

WEST MIDLANDS



PENSION FUND



We will ensure that all our members, deferred pensioners and pensioners are provided, on request, with basic information about the Scheme.



CUSTOMER CHARTER



WEST MIDLANDS PENSION FUND

...a can do, will do organisation



INVESTOR IN PEOPLE



CUSTOMER SERVICE EXCELLENCE

These are our standards of service. They specify the maximum turnround times in which we aim to take the action indicated.



CUSTOMER

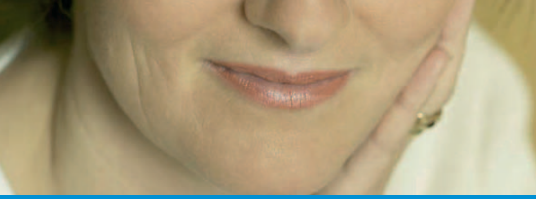


- **To deal with you promptly, fairly and efficiently at all times and to give you the best possible service in accordance with our standards.**
- **To give you the standard of service you want.**
- **To consult you wherever possible and to take account of your views before we make any changes.**
- **To be accountable for what we do by monitoring the quality of our service and reporting on how well we have lived up to our standards.**

CHARTER



- To match or exceed the agreed investment performance criteria.
- To continually monitor overall arrangements.
- To maintain adequate management and accounting procedures/ records.
- To comply with Investment Management Regulations.
- To provide a highly professional service that compares favourably with the best service providers in the Public and Private Sector.



Our Commitment To Our New Members

Membership Certificate

We will issue a Membership Certificate to a new member within ten days of receiving a completed notification from the member's employer.

Transfers In

We will calculate the estimated benefits that a transfer value will buy for the member in the Local Government Pension Scheme (**LGPS**) and issue a quotation within ten days of receiving details from the member's previous scheme and any additional essential information required from the Inland Revenue (Department for Work and Pensions - **DWP**). We will request payment of the transfer value within five days of receiving confirmation from the member that the transfer is to be made.

We will confirm the actual benefits purchased by the transfer value to the member within ten days of receiving payment from the member's previous scheme and confirmation (where necessary) of the member's accrued Guaranteed Minimum Pension from the Inland Revenue (**DWP**).

Our Commitment To Our Existing Members

Benefit Estimates

We will issue a quotation within ten days of receiving the member's special request for an estimate of prospective benefits.

Annual Benefit Statements

Provided pay details are received from employers promptly after the close of each financial year and provided we hold all of the relevant information, we will send each year an Annual Benefit Statement to each member at their home address showing the estimated current value of their accrued benefits, the value of their prospective benefits at normal retirement age and the estimated current value of their death-in-service benefits.



Paying Extra Contributions

We will provide information within two days of receiving a request from a member wishing to pay extra contributions to buy an additional period of LGPS membership.

Retirements

We will send details of the benefits payable and pay the member's tax-free cash lump-sum within ten days of receiving all of the information required from the member's employer and/or the member.

Deaths

We will send details of the benefits payable within seven days of receiving all of the information required from the late member's employer and we will pay the lump-sum death grant within five days of receiving Grant of Probate (or other appropriate documentation).

Early Leavers

We will send details of the benefit options available within ten days of receiving all of the information required from the employer.



Refunds

We will pay a refund, where applicable, within five days of receiving the member's formal request for payment.

Transfers Out

We will issue a quotation, guaranteed for three months, within ten days of receiving the member's request and confirmation of the member's accrued Guaranteed Minimum Pension/ State Second Pension (S2P) from the Inland Revenue (DWP).

We will pay a transfer value within five days of receiving confirmation from the member that the transfer is to be made and all of the information we require to make payment.

Our Commitment To Our Deferred Members

Benefit Statements

We will provide a Benefit Statement within ten days of receiving the deferred member's special request for details of the current value of their preserved benefits (as increased in line with the Retail Prices Index).

Periodic Benefit Statements

We will provide each deferred member with a Benefit Statement periodically showing the current value of their preserved benefits (as increased in line with the Retail Prices Index).

Preserved Benefits into Payment

Provided we hold a current address, we will send details of the benefits payable so that they are received by the deferred member not later than the day before they are due to come into payment and we will pay the deferred member's tax-free cash lump-sum so that it is received on the day payment is due.



If we do not hold a current address, we will make every effort to trace the deferred member and we will send details of the benefits payable and pay the deferred member's tax-free cash lump-sum within ten days of receiving all of the information we require to make payment.





Our Commitment To Our Pensioners

Changes in Personal Particulars

We will acknowledge receipt of a pensioner's written notification of a change in name, address, bank or building society details and make the appropriate amendments to the pensioner's payroll record within three days of receiving the written notification.

Deaths of Pensioners

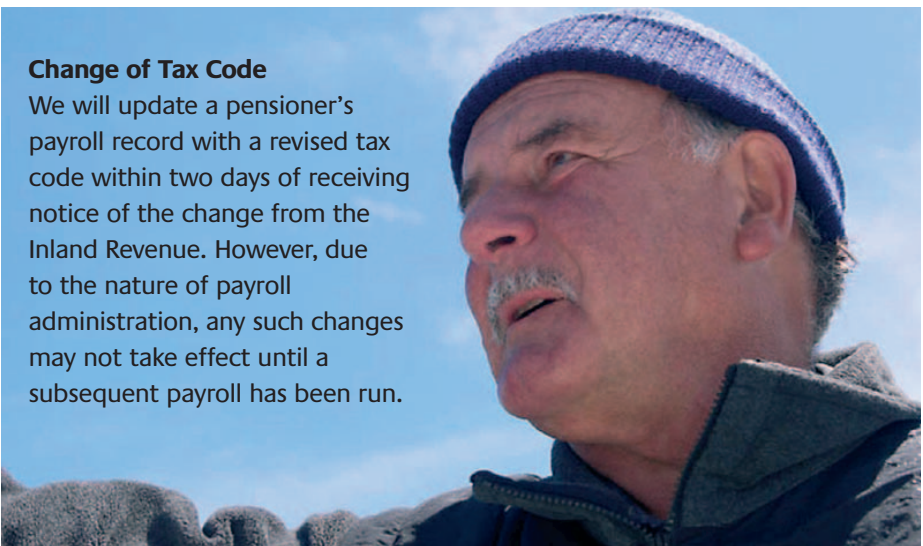
We will acknowledge receipt of a notification of the death of a pensioner and start action to put into payment any dependants' benefits within five days of receiving the notification.

Newsletter

We will send a newsletter to each of our pensioners at least four times a year.

Change of Tax Code

We will update a pensioner's payroll record with a revised tax code within two days of receiving notice of the change from the Inland Revenue. However, due to the nature of payroll administration, any such changes may not take effect until a subsequent payroll has been run.



Help and Information

Further Information

We will ensure that all of our members are provided with relevant further information on request.

Comments and Complaints

We welcome and value your comments on the standards of service we provide. If you have any comments you wish to make please contact us at the address shown at the bottom of the page.

We would also like to hear from you if you are not satisfied with the way you have been treated. If you wish you can speak to Mike Woodall, the Chief Pensions Officer, on his personal number (01902) 554610 on any weekday between 9.00 and 9.30am or via e-mail: mike.woodall@wolverhampton.gov.uk

If you wish to make a formal complaint you can write to:
Complaints and Compliments
Office of the Chief Executive
Civic Centre
St. Peter's Square
Wolverhampton
WV1 1NX

Data Protection

To protect any personal information held on computer, Wolverhampton City Council is registered under the Data Protection Act 1998. This allows members to check that their details held are accurate. The Fund may, if it chooses, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund, for example, the Fund's AVC provider. Members who wish to apply to access their data on Data Protection Act grounds should contact the City Council's Data Protection Officer on (01902) 554498, via e-mail at dataprotection@wolverhampton.gov.uk
This authority is under a duty to protect the public funds it administers, and to this end may use information for the prevention and detection of fraud. It may also share this information with other bodies administering public funds solely for these purposes.

Write:

West Midlands Pension Fund
PO Box 3948
WOLVERHAMPTON
WV1 1XP

Tel:

0845 230 1665 (Helpdesk)

Fax:

0845 230 1565

Minicom:

01902 554607 (Typetalk facilities)

Website:

www.westmids-pensions.com

E-mail:

PensionFundEnquiries@wolverhampton.gov.uk

Calls may be monitored for training purposes.