

WEST MIDLANDS



PENSION FUND

...a can do, will do organisation



Dormancy Procedure

This booklet provides details of the Fund's dormancy procedure. This ensures that the Fund has access to the specific personal information which allows us to communicate with our members.



INVESTOR IN PEOPLE




CUSTOMER SERVICE EXCELLENCE



Take a good new look

As you may be aware, the LGPS is due to undergo significant changes from 1 April 2008, details of which can be seen on the Fund's website westmids-pensions.com

Whilst this booklet has been prepared in accordance with the current rules and regulations that apply to the LGPS (the date of publication is shown on the back of this booklet), if you receive this booklet after 1 April 2008, you may wish to clarify the position in respect of any changes that may have occurred on 1 April 2008. The Fund will be updating all publications once the regulations have been implemented and the full implications of the changes are known.



Our preferred method of communication is direct to your home address. It is important to let us know whenever you change your name or address.

Our commitment to looking after your pension rights

If we have lost touch with a member, we will take reasonable steps to:

- safeguard the confidentiality of any personal information we hold;
- protect our member's pension rights against possible fraudulent access by someone else;
- make reasonable efforts to trace the member and get back in touch. We will do this through a special procedure known as a 'dormancy procedure'. These procedures are used industry-wide and are similar to those used by banks, building societies and other financial institutions.

Finding your pension rights



Sometimes we may lose contact with a member, for example, if they have changed their name or address and we do not have the new details. When this happens we may refer to their pension rights as 'dormant', and we have a special procedure to ensure the continued security of the member's pension rights and to maintain the confidentiality of their personal details.

This booklet outlines what the Fund's dormancy procedure is, and explains how members can request a search for any previously accrued pension rights they think they may have within the Fund.

We will do our best to trace what happened to any pension contributions you paid at the time of your employment.

You should write to us giving as many details as possible in connection with your employment – for example, you can include the following:

- **Full name**
Your name now and, if different, at the time of your employment.
- **Date of birth**
- **Employer's name**
The organisation's name.
- **Occupation**
- **Department**
- **National insurance number**
- **Dates of employment**
- **Address and any subsequent changes of address**

What is our dormancy procedure?

Where we know we have lost contact with a member – for example, when correspondence is returned undelivered – we will immediately take steps to make sure that no further correspondence is sent to that address, and that no payment, where applicable, is made until the member's current address has been established. We will take steps to ensure that any instructions we subsequently receive are from the member or from their legal representative.

We will endeavour to find the member's current address.

Where we do not succeed we will continue to protect the member's pension rights. The dormancy procedures are designed to protect the member's privacy and pension rights.

Please be assured that a member's entitlement to pension rights and any applicable interest earned is unaffected. The pension rights remain in the member's name.

There is no time limit for claims as pension rights are calculated on a statutory basis and, as such, the member has a right to receive the pension rights as calculated.





How can I trace other pension records?

If you wish to trace other pension rights, but have lost contact with the administrators, you can use the Pensions Tracing Service which is part of The Pensions Service.

The registry was set up to help people trace their pension rights if they have lost touch with their former schemes. All occupational and personal pension schemes have to register with the registry if the pension scheme has current members contributing into their

scheme or people expecting pension rights from them.

The LGPS – including the various regional administrators – is on this register. If you need to use this service, please right to:

Pension Tracing Service

The Pension Service
Whitley Road
Newcastle upon Tyne
NE98 1BA
Tel: 0845 600 2537

www.thepensionservice.gov.uk

Active and deferred members

We will send you **annually** a statement detailing the current value of the pension rights we hold for you.

Pensioner members

We will send you a pay advice detailing payments to be made. In both of the above cases, if mail we send you is returned to us undelivered:

- We will immediately stop any future mailings and await your instructions.
- We will treat your pension rights as dormant if we have had mail returned undelivered. This is to protect you by keeping your pension rights secure and not allowing confidential information about you to go to an address where you no longer live.

- We will still retain a full membership record of your pension rights even if they are considered dormant.

- The dormant pension rights remain your property. If you subsequently get in touch with us they will be updated and revised accordingly.

- We reserve the right to immediately stop any imminent payments.

If we identify possible pension rights, but cannot verify the validity of your claim on the pension rights, you will have the right to appeal through our internal dispute resolution procedure (IDRP).

Help us keep in touch with you

Please make sure you let us know whenever you change your name or address – then we can keep you informed about any pension rights you have with us.

Pension rights prior to 1974

Generally, the Fund only has records after 1974. Before 1 April 1974, it was the responsibility of your employer to maintain pension records. If you left prior to 31 March 1974 and wish to enquire about possible pension rights, please contact your former employer.

If you are aware that the employer no longer exists, or if you wish to trace non-local government

pension rights, you can ask the Pensions Tracing Service to assist you.





notification of a change of address

Full name:

Previous surname:
(if applicable)

Membership no.: **1 0** (from correspondence received)

Date of birth:

 / /

Old address:

New address:

Telephone:

Home:

 0

Work:

 0

Mobile:

 0 7

Date on which this change becomes effective

 / /

Please note: If you are informing us of a change of name, you should forward the appropriate original certificates.

Signature:

I understand that the information given on this form may be stored and that under the Data Protection Act 1998, I have a right to see the information on application to the Data Protection Officer, Wolverhampton City Council. The City Council's Data Protection Officer can be contacted on (01902) 554498, or via e-mail at dataprotection@wolverhampton.gov.uk

Date:

 / /

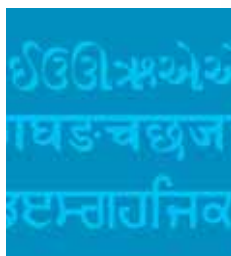
Please return to:
West Midlands Pension Fund
PO Box 3948
WOLVERHAMPTON WV1 1XP



INVESTOR IN PEOPLE



CUSTOMER SERVICE EXCELLENCE



Information produced by the Fund can be made available in several formats including large sight text, Braille and several community languages. If you have any special requirements or would like to speak face to face with a member of staff, please contact us to arrange how we may best meet your needs.

Please remember that special requirements may take a little longer than normal to organise, but you have our assurance that we will do our best to ensure you receive the information in the most appropriate and efficient manner possible.

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.



INVESTOR IN PEOPLE



CUSTOMER SERVICE EXCELLENCE

Contact information

Write to us at:

West Midlands Pension Fund
PO Box 3948
Wolverhampton
WV1 1XP

Visit our website at:

westmids-pensions.com

Email us on:

PensionFundEnquiries@wolverhampton.gov.uk

Telephone our Helpdesk on:

0845 230 1665

Send us a text on:

Text WMPF + your message to 60066.
Standard short code network charges apply.

Fax us on:

0845 230 1565

Lines are open during the following times:

8:30am to 5.00pm Monday-Thursday
8:30am to 4.30pm Friday

Minicom/Typetalk:

01902 554607

Calls may be monitored for training purposes

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 top 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 email: 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