

Newsletter 2010

Are you living with a partner?

If you are living with a partner of either sex, they do not automatically have the cover of a pension if you die. But you can very easily provide them with a pension if you complete one of our **Nomination of co-habiting partner for survivor's pension** forms and return it to us.

You must be aware that we have no discretion with nominated partner's pensions and therefore, if we do not have a Nomination of co-habiting partner for survivors pension form on your file then the Scheme rules will not allow us to pay your partner a pension.



Who can I nominate?

You can nominate a partner of the opposite sex or the same sex, as long as you meet certain criteria which are explained on our form but basically:

- You must be living with your partner, in the same way as a married couple or civil partners would live together and
- your partner must be someone you could legally marry or form a civil partnership with, but you have chosen not to and
- you must meet these conditions for a period of at least two years before we are able to pay any pension.

How much pension will my partner get if I die?

Under current circumstances any nominated partner's pension is based only upon any membership you have completed since 6 April 1988. If you have any membership before this date then you now have the option of paying extra contributions in order for this membership to count towards a nominated partner's pension. You can either pay for:

- All of your membership before 6 April 1988, or
- One or more whole years of this membership.

Payment can be made over a number of years up to your 65th birthday.

This option to buy any pre April 1988 membership will end on 31 March 2011 and no elections to buy this membership will be accepted after this date. Please contact us if you would like some more information on this option.

Relationships involving husbands and wives or registered civil partnerships are already covered by the pension schemes rules and any resulting widow, widower or civil partner's pension is automatically based upon all of your membership.

Do you have pension benefits under the Local Government Pension Scheme (LGPS) left with another Local Authority?

A recent change to the rules of the LGPS means that it is now possible for some employees to have a limited opportunity to transfer any previous period of membership they have earned in the LGPS, which has been left with another Local Authority, into the Cornwall Pension Fund. **This option is available until 1 October 2011 and is available to those employees who have previously been unaware of the opportunity to transfer their earlier periods of LGPS membership.**



Under normal circumstances you have the option to transfer pension benefits into the Cornwall Pension Fund but only during the first 12 months of membership. Thereafter the option to transfer is lost. This rule continues to apply for pension benefits held with all other pension schemes such as the Teachers, NHS, Civil Service, private sector pension schemes and personal pension plans.

If however you have any previous membership of the LGPS which you have left with another Local Authority, not just the immediate preceding one, then you may have another opportunity to consider transferring this into the Cornwall Pension Fund.

Please be aware this option will cease on 1 October 2011 and therefore, the opportunity to transfer any previous LGPS membership will no longer be available.

If you think this applies to you and you wish to investigate the option of joining up your previous LGPS membership with your current service then please contact us.



Pension website

We have now created a website dedicated to the LGPS which we hope you will find both informative and useful. It covers most aspects of the benefits provided under the scheme, together with various forms, booklets and financial reports. The website can be found on the Council's intranet or internet at the following address:

www.cornwallpensionfund.org.uk

Public sector pension review

Following the creation of the coalition government in May, John Hutton was appointed to chair a commission to review all public service pension schemes, including the LGPS. The interim report was published in October and an internet link to the official report can be found on our website.

Contact

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