

Early leavers - code of practice

Transcript of the flowchart one: Early leaver – new rights

1. **Does the member have less than two years' qualifying service, including service related to transfer in (if any)?**
No – Member has the right to a preserved benefit or cash equivalent transfer value under existing regulations.
Yes – go to 2
2. **Does the member satisfy the three months condition (see text in web page below)?**
No – Member does not have the right to a cash transfer sum under section 101AB or Pension Schemes Act 1993. Any rights (to retained benefits or refunds of contributions) are those given by the scheme rules.
Yes – go to 3
3. **Does the member have any relevant accrued rights to benefits under the scheme rules including rights to transferred-in benefits?**
Yes – Member does not have the right to a cash transfer sum under section 101AB or Pension Schemes Act 1993. Any rights (to retained benefits or refunds of contributions) are those given by the scheme rules.
No – go to 4
4. **Has pensionable service ended because the scheme has begun wind-up?**
No – Member has the right under section 101AB or Pension Schemes Act 1993 to a cash transfer sum or contribution refund.
Yes – go to 5
5. **Member has the right under section 101AB or Pension Schemes Act 1993 and the Winding up regulations – statutory instrument 2005 / 706 to a contribution refund.**