



## **Opting-In Policy**

### **1.0 Introduction**

1.1 Under Rule 9(5) of the TfL Pension Fund any person who elects not to join the Scheme or who, having joined, ceases to be a Member may apply to the Secretary in writing to be admitted or readmitted (as the case may be) as a Member and provided that the Trustees and Participating Employer consent, he shall be admitted or readmitted (as the case may be) for the purposes of Rule 19 (Ill-health Retirement), Rule 24 (Widow's, Widower's or Civil Partner's Pension, Rule 24A (Survivor's Minimum Pension), Rule 25 (Dependants' and Eligible Children's Pension and/or Rule 26 (Lump Sum Death Benefits). The Trustees will determine the date of his admission or readmission but the consent of the Participating Employer will be required if such date is earlier than the beginning of the Scheme Year in which the application for admission or readmission is made.

Under Rule 9(6) of the TfL Pension Fund the Trustees may require a person who applies for admission or readmission under Rule 9(5) to give such evidence as to his state of health as they decide is appropriate for the purposes of Rules 24, 24A, 25 and 26.

1.2 The purpose of this policy is to detail the Trustees' requirements under this Rule and the extent of the Trustees' delegation to the Fund Office.

### **2.0 Delegation**

2.1 The Trustees delegate to the Fund Office the authority to accept and approve applications for the purposes of Rules 24, 24A, 25 and 26 from persons who wish to be admitted or readmitted (as the case may be) to the Fund.

2.2 Such requests will be processed strictly in accordance with the procedure at 3.0 below.

### **3.0 Procedure**

3.1 If the member applies to the Secretary in writing to be admitted or readmitted to the Fund (as the case may be), the Fund Office will arrange for membership to commence at the start of the next available pay period and contact his Employing or HR Manager to establish that none of the following apply:

- The Employing Manager is considering termination of the member's employment on health grounds
- The member is on long term sick leave or light duties for health reasons.

3.2 If the Employing or HR Manager advises that one or more of the points under 3.1 apply the application will not proceed. The Fund Office will advise the member that his membership of the Fund will not include any benefits in respect of Rules 24, 24A, 25 and 26. However, he may subsequently re-apply for the inclusion of these benefits if his health improves, but not within a six-month period.

3.3 If the member's health record is satisfactory the admission or readmission to the Fund (as the case may be) can include the benefits in respect of Rules 24, 24A, 25 and 26 from the commencement of membership as per 3.1 above.

**This policy is effective from 6 February 2013 and may be amended by the Trustees as they deem necessary and at such intervals as they decide.**