as your date of retirement (as shown on the front of this form)

Ignoring the types of benefit listed overleaf, are you due to receive any pension benefits that are due to come into payment on the same date as your retirement benefits from Strathclyde Pension Fund?

Yes

No

If **YES**, you need to confirm the order in which benefits will be taken from each scheme. This is particularly important if you are likely to exceed your Lifetime Allowance, as the order which benefits are taken will determine which scheme(s) will be responsible for settling any tax liability.

Name of Scheme/Policy Number

Contact Details

Order in which taken
(eg 1st, 2nd, 3rd etc)

1. Strathclyde Pension Fund

2.

3.

Question 5: Enhanced Lifetime Allowance factors and Primary Protection entitlement (for people who exceed the Lifetime Allowance)

Have you applied for **and been granted** an Enhanced Lifetime Allowance factor or Primary Protection entitlement?

Yes

No

If **YES**, please send me a copy of the certificate from HMRC that confirms your entitlement to protection. We cannot apply protection to your benefits without first seeing your certificate.

Question 6: Transfers made to an overseas scheme

Have you previously transferred any benefits to an overseas scheme? We only need to know about any transfers that took place on or after 6 April 2006.

Yes

No

If **YES**, we need to know the date(s) of the transfer(s) and the amount(s) transferred. Please complete this information on a separate sheet.

DECLARATION – everyone must complete this section

The information I have given on this form is correct and complete to the best of my knowledge. If further tax liability becomes payable because the information I have provided is incomplete, I understand I will be personally liable for the tax charge due and any penalty that HMRC may impose. I further understand that should I become re-employed with an employer with access to the Local Government Pension Scheme I am required to notify Strathclyde Pension Fund Office immediately in writing.

Signed: _____ Date: _____

You must complete and return this form **BEFORE** we can pay any pension benefits to you.

Changes to Government Tax Rules.

On the 06.04.2006 the tax regulations relating to pension schemes changed.

How does this affect retiring members?

- All members who retire after the 05.04.2006 must complete a Strathclyde Pension Fund member declaration form before any pension benefits can be paid out.
- To ensure the efficient administration of this form and to ensure all members receive their correct benefits at retirement without incurring an unnecessary liability for tax, it is essential that this completed form accompanies all retirement forms passed to this office.
- Members who retire after 5 April 2006 can commute some of their pension for a larger lump sum. Further details about this option will be included with the benefit information issued to the member from Strathclyde Pension Fund Office together with an election form for completion and return

What are the consequences of failing to provide a completed form together with the retirement form?

If the attached form is not received in this office and the member retires after 05.04.2006 SPFO will have to pay the member's retirement benefits on the assumption that the member's lifetime allowance has been exceeded; **the member's benefits will then be subject to additional taxation.**

Protecting your data

The Strathclyde Pension Fund Office collects and holds certain information about you (personal data) which we need to administer the Local Government Pension Scheme. We have a responsibility to protect your information and would like to explain:

- what we do with it
- who we share it with
- how long we keep it for
- why we are allowed to collect it

We have summarised some of the key ways in which we deal with this information below. Further information can be found in the Full Privacy Notice at the following link:

<https://www.spfo.org.uk/index.aspx?articleid=14527>

Who we are:

When organisations offer their employees membership of the Local Government Pension Scheme (LGPS), you may become a member of Strathclyde Pension Fund. Strathclyde Pension Fund Office is a department of Glasgow City Council (GCC), as the LGPS Regulations require a local authority to be responsible for the local administration of pensions and other benefits payable under the LGPS regulations.

GCC's head office is located at City Chambers, George Square, Glasgow G2 1DU, United Kingdom. You can contact GCC's Data Protection Officer by post at that address or by email at dataprotection@glasgow.gov.uk or by telephone on 0141 287 1055.

Why do we need your personal information and what do we do with it?

You are giving us your personal information to allow us to handle all matters relating to the LGPS. For example, we need to process your data to contact you by post, email or telephone; to maintain our records; calculate and provide you with benefits (and, if you are a member of the Fund, your beneficiaries if you die); for statistical and financial modelling and for reference purposes (for example, when we assess how much money is needed to provide members' benefits and how that money should be invested); and to comply with our legal obligations.

We obtain personal data directly from you. We may also obtain data from your employer (for example, salary information) and from other sources including public databases.

Legal basis for using your information:

Our legal basis for processing your personal information is because it is necessary to carry out our function for administering the Local Government Pension Scheme and managing Strathclyde Pension Fund. Our role is set out in the Local Government Pension Scheme (Scotland) Regulations 2018. In data protection legislation, this is known as processing information because it is 'necessary for the performance of a task carried out in the public interest or in the exercise of official authority'. You can find more details of our role on our website at www.spfo.org.uk

Where we obtain information concerning certain "special categories" of particularly sensitive data, such as health information to administer an ill health retirement, extra protections apply under data protection legislation. We will only process this type of data with your consent, unless we can lawfully process this data for another reason permitted by that legislation. You have the right to withdraw your consent to the processing special categories of personal data at any time by notifying us in writing. However, if you do not give consent, or subsequently withdraw it, we may not be able to pay certain LGPS benefits.

Who do we share your information with?

We are legally obliged to safeguard public funds. So we are required to verify and check your details internally for fraud prevention. We may share this information with other public bodies (and also receive information from these other bodies) for fraud checking purposes. We are also legally obliged to share certain data with other public bodies, such as HMRC and will do so where the law requires this. We will also generally comply with requests for specific information from other regulatory and law enforcement bodies where this is necessary and appropriate. Your information is also analysed internally to help us improve our services. This data sharing is in accordance with our Information Use and Privacy Policy and covered in our full privacy notice on our website. It also forms part of our requirements in line with our Records Management Plan approved in terms of the Public Records (Scotland) Act 2012.

From time to time we will share your personal data with third parties, including our contractors, advisors, government bodies and dispute resolution and law enforcement agencies in order to comply with our

obligations under law, and in connection with the provision of services that help us carry out our duties, rights and discretions in relation to the Fund. These organisations are listed in the Full Privacy Notice. In some cases these recipients may be outside the UK. If this occurs, we will make sure that appropriate safeguards are in place to protect your data in accordance with applicable laws. Please use the contact details below if you want more information in connection with this.

How long do we keep your information for?

We only keep your personal information for the minimum period of time necessary. Sometimes this time period is set out in the law, but in most cases it is based on business need. GCC maintains a records retention and disposal schedule which sets out how long we hold different types of information for at <https://www.glasgow.gov.uk/CHttpHandler.ashx?id=40660&p=0> or you can request a hard copy from GCC's contact address stated above.

Your rights under data protection law:

- **access to your information** – you have the right to request a copy of the personal information that we hold about you
- **correcting your information** – we want to make sure that your personal information is accurate, complete and up to date. Therefore you may ask us to correct any personal information about you that you believe does not meet these standards
- **deletion of your information** – you have the right to ask us to delete personal information about you where:
 1. you think that we no longer need to hold the information for the purposes for which it was originally obtained
 2. we are using that information with your consent and you have withdrawn your consent – where we use your personal information with your consent you may withdraw that consent at any time and we will stop using your personal information for the purpose(s) for which consent was given
 3. you have a genuine objection to our use of your personal information
 4. our use of your personal information is contrary to law or our other legal obligations
- **restricting how we may use your information** – in some cases, you may ask us to restrict how we use your personal information. This right might apply, for example, where we are checking the accuracy of personal information that we hold about you or we are assessing the objection you have made to our use of your information. This right might also apply if we no longer have a basis for using your personal information, but you don't want us to delete the data.
- **withdrawing consent to use your information** – where we use your personal information with your consent (for example, for the purposes of administering an ill-health retirement) you may withdraw that consent at any time and we will stop using your personal information for the purpose(s) for which consent was given. However, if you withdraw your consent, we may not be able to pay certain LGPS benefits.

Please contact us if you wish to exercise any of these rights.

Information you have given us about other people:

If you have provided anyone else's details on this form, please make sure that you have told them that you have given their information to Glasgow City Council. We will only use this information for the purposes set out in this privacy notice. If they want any more information on how we will use their information they can visit our website at

<https://www.spfo.org.uk/index.aspx?articleid=14527> or email dataprotection@glasgow.gov.uk

Complaints:

We aim to directly resolve all complaints about how we handle personal information. However, you also have the right to lodge a complaint with the Information Commissioner's Office, who can be contacted by post at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. By phone on 0303 123 1113 (local rate) or 01625 545 745. You can visit their website for more information at <https://ico.org.uk/concerns>

More information:

For more details on how we process your personal information visit

<https://www.spfo.org.uk/index.aspx?articleid=14527>

If you do not have access to the internet you can contact us via telephone to request hard copies of our documents.

Ref: GDPR privacy notice, dated 03 05 2018