

WHEN YOU LEAVE SERVICE

Just because you are leaving your present employer it does not mean you have to leave TBF - even if you are going out of the public transport industry. You may qualify for free membership, or you may continue contributing. This is a summary of our rules, but it is not a definitive statement of them; a copy will be provided on request. We are sorry if the rules seem complex, but they have to take account of very different working conditions in the many undertakings in which we have members.

These provisions apply if you are leaving the industry. In all other cases (including where operations are transferred to another company) we expect you to continue contributing. If you do not, your membership will cease.

At the discretion of the trustees, contributors retain beneficiary rights for twelve weeks after leaving the service, regardless of age or length of membership.

We are sorry we cannot generally undertake to contact you when you leave service, but we shall be pleased to respond quickly if you have any questions about your membership. Contributions cannot generally be re-started more than six months after you left service, unless you are engaged in the public transport industry when they re-start.

We shall normally aggregate all your periods of membership when deciding whether to award free membership, but generally not those which ended because you withdrew from TBF without leaving the service.

1. Free membership

Free membership is a valuable concession which may be awarded if you have been a member for a long period or have been one for a shorter period but cannot work again because of permanent incapacity.

The Trustees are responsible for deciding whether or not to award free membership. In making their decisions they are guided by what is said in this document, but circumstances sometimes make eligibility difficult to assess. The decision made will be reviewed where it is felt to cause undue hardship, but the final decision of the Trustees is binding.

An award of free membership applies for as long as the circumstances which applied (or were thought to apply) at the time contributions ceased continue to apply. Where this is no longer the case, free membership may be withdrawn; it may subsequently be re-awarded in appropriate cases. We may call for evidence to prove eligibility at any time.

If you ceased contributions before January 1, 2000, your eligibility for free membership is determined in accordance with the arrangements which applied at the time you stopped contributing; this eligibility is not affected by the arrangements set out in this document.

1a) If you stop contributing and are 65 or over

- (i) **If you have been a member for at least 5 years:** you will be awarded free membership.
- (ii) **If you have been a member for less than 5 years:** your membership will cease unless you continue contributing

1b) If you stop contributing on leaving the service before you are 65

- (i) **If you have been a member for at least 25 years:** you will be awarded free membership on verification that you are not working and do not intend to work before the age of 65.
- (ii) **If you have been a member for less than 25 years:** you will be awarded free membership later, as long as you continue contributing until you are 65 (or until you have 25 years' membership if this would be achieved earlier and on verification that you are not working and do not intend to work before the age of 65). In any event, you must have been a member for at least five years to be considered for free membership.
- (iii) **If you would otherwise be eligible to be awarded free membership but are working or intend to work:** Free membership will be awarded when you are 65 or when you declare that you are not working and do not intend to work.
- (iv) **If you do not have sufficient membership to meet (i) (ii) or (iii):** your membership will cease unless you continue contributing.

1c) If you leave service on medical grounds

You will be awarded free membership if you were a member for at least five years while engaged in the provision of public transport services, as long as we are satisfied that you are (or have been) eligible for State incapacity benefit in accordance with the following:

- (i) You are in receipt of incapacity benefit but have not yet qualified for the long-term rate of this benefit because you have not been incapacitated for long enough. In this case help is entirely discretionary; or
- (ii) You are in receipt of long-term incapacity benefit; or

- (iii) You are now beyond State Retirement Age but can show that you were receiving long-term incapacity benefit until you reached that age; or
- (iv) We believe that help is justified even though we are unable to confirm you have complied with (i), (ii) or (iii).

1d) When you die

Your dependants will continue to be treated as dependants in accordance with our rules as long as:

- (i) You had been awarded free membership in accordance with 1a), 1b) or 1c) or where this had been suspended in accordance with the provisions of 1b); or
- (ii) You were still contributing when you died and had been a contributor for a least five years while working in the industry.

We may be able to give short-term help (such as convalescence) even where your dependant does not qualify for continuing help.

Your partner will qualify for life, whether under (i) or (ii). They cannot, however, pass membership on to another person because of any other partnership.

2. Continuing to contribute

You may continue contributing (normally by bankers' standing order). As long as you are able to arrange this quickly, we shall probably treat your membership as continuous despite any short break - or allow you to pay up your missed contributions.