

Strathclyde Pension Fund Previous pension benefits declaration

1. Personal information

Name	
National Insurance Number	
Date you are taking your LGPS pension	
Employer / former employer	
Name of LGPS administering authority	

2. Why do I need to complete this declaration?

The Government limits the amount of tax-free cash that can be paid to you from registered pension schemes. If you wish to take a lump sum, we need to know about any pension benefits you have taken previously to ensure you don't exceed these limits. **We don't need to know about your state pension or any dependents pensions.**

If you are not taking a tax-free lump sum, tick below and go to **section 5**.

I am not taking a tax-free lump sum.	
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If you are taking a tax-free lump sum and you have not previously taken payment of any pension benefits, tick below and go to **section 5**. If you have previously taken pension benefits, please complete **section 3**.

I am taking a tax-free lump sum from you and I have <u>not</u> previously taken payment of any pension benefits.	
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3. Lump sums previously paid

If you will be taking a tax-free lump sum and you have previously taken payment of other pension benefits (including a pension in payment), please confirm in the table below then sign the declaration in **section 5**.

The type of lump sums you must declare are;

- Pension Commencement Lump Sums – PCLS
The tax-free lump sum paid when a pension starts
- Uncrystallised Funds Pension Lump Sum – UFPLS
A payment made from uncrystallised funds from a money purchase pension scheme
- Serious Ill Health Lump Sum – SIHLS
Paid when a member has less than one year to live
- Stand Alone Lump Sum – SALS
One payment in respect of all pension rights Note: - SALS are not payable from the LGPS
- Lump Sum Death Benefit – LSDB
Lump sum death benefit paid from a defined benefit scheme

Name of pension provider	Type of lump sum	Amount of lump sum	Amount of annual pension in payment (if applicable)	Date paid

Note: - Any lumps sums confirmed in the table above will be deducted from your available lump sum allowance before your LGPS benefits are paid.

4. Lifetime Allowance Protections

Please indicate any Lifetime Allowance (LTA) protections you hold together with the HMRC reference number(s).

Type of Lifetime Allowance protection	HMRC reference number

Please indicate if you hold any Lifetime Allowance enhancement factors together with the HMRC reference number(s).

Lifetime Allowance enhancement factors	HMRC reference number

5. Declaration

I confirm the information I have supplied in this form is accurate and correct to the best of my knowledge. I understand if inaccuracies in this information lead to me owing tax, I will be wholly and personally liable for paying the tax charge and any penalties from HMRC.

Signed		Date		
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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/Privacy-notice> **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

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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.spfo.org.uk/Privacy-notice> 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/Privacy-notice> 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/Privacy-notice>

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