



**London Borough  
of Hounslow**

# YOUR GUIDE

to the London Borough of  
Hounslow Pension Fund

**How you can save for  
a better retirement**



# Your Guide to the **London Borough of Hounslow Pension Scheme** (“the Pension Scheme”)

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## What can the Pension Scheme do for me?

**Regardless of how far away retirement is, you need to think about the standard of living you'd like once you stop working. The State pension will provide you with a basic income, but you need to consider whether this will be enough for you to live comfortably.**

The Pension Scheme is a final salary arrangement – this means your pension is calculated based on your final salary and service in the Pension Scheme at retirement. There are many benefits to being a member of the Pension Scheme, including:

- A secure pension
- A possible tax-free lump sum
- A low cost, tax efficient way to save for your retirement
- Employer contributions
- Life cover
- An option to retire early
- An option to pay extra towards your pension

Sound too good to be true?  
Read on and find out more...



## Who can join the Pension Scheme?

**The Pension Scheme is open to employees of the London Borough of Hounslow, Hounslow Homes and eligible employees of the various bodies that are admitted to the Pension Scheme.**

The current admitted bodies as at 1 April 2009 are: West Thames College, Fusion Lifestyle, John Laing Integrated Services, SITA, Continental Landscapes, Age Concern (Feltham), Scope, Hounslow Community Services and Apetito.

If you are an eligible employee of the London Borough of Hounslow or Hounslow Homes, you will automatically be admitted to the Pension Scheme, unless you opt out using the Opt Out Form enclosed with this booklet. You can also access this form online at [www.hounslow.gov.uk/pension](http://www.hounslow.gov.uk/pension).

There are restrictions as to which employees of the admitted bodies can join the Pension Scheme. Your HR department can advise you.

## Membership

All your pensionable service with the Pension Scheme counts towards your pension.

This includes:

- Any service credits following a transfer of pension rights from a previous scheme.
- Any additional service you have purchased. (Added Years – this option was removed from the Pension Scheme on 31 March 2008. Members who previously elected to pay for Added Years can continue to do so.)
- Any part-time membership, which counts at a proportionately reduced length of whole-time membership.

Certain unpaid absences (except unpaid sick leave) do not count towards your membership.

### I'm not a member, can I join?

If you are not currently paying into the Pension Scheme, please contact your HR department to see if you can join.

## What about my other pensions?

You can continue to contribute to other pension schemes, for example, a personal pension or a stakeholder pension, whilst you are a member of the Pension Scheme. You should be aware, however, that HMRC places certain limits on the amount of tax-privileged savings you can make (see page 12).

You may wish to transfer any previous pension rights you have in other schemes into the Pension Scheme, and **you have 12 months from joining to do so**. Transferring your previous benefits will enable you to buy extra membership in the Pension Scheme. At retirement, your pension will be based on your total service (including the extra service bought with the transfer value) and your final pay (this is your pay during the final year of your membership in the Pension Scheme, or one of the previous two years if this is higher) on leaving your job.

Please note, however, that you cannot transfer any pension credit resulting from a divorce into the Pension Scheme.

If you require any further information or are interested in transferring benefits into the Pension Scheme, please contact Capita Hartshead, whose contact details can be found on page 33.

### Remember to

...complete an Expression of Wish Form to help the London Borough of Hounslow to decide who should receive any benefits payable in the event of your death. The London Borough of Hounslow has full discretion over who receives any benefits, meaning the lump sum can normally be paid free of Inheritance Tax. However, your wishes will be taken into account so it is important that you keep the form up-to-date.

An Expression of Wish Form is enclosed with this booklet or available online at [www.hounslow.gov.uk/pension](http://www.hounslow.gov.uk/pension).

### Once I've joined, what communications will I receive?

You will receive a statutory notification informing you of your membership in the Pension Scheme. You will also receive an annual benefit statement which will provide you with projections of your pension at retirement, as well as the Pension Scheme's annual member newsletter, which will keep you up-to-date with news from the Pension Scheme.

# How much will it cost me?

**By paying into the Pension Scheme, you are taking important steps towards securing your financial future.**

- You pay contributions depending on the pay band your job falls into
- Your contributions receive tax relief
- Your employer also pays contributions into the Pension Scheme
- You can pay additional contributions to top up your benefits

How much will it cost me?



## How much do I pay?

The contribution rate you pay depends on your full-time equivalent salary (including all permanent pensionable allowances) and the corresponding pay band you fall into. If you work part-time, this will be how much you would earn each year for doing your job full-time.

If you have more than one job, each is considered separately.

The contribution bands effective from 1 April 2009 are as follows (please note that these will increase each year in line with inflation):

Band	Full-time equivalent salary range	Contribution rate
1	£0 - £12,600	5.5%
2	More than £12,601 up to £14,700	5.8%
3	More than £14,701 up to £18,900	5.9%
4	More than £18,901 up to £31,500	6.5%
5	More than £31,501 up to £42,000	6.8%
6	More than £42,001 up to £78,700	7.2%
7	More than £78,700	7.5%

If you are a protected manual worker and you were paying 5% contributions before 1 April 2008, your contributions are being increased on a phased basis over the three years beginning 1 April 2008. By the end of that period your contributions will be in line with the contribution bands set out above.

The contribution band you fall into may be reviewed following a change in your contractual circumstances and/or on a more regular basis as determined by your employer.

## Look at what you save!

The actual cost of membership to you is **reduced** because you receive tax relief on **your** contributions. For every £1 you pay, your take-home pay is **only** reduced by 80p if you are a basic rate tax payer, because you receive tax relief of 20% (higher rate tax payers may also be eligible for further tax relief).

## Can I pay more?

Increasing your pension contributions is a tax efficient way of boosting the pension you will receive at retirement.

You can pay contributions in excess of your basic Pension Scheme contribution by:

- Paying Additional Voluntary Contributions (AVCs)
- Paying more contributions in order to buy up to £5,000 of extra annual pension in multiples of £250

## Paying Additional Voluntary Contributions (AVCs)

If you wish, you can boost your pension by paying AVCs up to a maximum of 50% of your pensionable earnings. You decide how much to pay each month and this amount will be invested for you in your own policy with our in-house AVC provider. You can also take a percentage of your AVC fund as a tax-free lump sum upon retirement depending on your circumstances.

*Please note that the value of this investment, as with all investments, can go down as well as up, and you may not get back the amount originally invested.*

## Paying extra contributions

You can elect to pay extra contributions (in bands of £250 per annum) in order to buy an additional annual pension from £250 - £5,000 per annum. By doing this, you can provide extra pension for yourself and, if you wish, extra survivors' pensions on your death.

For more details on these options, please contact Capita Hartshead, whose contact details can be found on page 33.

## Are there limits to how much I can save?

### The Annual Allowance

The Government introduced the Annual Allowance in April 2006. This limit means that you only receive tax relief on the growth of the value of your pension savings up to the lower of 100% of your yearly earnings (or £3,600 if greater), and the Annual Allowance. The Annual Allowance for the tax year 2009/10 stands at £245,000. Tax charges could arise if the total increase in the value of your pension savings in a year exceeds the Annual Allowance.

Please note that this limit applies to the aggregate total of all your pension contributions to every pension scheme you contribute to, not just your Pension Scheme pension, and includes contributions paid by your employer.

### The Lifetime Allowance

The Government introduced the Lifetime Allowance in April 2006 – this limits the total amount of tax-privileged benefits you can build up throughout your working lifetime. For the tax year 2009/10 the Lifetime Allowance stands at £1.75 million. If your total pension fund exceeds this amount when you retire, your fund may be subject to a tax charge of up to 55% on the excess.

Please note that this limit applies to the aggregate total of all the pension funds you hold, not just your Pension Scheme pension.

# What happens to my benefits in the Pension Scheme if...?

**We know that throughout your working lifetime there will be times when you are absent from work or your personal circumstances change. These are covered in this section. What happens if...**

- You leave the Pension Scheme?
- You are off work on family leave or through sickness absence?
- You get divorced?

What happens to my benefits in the Pension Scheme if...?



**If you leave the Pension Scheme before you are due to retire, you will have a number of options depending on how long you have been a member of the Pension Scheme.**

**If you leave the Pension Scheme with less than three months' service...**

You will be entitled to a choice of the following:

- A refund of the contributions you have paid into the Pension Scheme, less tax and other statutory deductions.
- A transfer of the benefits you have accrued in the Pension Scheme (including your contributions and the contributions of your employer) to another pension arrangement, if they are able and willing to accept it.
- A deferred refund, meaning you can delay your decision until you decide what you would like to do.

**If you leave the Pension Scheme with three months' service or more...**

You will be entitled to a choice of the following:

- A transfer of the benefits you have accrued in the Pension Scheme to another pension arrangement.
- A deferred benefit in the Pension Scheme. Your benefits will be kept for you in the Pension Scheme until you retire, and will increase every year in line with the cost of living.



## I've decided to transfer out of the Pension Scheme, what happens next?

Capita Hartshead will provide you with a cash equivalent value of your benefits at the time of transfer (provided that you do not leave the Pension Scheme within one year of your 65th birthday). The quotation will be valid for three months from the date of calculation. You will also be provided with information on what will happen if you decide to proceed with the transfer.

Please remember that it may not be in your best interests to transfer the benefits you have built up in the Pension Scheme and you should seek independent financial advice before making this decision. For details on how to find an Independent Financial Adviser (IFA) in your local area, please see page 33.

## Can I leave the Pension Scheme but remain in employment?

If you decide you no longer wish to be a member of the Pension Scheme, you can opt out from your next available pay period. However, you will only be allowed to rejoin at a later date as long as you have a contract of employment of at least three months, you are under age 75, and the London Borough of Hounslow allows you to do so.

If you are considering opting out of the Pension Scheme, we would urge you to talk to an IFA first (please see page 33).

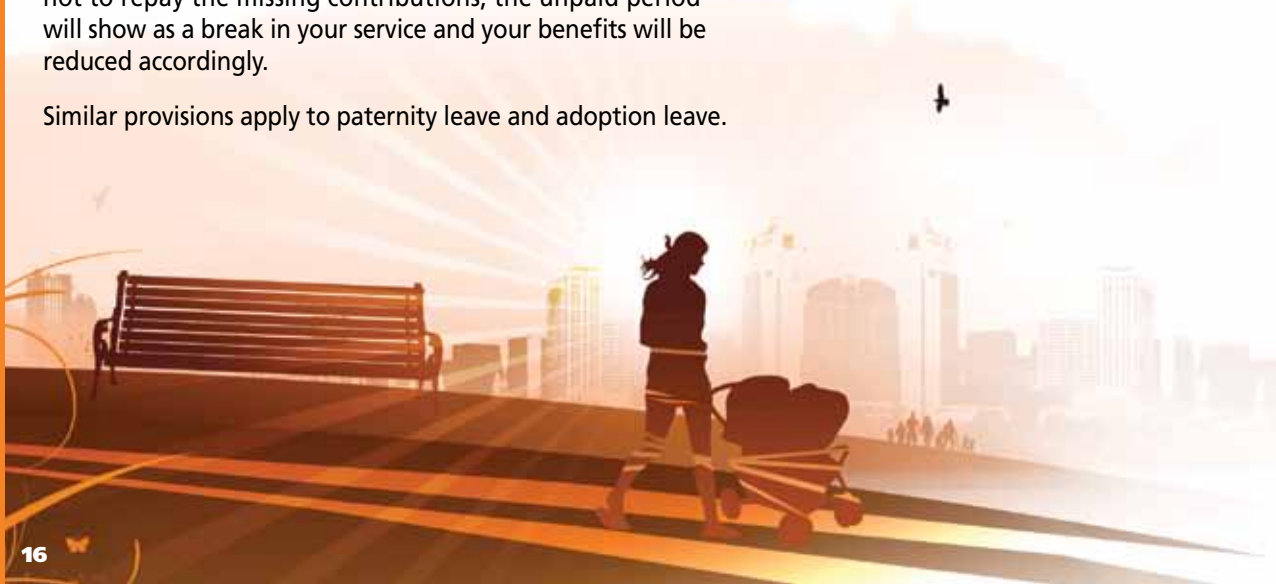
## Family-related leave and long-term sickness absence

There may be times when you are off work during your membership of the Pension Scheme. Some of the main reasons for absence are covered below.

### Maternity leave

During both your ordinary maternity leave and your additional maternity leave, your membership of the Pension Scheme will continue and your pension contributions will be based on the actual pay you receive during this time. Any unpaid leave you take will not count towards your membership of the Pension Scheme. Upon returning to work, you can choose to repay pension contributions to cover the unpaid period. If you opt not to repay the missing contributions, the unpaid period will show as a break in your service and your benefits will be reduced accordingly.

Similar provisions apply to paternity leave and adoption leave.



## Authorised unpaid leave

If you are granted unpaid leave of absence or leave on reduced pay (including parental leave):

### *For the first 30 days*

Full membership continues to build up during this period, but you must pay the pension contributions that would have been paid had you been at work.

### *After 30 days*

This period will not count as membership unless you pay for it to do so. You can elect to pay contributions for the whole period of your absence, up to a maximum of three years, and maintain your full pension benefits.

For the period to count towards your membership, you must pay the contributions that you would have paid if you had been at work.

### *Strike action*

Absence from work for one or more whole days due to strike action will not count towards your membership of the Pension Scheme. You will have to pay back contributions at a special rate to cover the employer's contribution in respect of this period if you want to be credited for this service.

### *Sickness absence*

Your membership in the Pension Scheme is not affected by sickness absence. Your benefits will continue as normal and you will continue to pay contributions on any pay you receive when you are off sick.

## I'm getting a divorce – what will happen to my pension?

Upon divorce or annulment of a civil partnership, there are various ways in which your pension rights can be divided. You can:

- Offset your pension rights against the value of other financial assets in your divorce or annulment settlement;
- Use an earmarking order, whereby the benefits earmarked for your ex-spouse or ex-civil partner will be paid to him or her when your benefits are paid; or
- Use a pension sharing order, meaning part of your benefits will be transferred to your ex-spouse or ex-civil partner at the time of the divorce or annulment.

Your legal adviser will tell you more about these options if they are relevant to you. You should contact Capita Hartshead for more details on pension sharing on divorce should it become necessary. Please note there may be a charge for the provision of calculations setting out how your pension rights may be divided.

## What do I get when I retire?

**As a member of the Pension Scheme, you have several options at retirement.  
You will have the option:**

- To retire early
- To retire late
- To take flexible retirement at your employer's discretion

**And you will receive:**

- A pension for life
- A possible tax-free pension commencement lump sum
- An ill health early retirement pension if you are certified as permanently incapable of carrying out your job

## What will I get if I retire at age 65?

If you retire at your Normal Retirement Age (age 65), you will receive a pension based on the length of time you have been a member of the Pension Scheme (in years and days) and your final pay. For service up to 31 March 2008, your pension is based on 1/80th of your final pay. For service after 1 April 2008, your pension is based on 1/60th of your final pay.

### Example

If you have been a member of the Pension Scheme for 15 years and 5 days up to 31 March 2008 and your final pay is £25,000, your pension will be worked out as:

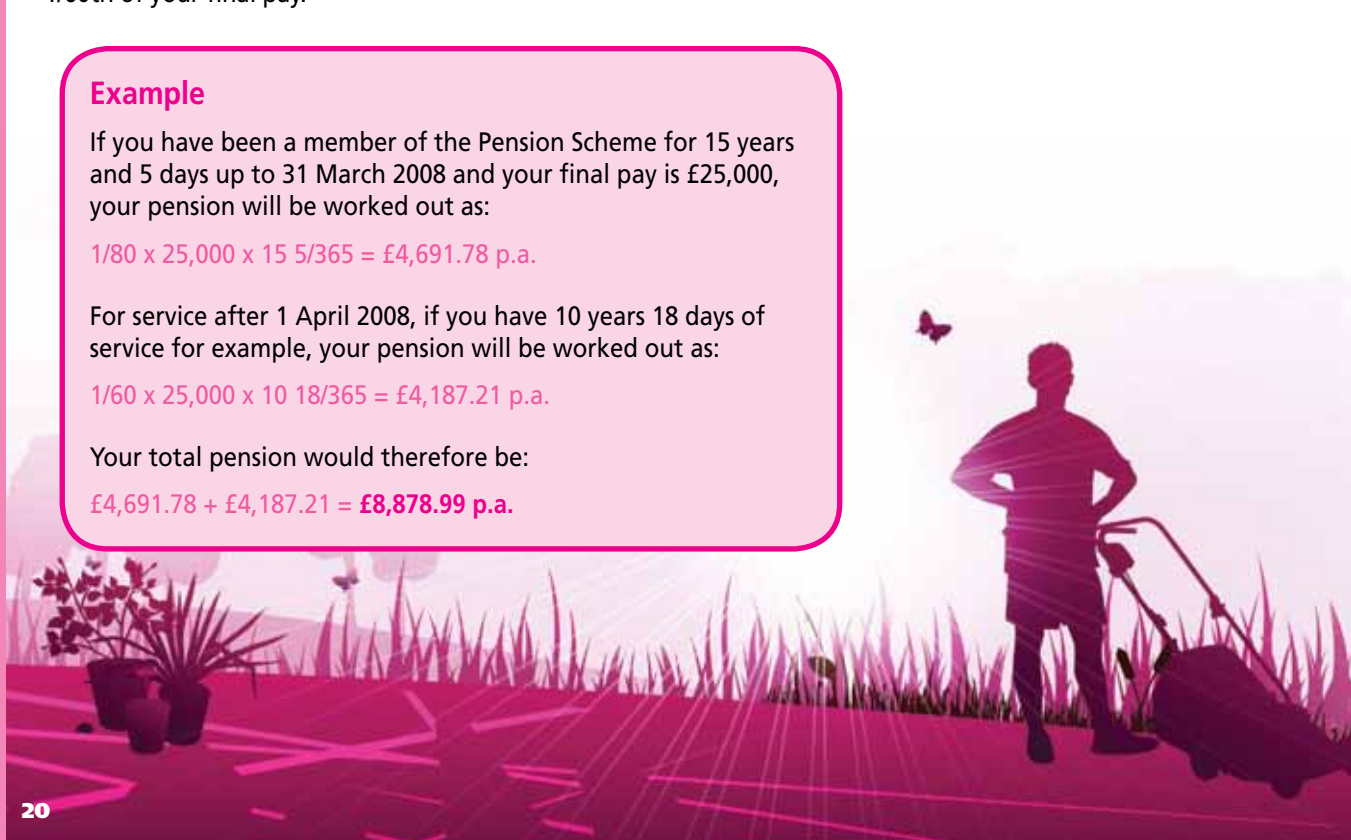
$$1/80 \times 25,000 \times 15 \frac{5}{365} = \text{£}4,691.78 \text{ p.a.}$$

For service after 1 April 2008, if you have 10 years 18 days of service for example, your pension will be worked out as:

$$1/60 \times 25,000 \times 10 \frac{18}{365} = \text{£}4,187.21 \text{ p.a.}$$

Your total pension would therefore be:

$$\text{£}4,691.78 + \text{£}4,187.21 = \text{£}8,878.99 \text{ p.a.}$$



## Will my pension increase?

Your pension will increase in line with the cost of living throughout your retirement. Please note that if you retire under the age of 55, pension increases will only be paid from your 55th birthday onwards.

## Pension Commencement Lump Sum (PCLS)

As well as the pension you will receive at retirement, you will also receive a tax-free pension commencement lump sum (PCLS), normally equal to **three times** your annual pension (for service up to 31 March 2008).

Additionally, if you were to give up part of your annual pension, you could receive a higher tax-free pension commencement lump sum of up to 25% of the value of your pension benefits (for service after 1 April 2008). For every £1 of pension you give up, you can gain an additional £12 of lump sum.

## Can I retire early?

You can elect to retire and receive your benefits from age 60 onwards. You may be able to retire and receive your benefits from age 55 (or from age 50 if you joined the Pension Scheme before 1 April 2008 and retire and elect to receive your benefits before 1 April 2010), but only if your employer agrees.

Your benefits may be reduced to reflect the longer period over which they are likely to be paid. This reduction is not applicable if you are made redundant or retire early at the request of your employer.

## The Rule of 85

The Rule of 85 means that if you are over 60 and your age plus your length of pensionable service equals 85 or more, you can retire before age 65 with unreduced benefits. For instance, an employee aged 60 who has 25 years of qualifying service could retire with an unreduced pension. You should note that the Rule of 85 does not affect your right to retire at 60 – only the amount of benefits you may receive in some cases.

The Government's legal advice is that the Rule of 85 is in breach of Age Discrimination legislation which came into force on 1 October 2006. For this reason the Rule of 85 has now been removed, but only in respect of the benefits you build up in the future.

The pension rights accrued by members up to 31 March 2008 (or up to 31 March 2016 if you will be aged 60 or over by then) will not be affected and will continue to be calculated in the same way as if the changes had not been made.

There is protection for members of the Pension Scheme with service before 1 April 2008. However, this is a complicated subject and if you are unsure how the Rule of 85 affects you, you should contact Capita Hartshead.

## If you retire due to ill health

To qualify for an ill health early retirement pension, you must be permanently incapable of carrying out the duties of your current employment, and have a reduced likelihood of obtaining gainful employment (whether in local government or otherwise) before your Normal Retirement Age (age 65).

An independent registered medical practitioner must certify when it is likely, if ever, that you will be able to obtain gainful employment. Depending on this assessment, you will be placed into one of three ill health tiers and receive your benefits accordingly.

The three tiers for ill health benefits are:

**Tier 1** – you have no reasonable prospect of obtaining gainful employment before Normal Retirement Age.

- Your accrued benefits are enhanced by 100% of potential membership from your date of leaving to Normal Retirement Age.

**Tier 2** – you cannot obtain gainful employment within a reasonable period of leaving nor are likely to be able to do so before Normal Retirement Age.

- Your accrued benefits are enhanced by 25% of potential membership from your date of leaving to Normal Retirement Age.
- There is protection for active members of the LGPS who were aged 45 or above on 31 March 2008, and who subsequently retire on the grounds of ill health. These members must not be worse off than they would have been under the 1997 Scheme. Therefore, a comparison of the enhancement of potential membership will be performed and the member will receive the greater of the two enhancements.

**Tier 3** – you can obtain gainful employment within a reasonable period of leaving.

- You will receive your accrued benefits only. Your pension will cease upon your obtaining gainful employment.

An ill health early retirement pension is never reduced for early payment.

### **What if I want to continue working after age 65?**

If you carry on working after age 65, you can continue to pay into the Pension Scheme and build up further benefits until you choose to retire or reach age 75, when you will be paid a late retirement pension. You cannot defer payment of your pension after age 75. If you choose late retirement, your pension will be paid at an increased rate to reflect the fact that it will be paid for a shorter time.

### **What if I want to continue working but also receive my pension benefits – flexible retirement?**

Under this option, you can apply for whole or partial flexible retirement, and you will be awarded all or part of your retirement pension with the Pension Scheme whilst continuing to be employed by your employer. Your hours of work or the grade in which you are employed will be reduced accordingly. If you opt to take flexible retirement you can take your benefits from age 55 from 1 April 2010 (for active members at 31 March 2008, the earliest retirement age is 50). You should also note that your accrued benefits may be reduced at the discretion of your employer.

## What State pension will I receive?

The State currently provides a two-part retirement pension:

- The Basic State Pension
- The State Second Pension (S2P)

### The Basic State Pension

The Basic State Pension is a flat-rate pension payable from State Pension Age (SPA). It is paid to everyone who has paid sufficient National Insurance contributions in his or her working life. The Basic State Pension is currently increased each April in line with retail prices.

You can check your National Insurance contributions record through your local Department for Work and Pensions (DWP) office, or by contacting the DWP on **0845 3000 168**. You can also obtain a State pension forecast online at [www.thepensionerservice.gov.uk](http://www.thepensionerservice.gov.uk).

### The State Second Pension (S2P)

S2P was introduced in April 2002, replacing the State Earnings Related Pension Scheme (SERPS). It provides an additional component of pension from SPA. It is based on your earnings, taken from your National Insurance records. As with the Basic State Pension, you can check your own position online, or with your local DWP office.

## Contracting out of S2P

The Pension Scheme is contracted out of S2P meaning you will not earn S2P benefits but will instead pay reduced rate National Insurance contributions.

## Important information about State Pension Age

SPA is 65 for men and 60 for women born before 1950. Between 2010 and 2020, the SPA for women will rise gradually to 65. For women born after 1955, the SPA is 65. Women born between 6 April 1950 and 5 April 1955 will have a SPA between 60 and 65.

SPA will rise gradually to 68 for both men and women between 2024 and 2046.

## Will my family be looked after if I die?

**Whether you die before or after retirement, valuable benefits may be provided for your dependants, including:**

- A spouse's/civil partner's/nominated cohabiting partner's pension, payable for the rest of his or her life
- Children's pensions, payable until age 17, or longer if in full-time education
- A lump sum death grant



## What happens if I die in service?

If you die in service, your family will receive:

- **A lump sum death grant**

A death grant of **three years'** salary will be paid as a lump sum to your dependants.

If you work part-time, your dependants will receive a lump sum of **three times** your actual part-time pay.

- **An ongoing pension for your husband, wife, or civil partner (or, subject to certain qualifying conditions, a cohabiting partner)**

The table below shows the amount of pension payable to your dependants. The pension will be payable from the date of your death, generally payable for the rest of your husband's, wife's, civil partner's or cohabiting partner's life, and will increase each year in line with the cost of living.

For your wife	For your husband	For your civil partner (or nominated cohabiting partner*)
A pension equal to 1/160th of your final pay at the date of your death, times the total service you would have built up in the Pension Scheme to age 65.	A pension equal to 1/160th of your final pay at the date of your death, times the total service you would have built up in the Pension Scheme to age 65, but including service from 1 April 1972 if you joined before this date.	A pension equal to 1/160th of your final pay at the date of your death, times the total service you would have built up in the Pension Scheme to age 65, but including service only from 6 April 1988.

\* The LGPS has set out a number of qualifying conditions which must be met, for a continuous period of at least two years from the date of nomination and at the date of your death, in order for a nominated cohabiting partner benefit to be paid. You can obtain a Nominated Cohabiting Partner Form from Capita Hartshead (contact details on page 33).

## Children's pensions for any eligible children

Eligible children are your own, adopted, or certain other children who depend on you financially and are under the age of 17. However, they may be over 17 in certain circumstances, for example, if they are in full-time education. You should also note that the children must have been born before your death or within a year of it.

The amount of pension your eligible children would receive depends on the number of children you have.

### If your husband, wife, civil partner or nominated cohabiting partner is receiving a pension

One child would receive  $\frac{1}{320}$ th of your final pay times the membership you would have built up to age 65, while two or more children would receive  $\frac{1}{160}$ th shared equally between them.

### If no pension is payable to a husband, wife, civil partner or nominated cohabiting partner

One child would receive  $\frac{1}{240}$ th of your final pay times the membership you would have built up to age 65, while two or more children would receive  $\frac{1}{120}$ th shared equally between them.

## What happens if I die after retirement?

If you die in retirement, your family will receive:

- An ongoing pension for your husband, wife, civil partner or nominated cohabiting partner, as described on page 28
- Children's pensions for your eligible children, as described on page 29

Plus

- **A lump sum death grant**

If you die within ten years of retiring, a lump sum death grant equal to the remaining pension payments which would have been paid to you for the remainder of the ten years will be paid to your dependants, provided you are under age 75.

It is crucial that you complete an Expression of Wish Form to help the London Borough of Hounslow decide who should receive any benefits payable in the event of your death. The London Borough of Hounslow has full discretion over who receives any benefits, meaning the lump sum can normally be paid free of Inheritance Tax.

However, your wishes will be taken into account and so it is important that you keep the form up-to-date. You can obtain a form Capita Hartshead.

## Is there anything else I need to know?

**The official rules of the LGPS are long and complicated. We've covered the main rules in brief so far, but you'll find some additional information on the following in this section:**

- How the Pension Scheme is run
- Capita Hartshead, the Pension Scheme Administrator
- How to find an Independent Financial Adviser
- TPAS, the Pensions Ombudsman, TPR and the Pension Tracing Service

## How the Pension Scheme is run

The Pension Scheme is governed by the rules of the Local Government Pension Scheme (LGPS).

## Tax approval

The London Borough of Hounslow Pension Scheme is registered for tax purposes with HMRC. This enables contributions to the Pension Scheme and investment growth within it to benefit from favourable tax treatment.

Please note that the tax treatment of contributions to the Pension Scheme and benefits arising from it are subject to any future changes in legislation.

## Your personal details are secure

Under the Data Protection Act 1998, you and your family have rights to ensure that all data held about you is obtained and processed lawfully and fairly. No personal data concerning you or your dependants will be processed without your or their consent, unless it is necessary for the purpose of administering your benefits and in your interests.

Unless we hear from you saying otherwise, we will assume you consent to us using your personal data for the purposes of administering your benefits. If, however, you do not consent to this, you must write to tell us. Please note that the London Borough of Hounslow will then be entitled to withhold or reduce your benefits until you consent to it processing your data.

**Planning for retirement can be a complicated issue, but there are people who can help you to understand and make the most of your saving for retirement.**

## **Your first port of call**

Capita Hartshead undertakes the day-to-day administration of the Pension Scheme and is the first point of contact for members with queries about their benefits. You can contact the LBOH Administration Team at the address below:

### **LBOH Administration Team**

Capita Hartshead, PO Box 195, Mowden Hall, Darlington DL1 9FS

Telephone: 01737 366032/035

Email: [hounslow.pensions@capita.co.uk](mailto:hounslow.pensions@capita.co.uk).

## **Finding an Independent Financial Adviser**

Neither the team at Capita Hartshead, nor the London Borough of Hounslow, are qualified to provide advice on your benefits. If you do not already have an Independent Financial Adviser (IFA), you can find one local to you by visiting [www.unbiased.co.uk](http://www.unbiased.co.uk).

## **Who do I need to contact if I have a complaint?**

The Pension Scheme is keen to ensure that all members receive a high level of service with regard to their pension matters. If, however, you are unhappy with any aspect of the Pension Scheme, you should follow its Internal Dispute Resolution Procedure (IDRP), which has been put in place for the benefit of you and your dependants.

Whatever the problem, you should first discuss the matter with Capita Hartshead. If your problem cannot be resolved at this stage, Capita Hartshead will inform you on how to proceed with the IDRP.

## The Pensions Advisory Service

The Pensions Advisory Service (TPAS) is an independent organisation available at any time to assist pension scheme members and beneficiaries with queries or difficulties they have failed to resolve with their administrator or scheme.

TPAS can be contacted at the following address:

**The Pensions Advisory Service**  
11 Belgrave Road, London SW1V 1RB

Telephone: 0845 601 2923  
Website: [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

## The Pensions Ombudsman

The Pensions Ombudsman can investigate and determine any complaint or dispute involving maladministration or matters of fact of law, where the complaint has first been subject to the Pension Scheme's IDRPs and passed to TPAS. The decision is final and binding.

The Pensions Ombudsman can be contacted at the following address:

**The Pensions Ombudsman**  
11 Belgrave Road, London SW1V 1RB

Telephone: 020 630 2200  
Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

## The Pensions Regulator

The Pensions Regulator (TPR) is able to intervene in the running of a scheme where trustees, employers, or professional advisers have failed in their duties.

TPR can be contacted at the following address:

**The Pensions Regulator**  
Napier House, Trafalgar Place, Brighton BN1 4DW

Telephone: 01273 811 800  
Website: [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

## The Pension Tracing Service

You can also contact the Pension Tracing Service, who may be able to help you if you have lost touch with a previous pension scheme. You can contact them at:

**The Pension Service**  
Tyneview Park, Whitley Road,  
Newcastle upon Tyne NE98 1BA

Website: [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)



**London Borough  
of Hounslow**

This booklet is not binding on the London Borough of Hounslow and if any discrepancy exists between this booklet and the rules of the LGPS, the rules will apply. These rules are governed by legislation, and you will be informed of any changes affecting your membership. The content of this booklet is based on our understanding of current legislation as at 1 April 2008.



**London Borough  
of Hounslow**