

Please complete all relevant questions

Section 3 Survivor details

These details may be used if we receive an application for survivor benefits after your death

18 What is your status?

Married Civil Partner Have nominated a partner

Widow/
Widower/
Single Divorced Partnership
Dissolved/Revoked

Enter date of marriage / civil partnership .

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Enter date of birth of spouse / partner

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Section 4 Other Details

19 Do you have more than one teaching employer?

Yes No

If yes, please ensure they each complete a Part B, and please provide details of their names and addresses on a separate sheet.

Members with ongoing Past Added Years

20 If you are currently purchasing Past Added Years and your election is incomplete, is it your intention to;

accept the service paid for up to date of retirement or,

pay the outstanding contributions by means of a cheque payment prior to receiving payment of your benefits from the Teachers' Pension Scheme?

Section 5 Previously withdrawn contributions (if applicable)

21 Do you wish to repay your teacher's pension contributions withdrawn before 1 June 1973?

Yes No

If yes, the appropriate deduction will be taken from your lump sum.

Section 6 Lifetime allowance - see Notes (if applicable)

22 Will your teacher's pension and all other pensions in payment, or about to come into payment, exceed £60,000 per annum?

Yes

In assessing this, please use the value of your TPS pension before any conversion to provide a higher lump sum (available in section 7). Please do not include any state pension or any pension paid to you if it is a dependant's pension.

Section 7 Lump Sum choices

Please read the Notes and consider all your choices before completing this section. You should also read the 'Retirement Lump Sum' fact sheet which is available on the website. Please use your annual benefit statement in conjunction with the calculator on the TP website to estimate your increased lump sum and reduced annual pension.

23 Members of the scheme prior to 1 January 2007 and with pensionable service on or after this date

You will automatically receive a lump sum of three times your pension and have the option to take an additional lump sum by giving up part of your annual pension. Do you wish to do this ?

Yes No

If yes, please indicate how much annual pension you are giving up, either the maximum or a specific amount, and from which source:

	Maximum Allowed	or	Specific Amount p.a.
Normal Retirement Pension	<input type="text"/>	or	£ <input type="text"/>
Additional Pension	<input type="text"/>	or	£ <input type="text"/>

24 Members of the scheme with no pensionable service on or after 1 January 2007

You will automatically receive a lump sum of three times your pension. There is no option to convert pension to increase your lump sum

25 Members joining on or after 1 January 2007 with no pensionable service prior to 1 January 2007

You **will not** automatically receive a lump sum but have the option to take a lump sum by giving up part of your annual pension. Do you wish to do this ?

Yes No

If yes, please indicate how much annual pension you are giving up, either the maximum or a specific amount, and from which source:

	Maximum Allowed	or	Specific Amount p.a.
Normal Retirement Pension	<input type="text"/>	or	£ <input type="text"/>
Additional Pension	<input type="text"/>	or	£ <input type="text"/>

Section 8

Member Declaration

- +I have ceased contractual employment and I wish to apply for payment of retirement benefits to be paid early (before normal pension age) and understand that these benefits will be actuarially-adjusted (reduced) for early payment. I understand that the reduced rate of basic pension is payable for life.
- +I confirm that:
- +I have ceased or will cease all contractual pensionable or excluded employment with effect from the date shown in Section 1 item 12 [See Note 1 below]
- + [In-service applications] My contract of employment has ceased and I will not be in pensionable or excluded employment with effect from the date shown in Section 1 item 12 [See Note 1 below]
- +I have obtained my employer's consent to leave my post early. [See Note 2 below]
- +I understand that any future employment must be under a separate contract of employment that commences after a break of at least one day, following the termination of the existing contract.
- + [Out-of-service applications] I understand that if I undertake pensionable or excluded employment between making this application and the payable date, this application will become void.
- +I have read the Notes and understand the choice I have made regarding my retirement lump sum is irrevocable.
- +I understand that any overpayment of benefits will be recovered. [See Note 3 below]
- +I understand that if my existing benefits and benefits from the Teachers' Pension Scheme exceed the Lifetime Allowance at retirement, and taking account of any transitional protection certificate, the Lifetime Allowance charge will be paid and my benefits reduced.
- +I am not in breach of HMRC recycling rules. [see Notes]
- +All the information given on this form is true to the best of my knowledge and belief.

Note 1. This is important if you are in pensionable employment or excluded employment when you apply for actuarially-reduced retirement benefits. It is a statutory requirement that these benefits can only be paid if the scheme member's pensionable employment or excluded employment has ceased. It is also a statutory requirement that, having ceased to be in pensionable employment, the person is not in employment for at least one day. This is an important point for you to bear in mind if:-

- (a) you are in multiple or concurrent employment - all employments must cease for benefits to be paid; and/or
- (b) you have obtained, or plan to seek, further employment after retirement benefits have become payable.

*Pensionable employment is employment that counts towards the calculation of retirement benefits in the TPS.

*Excluded employment is employment where the individual has either opted-out of the TPS or, was in part-time employment, or a pensioner, before 1 January 2007 and has not elected for this to be pensionable.

Note 2. This can affect the payable date of your actuarially-reduced benefits. If you are in service when you apply for actuarially-reduced retirement benefits and you intend to leave within six months, you need your employer's consent to leave in order that benefits can be paid immediately your employment has ceased. (Employer consent cannot be withheld for more than six months.) If you plan to leave within six months and your employer has not given consent, then benefits cannot be paid immediately on cessation of your employment. Instead, your application will be treated as an out-of-service application and you will be required to choose a payable date that is at least six weeks after you make the application.

Note 3. Overpayment of benefits can occur for a number of reasons and TP are obliged to recover all benefits that are paid incorrectly. Please note that TP rely on information provided by your employer. An overpayment (or underpayment) would occur if, for example, TP received new salary or service information after benefits had gone into payment. And if TP belatedly discovered that there had been no cessation of employment and/or that a person had not been out of service for at least one day before commencing further employment, TP would be obliged to cancel the pension and recover the overpayment.

Signed

Date

OUT OF SERVICE ONLY:-

PAYABLE DATE: If you have completed this form while still in teaching employment, your benefits (including any lump sum) will be paid from the first day after leaving that employment, provided you have attained 55. If you have completed this form having already left teaching employment, you may select below, the date that your benefits are paid. This cannot be sooner than 6 weeks after the date of the Declaration. If there is no date selected, or the date selected is less than 6 weeks after the Declaration, Teachers' Pensions will pay your benefits from 6 weeks after the date of the Declaration.

Payable Date

If you return to teaching before this date, your application is invalidated.

Section 9— Attestation. To be completed for applicants who are out of service

Attestation — To be completed by a witness only where the applicant has been out of teaching employment for a period of over 1 year. The witness must not be related to the applicant.

+ I certify that this declaration was this day signed in my presence by the applicant, whom I believe to be the person to whom the foregoing particulars relate.

Signature

Date

Name

Contact Address

Telephone

You must now forward this application to your last employer to complete Part B. If you have more than one employer, each must complete a Part B. See accompanying notes.

Exception. If you left employment more than one year ago, please return this form direct to:- Teachers' Pensions, PO Box 158, Darlington DL3 9WD.

Notes for Actuarially Reduced Benefits (ARB) Retirement benefits

Mowden Hall
Darlington DL3 9EE

Please read these notes before completing the ARB Retirement application.

(PLEASE DETACH AND RETAIN)

1. **Please ensure that you have completed all relevant parts of the form before signing the declaration. Otherwise the form may be returned to you. Without your signature and the date, Teachers' Pensions cannot proceed with your claim.** For members who are either currently in service or have left pensionable employment within the last year, the form should be forwarded to the employer for completion of Part B. Where we hold your e-mail address, we will use this to communicate with you. This will include posting notification of your retirement benefits in the secure area of the website via 'My Pension Online'.
2. We will acknowledge receipt of your application form either by letter, email or SMS text. Generally, you will be notified about your benefits before they are due to come into payment. Please try to avoid enquiring about the progress of your award, as this can cause delays in processing. You may also monitor the progress of your case in 'Track my Case' on the website. Where we hold email or mobile phone details we will endeavour to keep you informed of the progress we are making with your application.
3. Benefits will be paid into your bank or building society account, the lump sum on the payable date. It is extremely important that you ensure that the details are correct. For building society accounts you should quote the sort code (6 digits); account number (maximum of 8 digits) and roll number where applicable. If you are in any doubt, contact your branch for clarification. Please be advised that notifying us of changes to your banking details may result in late payment of benefits.
4. **Age Verification** As part of the application process, TP must verify that a member's age is as given on the application form.
 - (i) **In-service applications.** Please **DO NOT** forward your birth certificate with this application. You may wish to provide this documentation to your employer before submitting the application form to enable them to verify your date of birth on the form itself. If verification of date of birth is required, we will contact you on receipt of your application.
 - (ii) **Out of service applications.** For those who have been out of service for more than 1 year, the attestation should be completed by an independent third party and returned with your birth certificate to: Teachers' Pensions, PO Box 158, Darlington DL3 9WD.
5. Members who are in part time multiple employment must cease all employment for benefits to be paid, and they must arrange for each employer to complete Part B of the application form.
6. To apply for ARB Retirement Benefits a member must be between the age of 55 and 60 on the payable date, if they were in service before 1 January 2007. If they joined the scheme on or after 1 January 2007, they must be between age 55 and 65. In addition they must have:
 - + pensionable service or 'excluded employment' on or after 30 March 2000;
 - + qualified for retirement benefits;
 - + an ARB pension which is at least the value of the state guaranteed minimum pension; and
 - + not applied for ill-health or premature retirement in respect of the same period of service.

'Excluded employment' is employment which would be pensionable except the member has opted out of the Teachers' Pension Scheme (TPS) or, the member has not made an election for part-time service to be treated as pensionable.
7. The payable date for ARB is as follows:
 - + if you are in pensionable or excluded employment at the time of signing the ARB application form, the payable date is the day after the last day of such employment.
 - + if you are out of service at the time of signing the ARB application form, the payable date is chosen by the applicant. Please note that the payable date can be no earlier than 6 weeks after the date of the application. Section 8 of the form must be completed for all out of service applications. If the date completed in Section 8 is earlier than 6 weeks after the date of the application Teachers' Pensions will assume a payable date of 6 weeks from the date the application was signed.

Please note that if you are out of service and under 55 years of age, and wish to have your benefits payable from your 55th birthday, you must ensure that you have signed the declaration at least 6 weeks before your 55th birthday.
8. If you are in pensionable or excluded employment when applying (i.e. when you sign the application form) the employer must give their consent to the application. Consent cannot be withheld for more than 6 months, beginning from the date on which you request permission from the employer.
9. To qualify for retirement benefits under the Teachers' Pensions Regulations you will need 2 years pensionable employment completed after 6 April 1988 or 5 years pensionable employment at any time.
10. If you were a member of the scheme before 1 January 2007, the method of calculating benefits, which will consist of an annual pension and an automatic lump sum based on reckonable service and average salary, is as follows:

The pension is 1/80th of average salary for each year of reckonable service, each day counts proportionately. Your benefits are calculated as follows:

$$\text{Pension} = \frac{\text{Service} \times \text{Average Salary}}{80}$$

The lump sum is three times the pension.

If you became a member of the scheme on or after 1 January 2007, your benefits will consist of an annual pension based on reckonable service and average salary. It will be:

$$\text{Pension} = \frac{\text{Service} \times \text{Average Salary}}{60}$$

Under the Pensions (Increase) Acts, pensions are reviewed automatically in April each year to maintain the link with movements in the cost of living.

You can access an estimate by visiting the TP website at www.teacherspensions.co.uk.
11. If you were a member of the scheme before 1 January 2007 and were in pensionable employment on or after 1 January 2007, you can convert part of your pension to obtain a lump sum up to 25% of your fund value. If you have an NPA of 60, the formula for calculating the **additional** amount of lump sum that can be paid is as follows:

$$\frac{\text{Annual Pension} \times 33}{14}$$

If you joined the scheme on or after 1 January 2007, you have an NPA of 65. The formula for calculating the maximum amount of lump sum that can be paid is as follows:

$$\frac{\text{Annual Pension} \times 30}{7}$$

The resulting figure represents 25% of the fund value and is the maximum lump sum you may take. You can take a lower lump sum if you wish. For each £1 of pension converted, there will be £12 of lump sum paid. If you have purchased Additional Pension, the formula for calculating the maximum amount of lump sum that can be paid is as follows:

$$\frac{\text{Additional Pension} \times 30}{7}$$

Calculations can be undertaken on the website www.teacherspensions.co.uk and further information regarding Lump Sums can be found in the fact sheet 'Retirement Lump Sum', which is available on the TP website. (There is an overall maximum lump sum the Scheme can pay, which is 25% of the remaining Lifetime Allowance available to you.)

12. **Recycling** If you are intending to use 30% or more of your lump sum to increase your pension benefits, this could result in HMRC subjecting the whole of your lump sum to an unauthorised payment tax charge of 40% and a further 15% surcharge if the value of unauthorised payments exceeds 25% of your rights in the scheme. This recycling rule will not affect you if your lump sum does not exceed 1% of the Lifetime Allowance which is explained further in these notes.

More information on the recycling rule is available on the TP website, www.teacherspensions.co.uk.

13. **The average salary** is the salary used to calculate your benefits when you retire. The way it is calculated depends on when you retire. If you left service before 1 January 2007 it is the highest amount of full salary for any consecutive 365 days of reckonable service, whether continuous or not, during the last three years of reckonable service. In any other case the better of the following calculations will be used:

- + the salaries for the last ten years are increased to current day values using factors provided by HM Treasury. The average of the best consecutive three years re-valued salaries in those ten calendar years is used; or
- + the pensionable salary received in the last 12 months before the date of retirement.

14. **Salary restriction** - The salary used to calculate your retirement benefits may be restricted if your salary is increased by more than £5,000 or 10%, whichever is the greater. The figure of £5,000 will be increased annually in line with factors provided by HM Treasury. NB. This restriction only applies where the better average salary calculation is based on the pensionable salary in the last 12 months before retirement. If the average salary is restricted, unused contributions will be refunded and your employer also has the option to purchase additional pension within 6 months of leaving employment, up to the maximum allowed.

15. A maximum of 45 years of reckonable service is allowed in the calculation of pension and lump sum. Reckonable service includes all full-time pensionable service, any part time service that commenced after 31 December 2006, any part time service before 1 January 2007 that has been covered by an election, any additional service bought under the PAY or CAY arrangements and any transferred-in service.

16. If you have teaching service in Scotland or Northern Ireland it may be possible to transfer this into the TPS, to be included in the calculation of your pension benefits. If you are recorded as having an NPA of 65 in the TPS, but had an NPA of 60 in relation to your teaching service in Scotland or Northern Ireland prior to 1 January 2007, you may be entitled to NPA 60 service in the TPS. Please include a letter from SPPA or DENI confirming the last day of service in their scheme and the NPA recorded.

17. If you are already paying for past added years or additional family benefits (and payments will not be completed by retirement) you will be given the option of accepting the service credit based on the payments made or paying the remaining contributions. Any other outstanding contributions at retirement will automatically be deducted from your lump sum. You should contact HMRC about any tax relief on these contributions.

18. Retirement benefits including any additional pension are reduced by factors which relate to a member's age at the time of retirement. Further information is available on the website; www.teacherspensions.co.uk.

19. A pension may be payable in the event of a member's death, provided the member was married, in a civil partnership or has nominated a partner and has sufficient family benefits service to

qualify. Details of dependency need to be confirmed before a nominated partner's pension is paid.

20. In addition, children's pensions may be payable up to the age of 17. These will only be paid after the age of 17 if they continue to receive full-time education or training and are not married and are under age 23.
21. A potential spouse's, civil partner's or nominated partner's pension is 1/160th of the member's average salary for each year of family benefits service. The basis of the calculation is as follows:

$$\frac{\text{Service counting for family benefits} \times \text{Average Salary}}{160}$$

Pensions increase is applied at the same rate as the teacher's pension. **Note: Family Benefits are not subject to actuarial reduction.**

22. An amount equal to one half of the adult dependant's pension is payable for one child. Two or more children will receive an amount equal to the adult's pension which will be divided equally among them.
23. Where a member dies after payment of retirement benefits a supplementary death grant (SDG) may be payable. An SDG will be paid if the amount of pension already paid to the member is less than five times the annual rate of pension in payment at the time of the member's death. In such a case an SDG would be paid to make up the difference.
24. If you have an earmarking or pension sharing order or agreement, made by a court, against part of your pension entitlement, your retirement benefits will be reduced accordingly.
25. **Lifetime Allowance** - The Finance Act 2004 introduced a single tax regime that applies to all UK tax privileged pensions from 6 April 2006. This introduced a "Lifetime Allowance", which is the total allowable value of benefits (both pension and lump sum) from all registered pension schemes. This excludes pensions payable from the state and those where the pension is a dependant's pension. The Lifetime Allowance (LTA) is £1,800,000 until 5 April 2012, then reducing to £1,500,000 from 6 April 2012 onwards.

To assess whether you are affected the following formula should be applied to your benefits:

$$\frac{(\text{Annual Pension} \times 20) + \text{Lump Sum}}{\text{Lifetime Allowance}} \times 100 = \text{LTA}\%$$

If the percentage exceeds 100% you will be liable for the LTA charge unless you have a transitional protection certificate.

If your benefits in payment and about to come into payment on the same date as your teacher's pension exceed £60,000 per annum, please tick the 'Yes' box. A further form will then be forwarded to you to complete. Do not include any State pension or any pension paid to you if it is a dependant's pension.

If an LTA charge is due, then TP will pay the charge and reduce your benefits accordingly.

26. Any further teaching employment (full or part-time) will automatically be pensionable unless you opt out of the scheme. Further teaching employment of 1 year or more will generate a further entitlement to benefits.

27. **Declaration** - You should be aware that an application for Actuarially Reduced Benefits is voluntary and that the resulting reduction to the basic pension is permanent. The declaration must be signed and dated, by the member, to certify that they are voluntarily applying for early payment of their benefits actuarially reduced, and that they understand the reduction to their pension is permanent

28. **Data Protection Act 1998**

The Department for Education (DfE) will use any information you 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 this leaflet, the legislation will apply.