

Before completing this form please read the accompanying notes

Part A - To be completed by the applicant in all cases

Section 1 Personal details

1 Teacher's reference number

| | | | | | | | | | | | | |
|----|--|--|--|---|--|--|--|--|--|--|--|--|
| RP | | | | / | | | | | | | | |
|----|--|--|--|---|--|--|--|--|--|--|--|--|

7 National Insurance number

| | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|

2 Surname (one character to each box)

O R E I L L Y

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

3 Former Surname (if any)

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

4 First Name (s)

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

5 Title

Mr Mrs Miss Ms Other

8 Contact address

| | | | | | | | | | | | | | | | | | | | |
|----------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |
| Postcode | | | | | | | | | | | | | | | | | | | |

9 Home telephone number (including STD code)

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

10 Mobile telephone number

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

6 Date of Birth (e.g. 15/04/75)

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

11 E-mail address

(We may use your Email address to communicate with you)

| | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | |
| | | | | | | | | | | | |

Section 2 Choice of Options

Please enter the details of your option choice below. An illustration of the costs and payment periods can be obtained from the website www.teacherspensions.co.uk

12 I wish to purchase an additional pension of :

£

13 I wish to purchase additional pension for (tick as required)

personal benefits only or

personal benefits and adult dependant benefits

14 I wish to pay by (Please do not send payment with this application) (tick as required)

a one off payment or

instalments from my salary

If payment is to be made by instalments please state number of whole years payments are to be made.

Year(s)

Section 3 Declaration

Declaration

- + I have read the accompanying notes. The information given in this form is correct.
- + I have no reason to believe that my health prevents me from continuing in pensionable employment.
- + I confirm that I am not using money received from any pension arrangements to purchase this additional pension.
- + I confirm I am not in breach of the HMRC recycling rules.

Signed

Date

Section 4

If payment is to be made by the employer, please provide details of where the invoice is to be sent.

Send invoice to:

| | | | | | | | |
|----------|--|--|--|--|---|--|--|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| Postcode | | | | | — | | |

Part B - To be completed by the current employer

Certificate

The certificate must be signed by a responsible officer of the **Local Authority** in respect of all maintained schools including both foundation and voluntary aided schools. In the case of other institutions, the certificate must be signed by a responsible officer or chairperson of the governing body. This cannot be a member of the teaching staff.

Date of Birth (e.g. 15/04/75)

| | | | | | |
|--|--|--|--|--|--|
| | | | | | |
|--|--|--|--|--|--|

Verified?

Yes

No

I confirm that this teacher is in pensionable employment

Signed

Name of officer(in CAPITAL letters)

Position

Telephone number

Extension

Name of contact for admin purposes (In CAPITAL letters)

Date

Telephone number (include STD code)

Extension

Fax Number

Email address

Submit this application to
Teachers' Pensions • P.O Box 158 • Darlington • DL3 9WD

Official stamp (LA only). If non-LA establishment, please give address and post code.

Notes for Election to purchase Additional Pension

Please read these notes before completing the Election to purchase Additional Pension .
(PLEASE DETACH AND RETAIN)

Background

You can buy an additional pension up to a maximum of £5,200 per annum. You can do this at different times and buy the additional pension in multiples of £250. You can purchase an additional pension solely for personal benefits or for a combination of personal and partners' benefits. The partner's pension will be half of your own additional pension. You cannot purchase additional pension after normal pension age (NPA), except if you are in pensionable employment after NPA 60.

In no circumstances can additional pension be purchased after age 65.

The cost is calculated using a number of factors such as your age and the amount of additional pension you want to buy. There is a calculator on the TP website, www.teacherspensions.co.uk, that will give you an indication of the cost.

Teachers' Pensions cannot provide financial advice, if you consider that you need such advice it is open to you to consult an Independent Financial Adviser. Where we hold your e-mail address we may use this address to communicate with you.

Payment Methods

You can choose to make a one off payment, or you can have deductions taken from your salary. If you are in multiple employment, your application form should be forwarded to the employer with which you earn the highest salary as they will be responsible for the monthly deduction.

Instalments

If you are paying by instalments, you must allow two complete months for the election to be processed before contributions are deducted by your employer. The payment period must be in complete years and the instalment period will take effect from the first month contributions are deducted. No backdating can be allowed to an earlier date.

You cannot purchase additional pension after NPA and instalment plans must be completed before your NPA. Teachers' Pensions will not undertake checks of the deductions taken by your employer and, therefore, it is important you check that the correct amount is being deducted. If you identify a mistake you should consult your employer immediately.

Payments will be reviewed after each scheme valuation so if you are making payments by instalments they may increase or decrease depending upon the results of the valuation. If you do not wish to continue making payments after an increase you may cancel the election and receive a pension based upon the contribution you have paid. You may make a new election at any time.

You will normally receive tax relief through the PAYE system if you pay by instalments. You will need to speak to your Inspector of Taxes about tax relief if you make a lump sum

payment. If you wish to claim tax relief for a lump sum payment for a specific tax year the payment must be received by Teachers' Pensions before 5 April of the relevant tax year. If you wish to make a lump sum payment before the end of a particular financial year, a completed application should be forwarded to Teachers' Pensions no later than 28 February.

If you start part-time work you will be required to pay the same amount of contributions as when you worked full-time. If you do not wish to continue making payments you may cancel the election and receive a pension based upon the contribution you have paid.

If you leave pensionable employment you cannot continue to make contributions. Your additional pension will be calculated based upon the contributions you have paid up to the day you leave the scheme. Provided that you are not immediately applying for benefits you can make a one off lump sum payment to clear the outstanding contributions.

One Off Payments

Contributions must be received by Teachers' Pensions within one month of the date of invoice. If you are a member in pensionable employment with an NPA of 60 wishing to buy additional pension as a one off payment, please note that before age 60, Teachers' Pensions must receive:

- The fully completed application Form, signed by you and the employer;
- Full payment of the Additional Pension.

If the payment is received after NPA 60, TP will recalculate the amount of pension that can be purchased based on an NPA of 65. You will be notified of this amount and asked to decide if you wish to take this option or have your money refunded. An actuarial reduction will be applied to this additional pension if the benefits are taken before age 65.

In all cases, the payment period must be in complete years and where a member continues after NPA 60 or for members with an NPA of 65, payment must be received prior to age 65.

Retirement

If you retire before your NPA and also before the end of a payment period you will receive a pension based upon the contributions you have made.

Your additional pension will be paid on retirement at NPA but you can request it to be paid earlier if you retire on premature, phased or actuarially reduced grounds. In those circumstances your additional pension will be actuarially reduced. If you have more than one additional pension you must claim them all at the same time.

If you take your pension after NPA your additional pension will be payable from the same date. It will not be backdated to NPA and no interest will be paid.

For members with an NPA of 60 where payments commence after reaching age 60, the cost of this additional pension will be calculated using factors in relation to an NPA of 65. The instalments cannot continue beyond age 65 in these cases. Where additional pension is bought with an NPA of 65, an actuarial reduction will apply if the benefits are drawn before age 65.

If you apply for phased retirement benefits whilst in pensionable employment, your additional pension may be taken at first or second phased retirement, or paid at the date of the final award.

If you retire on ill-health grounds your additional pension will be paid immediately without reduction provided that you were in good health when you made your election and you became incapacitated more than one year after the date of the election.

Contributions will be refunded if you retire on ill health grounds within 12 months of making the election.

Your additional pension will be subject to annual increases once it comes into payment. Your additional pension will also be subject to increases from the date of purchase.

Payments after death

If you have arranged to buy additional pension for dependants then a pension will be paid to them when you die regardless of whether or not you have completed the payments provided that you were in good health when you made your election. **If you have only arranged to purchase additional pension for personal benefits, no additional pension benefits will be paid to your dependant.**

Pensions on Divorce and Dissolution

If your marriage or civil partnership is legally ended, we will be required to provide information to the court about your additional pension in the same way as we are required to provide information about your scheme benefits.

Examples

Where a male member is aged 55 and has a NPA of 60 and purchases £250 of additional pension for personal benefits only, the cost is £4,270 where payment is made by a one off lump sum.

Where a male member is aged 55 and has a NPA of 60 and purchases £250 of additional pension for personal with dependant's benefits, the cost is £4,650 where payment is made by a one off lump sum.

Where a male member is aged 55 and has a NPA of 60 and purchases £250 of additional pension for personal benefits only, the cost is £102.40 per month where payment is made by instalments. This example assumes the maximum payment period for that member of 4 years before NPA of 60. Further examples can be generated on the TP website.

Where a male member is aged 55 and has a NPA of 60 and purchases £250 of additional pension for personal with dependant's benefits, the cost is £111.30 per month where payment is made by instalments. This example assumes the maximum payment period for that member of 4 years before NPA of 60. Further examples can be generated on the TP website.

Where a member with a NPA of 60 buys additional pension while in pensionable employment after age 60, the cost is calculated assuming that the member has a NPA of 65. If the member then decides to retire before age 65 the additional pension will be actuarially reduced.

A member is 61 and buys £250 per annum of additional pension payable at age 65 for personal benefits only. The cost will be £3,920 paid as a lump sum. If the member then retires at age 62, the additional pension payable will be £210 per annum before pension increase is applied. This is paid in addition to the main TPS pension.

Recycling

If you breach the recycling rules your retirement lump sum will be treated as an "unauthorised payment" and taxed at 40% by HMRC. For further details, please refer to the HMRC website, www.hmrc.gov.uk

Recycling includes significantly increasing your pension contributions in the two tax years before retirement or the tax year of retirement itself, with the intention of using the retirement lump sum. This includes the use of savings or a loan to fund the contribution increase with the intention of replenishing savings or repaying the loan.

Data Protection Act 1998

The Department for Education (DfE) will use any information you provide in connection with the Teachers' Pension Scheme for the purpose of administering and operating the scheme and paying benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The Department may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public funds, the Department for Education may use information it holds to prevent and detect fraud. The Department may also share such information, for the same purpose, with other organisations that handle public funds.

If there is any difference between the legislation governing the Teachers' Pension Scheme and the information in these notes, the legislation will apply.