

Date of receipt:

## Application for retirement benefits: Age

Do not use this form if you are applying to claim benefits before your earliest normal pension age (NPA). Please use the Early Retirement (Actuarially Adjusted Benefits), Premature Retirement or Phased Retirement application forms. If you are taking pension benefits from additional service after retirement please use the ASAR Retirement form. If you have more than one NPA, providing you meet the necessary conditions (e.g. being out of service after NPA), you may take your Age benefits from the different arrangements in the Scheme separately. You should consider taking independent financial advice before applying for retirement benefits. For more information on your normal pension age please refer to [www.teacherspensions.co.uk/npa](http://www.teacherspensions.co.uk/npa). Please read the accompanying notes before submitting this form. Please complete this form using black ink and in BLOCK CAPITALS.

### Part A: To be completed by the applicant in all cases. Please refer to 'How to complete the Application Form' for help completing Part A.

#### Notes:

- You should read the section 'How to Complete the Application Form' before completing this form.
- You should ensure that you complete ALL sections and questions in the form (unless otherwise stated). If you do not supply the required information this may result in delays processing your application, and to the subsequent payment of retirement benefits, whilst we obtain the relevant information.
- Once you have completed the form you may find it helpful to refer to the Checklist for Members before you send in your application.
- You may find it useful to visit our retirement centre at [www.teacherspensions.co.uk/members/planning-retirement](http://www.teacherspensions.co.uk/members/planning-retirement) for more information about your benefits and how to apply for them.
- If you wish to investigate taking all your benefits as a lump sum on the grounds of triviality, you will need to contact Teachers' Pensions. The pension must be below limits set by HM Revenue and Customs (HMRC). Further information is available on the HMRC and Teachers' Pensions websites.

#### Section 1: Personal details

- |   |  |
|---|--|
| <p>1. <b>Teachers' Pensions reference number</b> (example 99/99999)</p> <p style="text-align: center;">/</p> <p>2. <b>Surname</b> (one character per box)</p> <p>3. <b>Former surname</b> (if any)</p> <p>4. <b>First name</b></p> <p>5. <b>Title</b> (please cross 'X', or state if other)<br/>Mr    Mrs    Miss    Ms    Other</p> <p>6. <b>Date of birth</b> (DD/MM/YYYY)</p> <p>7. <b>National Insurance number</b></p> | <p>8. <b>Contact address</b></p> <p>Postcode</p> <p>9. <b>Home telephone number</b> (inc. STD code)</p> <p>10. <b>Mobile telephone number</b></p> <p>11. <b>Personal email address</b><br/>(Must match the one linked to your MPO account. If not, this will cause issues when next logging into your MPO account.)</p> <p>12. <b>Last date of pensionable teaching service</b> (DD/MM/YYYY)<br/>(This may not be your final day of paid employment if you have opted out)</p> |
|---|--|

(continued overleaf)

**Part A: To be completed by the applicant in all cases. (continued)**

**13. Benefits being applied for**

If you have pension benefits built up in more than one of the Teachers' Pension Scheme arrangements please let us know if you want to take all your benefits now or defer taking some of them. If you are making an application for Age retirement in one arrangement but have yet to reach your normal pension age (NPA) in the other arrangement(s) you can defer taking those benefits until a later date. However, you can choose to take your benefits from the other arrangement(s) at the same time, **but you will have to leave all eligible employment in order to take them. Benefits taken before NPA will be subject to actuarial reduction** (as the benefits are being taken early and will be in payment for longer).

**For example:** If you are applying for Age retirement in the final salary NPA 60 or NPA 65 arrangement but also have benefits in the career average arrangement (NPA is equal to your state pension age) you can choose to defer taking your career average pension until you reach your NPA in that arrangement. You will be able to take your final salary NPA 60 benefits by either leaving pensionable service or leaving all eligible employment. But if you choose to take your career average pension at the same time, earlier than your career average NPA, then **you must leave all eligible employment in order to take your pension benefits** and the career average element of your pension will be actuarially reduced.

All pension benefits I'm entitled to

Final Salary (NPA 65)

Final Salary (NPA 60)

Career Average (NPA equal to State Pension Age)

**Section 2: Payment details**

Your benefits will be paid into the account you nominate below. **Please note that we will only be able to make payments to an account or joint account that is in your name.** If you already have pension benefits in payment then please be aware that all benefits payable to a member must be to the same account.

**Do you want your benefits to be paid into a UK bank account? Please cross 'X' in the relevant box.**

Please note that payments made to overseas bank accounts will only be paid in the bank's local currency. Payments to an overseas bank account will incur a monthly administration fee of £1.00.

Yes      Then complete questions 1 to 5 in this section.

No      Then complete questions 6 to 8 in this section (page 3).

**1. Branch sort code**

**5. Full name and address of UK bank**

**2. Your bank/building society account number**

**3. Building society reference number** (If applicable)

Postcode

**4. Name of account holder**

(Please enter the name as it appears on the card)

(continued overleaf)

**Part A: To be completed by the applicant in all cases. (continued)**

**6. IBAN/Bank and account codes**

**8. Full name and address of overseas bank**

**7. BIC/Swift code**

Postcode

**Section 3: Survivor details**

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

**1. What is your current relationship status? Please cross 'X'.**

Single/Widow/Widower

Opposite sex marriage

Divorced

Same sex civil partner

Partnership dissolved/Revoked

Have a nominated partner

Same sex marriage

Opposite sex civil partnership

**2. Enter date of marriage / civil partnership (DD/MM/YYYY)**

**3. Name of survivor**

**4. Enter date of birth of spouse / partner (DD/MM/YYYY)**

**5. If divorced, enter the date of the Decree (DD/MM/YYYY)  
Absolute / Partnership Dissolved**

(continued overleaf)

## Part A: To be completed by the applicant in all cases (continued).

### Section 4: Lump sum choices

**Notes:** You should read the 'How to Complete the Application Form' notes for Part A section 4 before completing the questions below  
**Once your application is received by us and processed, your decisions are irrevocable.**

If you do not have any pensionable service on or after 1 January 2007, you will receive a lump sum of 3 times your pension but you do not have the option to give up part of your pension to increase your lump sum. You should answer all 4 questions in this section. If any question does not apply to you, please choose 'not applicable'.

#### 1. Benefits if you have a normal pension age of 60 (NPA60)

If you joined the Scheme prior to 1 January 2007, you have NPA 60 service. You will automatically receive a lump sum in respect of your pensionable service as an NPA 60 member of 3 times your pension. If you have any pensionable service on or after 1 January 2007 you also have the option to take an additional lump sum by giving up part of your annual pension.

**Do you wish to do this? If so please cross 'X' yes below.**

Yes                      If you have chosen yes, please indicate how much of your annual pension **you want to give up**. You can specify the amount per year that you wish to give up **or** you can indicate that you wish to give up the maximum that is allowed.

Amount per year  
or  
Maximum allowed

No, I do not wish to convert pension for an additional lump sum payment.

If you do not have NPA 60 service, cross 'X' here

#### 2. Benefits if you have a normal pension age of 65 (NPA65) in the Final Salary arrangement

If you joined the Scheme on or after 1 January 2007, you will have NPA 65 service. If you joined prior to 1 January 2007 but had a 'disqualifying break' of more than 5 years, you will have NPA 60 and NPA 65 service. The exception to this is if you returned to the Teachers' Pension Scheme on or before the 31/12/2007 and did not have a subsequent disqualifying break.

You **will not** automatically receive a lump sum in respect of your pensionable service as a NPA 65 member but have the option to take a lump sum by giving up part of your annual pension.

**Do you wish to do this? If so please cross 'X' yes below.**

Yes                      If you have chosen yes, please indicate how much of your annual pension **you want to give up**. You can specify the amount per year that you wish to give up **or** you can indicate that you wish to give up the maximum that is allowed.

Amount per year  
or  
Maximum allowed

No, I do not wish to convert pension for an additional lump sum payment.

If you do not have any NPA 65 service, cross 'X' here

(continued overleaf)

**Part A: To be completed by the applicant in all cases (continued).**

3. If you are a member of the Career Average arrangement on or after 1 April 2015, 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? If so please cross 'X' yes below.**

Yes                      If you have chosen yes, please indicate how much of your annual pension **you want to give up**. You can specify the amount per year that you wish to give up **or** you can indicate that you wish to give up the maximum that is allowed.

Amount per year  
or  
Maximum allowed

No, I do not wish to convert pension for an additional lump sum payment.

If you do not have Career Average service, cross 'X' here

4. **Additional Pension Elections.** If you have bought or are buying Additional Pension you have the option to give up part of your Additional Pension to increase your lump sum.

**Do you wish to do this? If so please cross 'X' yes below.**

Yes                      If yes, please indicate how much of your annual pension **you want to give up**. You can specify the amount per year that you wish to give up **or** you can indicate that you wish to give up the maximum that is allowed.

Amount per year  
or  
Maximum allowed

No. I do not wish to convert pension for an additional retirement lump sum

I do not have Additional Pension and therefore, not applicable

(continued overleaf)

**Part A: To be completed by the applicant in all cases (continued).**

**Section 5: Other Details**

**1. Have you been employed by more than one Employer relevant to The Teachers' Pensions Scheme in the past 12 months? Please cross 'X'.**

Yes      No

If yes, please ensure that you complete an application form for each Employer so that each Employer completes a Part B of the form. It is acceptable to photocopy the completed Part A for the additional forms.

Please provide names and addresses of each Employer in the box below (continue on a separate sheet if necessary).

**2. Annual Allowance**

If you believe that you may have incurred an Annual Allowance tax charge in excess of £2,000 in the current Pension Input Period (PIP), then any Scheme Pays election you may wish to make must be received and paid by TP before your pension can be put in to payment.

**3. Lifetime Allowance - For more information regarding Lifetime Allowance assessment please refer to [www.hmrc.gov.uk](http://www.hmrc.gov.uk).**

On 6 April 2024 three new allowances replaced the previous Lifetime Allowance (LTA) regime. These new allowances restrict the total tax-free lump sum payable across all registered pension schemes. The allowances take account of lump sums already taken (even those prior to 6 April 2024). Where a Transitional Tax-Free Amount Certificate (TTFAC) has not been issued, a lump sum of 25% of the total crystallised value is presumed to have been taken. The allowances may be increased when supported by a valid Lifetime Allowance Protection Certificate, or an enhancement factor.

If you've previously crystallised benefits, hold a valid LTA or TTFAC certificate, or have an enhancement factor you will need to complete the Lump Sum Allowance assessment form. Failure to do so may result in a delay to the processing of your retirement award.

Have you previously transferred to an overseas scheme, claimed or intend to claim pension or lump sum from any other scheme?

Yes      No

**4. Please only complete this if you're currently purchasing Past Added Years (PAY):**

Accept the PAY 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? Please see the section on "recycling" in the accompanying notes.

If you choose to pay the outstanding contributions we will contact you to confirm the cost.

(continued overleaf)

**Part A: To be completed by the applicant in all cases (continued).**

**Section 6: Declaration.**

**Please ensure you read all of the declaration statements below before you date and sign this section.**

- I apply for payment of Retirement Benefits under the Teachers' Pensions Regulations. I understand that payment of my retirement benefits is due upon my reaching normal pension age (NPA) or after my last day of pensionable service, whichever is the later.
- In doing so, I certify that:
  - (a) Where I am only taking pension benefits on or after the relevant normal pension age for final salary NPA60, final salary NPA65 or career average, as applicable, I have opted out of all pensionable service; or
  - (b) I have had a contractual break of at least one day in respect of all my eligible employment simultaneously on or after NPA; or
  - (c) I have left all eligible employment.

I recognise that if I have not opted-out of pensionable service or had a break in eligible employment on or after my normal pension age, my application for Age retirement benefits will be invalid.
- I agree to inform Teachers' Pensions of any change to my retirement date or to any other details I've provided on this form.
- I agree to inform Teachers' Pensions immediately if I begin any employment which is eligible for membership in the Teachers' Pension Scheme or any other teaching employment within the British Islands at any time during my retirement. I acknowledge that a Certificate of Re-employment may need to be completed in this case. I understand that failure to do this may result in an overpayment of benefits which will be recovered.
- I understand that any Age retirement pension relating to final salary service may be subject to abatement if I remain in any teaching employment covered by the scheme and in other comparable UK schemes in the British Islands, including opted out employment. Any career average pension will also be taken into account for the purpose of assessing whether abatement will apply to any Age retirement pension benefits arising from final salary service.
- I understand that if I have previously transferred to an overseas scheme, claimed or intend to claim pension or lump sum from any other scheme I MUST inform Teachers' Pensions of the value of those benefits.
- I confirm that I am not in breach of His Majesty's Revenue & Customs (HMRC) recycling rules. For further information please refer to [www.hmrc.gov.uk](http://www.hmrc.gov.uk).
- All the information I have given on this form is true to the best of my knowledge and belief.
- I understand that the lump sum choices I have made are irrevocable.
- I understand that I will not be able to make a Scheme Pays election in respect of an Annual Allowance tax charge once the benefits have come into payment.

**Date (DD/MM/YYYY)**

**Signature**

(continued overleaf)

**General Data Protection Regulation (GDPR).** The Department for Education (DfE) will use any information you provide in connection with the Teachers' Pension Scheme to administer and operate the scheme and pay benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The DfE may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public money, the DfE may use information it holds to prevent and detect fraud. It may also share information 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 application form, the legislation will apply. For more information on how we will use your data, go to [www.teacherspensions.co.uk/public/privacy](http://www.teacherspensions.co.uk/public/privacy).

**Please return to us at:**

Teachers' Pensions,  
11b Lingfield Point  
Darlington, DL1 1AX

[www.teacherspensions.co.uk](http://www.teacherspensions.co.uk)

**Part A: To be completed by the applicant in all cases (continued).**

**Section 7: Witness Statement.**

**This section should only be completed when the applicant has been out of teaching for more than 1 year.**

**This section must be completed by a witness, the witness must not be a relative or a nominated partner.**

**Please note the application must be signed and witnessed on the same date, otherwise the application will be rejected.**

- I certify that this declaration was signed on this day, in my presence, by the person who I believe to be the applicant.

**Date (DD/MM/YYYY)**

**Signature**

**1. Name**

**3. Contact address**

**2. Home telephone number (inc. STD code)**

Postcode

**Now ask your Employer to complete Part B before returning the completed form to Teachers' Pensions.**

- Exception: If you left teaching employment more than 1 year ago, please ensure that Part A, section 7 is appropriately witnessed and return to Teachers' Pensions, 11b Lingfield Point, Darlington, DL1 1AX.

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**Part B: To be completed by the employer and returned without delay.**

**Section 1: Employment details**

- |   |   |
|---|---|
| <p><b>1. Establishment number</b></p> <p style="text-align: center;">/</p> <p><b>2. Teachers' Pensions reference number</b></p> <p style="text-align: center;">/</p> <p><b>3. Teacher's surname</b> (one character per box)</p> <p><b>4. First name</b></p> | <p><b>5. Date of birth</b> (DD/MM/YYYY)</p> <p>Verified? Yes      No</p> <p><b>6. Member's final day of paid pensionable service</b></p> <p><b>7. Is teacher currently suspended from duty?</b><br/>If yes, please provide details and attach to form.</p> <p>Yes      No</p> |
|---|---|

**Service and salary details must be provided in the table below.**

Please provide service and salary details from the date of your most recent monthly submission, up to the member's date of retirement.

Note: For annual allowance calculations Teachers' Pensions need to know the pensionable earnings in each tax year, hence the requirement to provide service and pensionable earnings details for 01 April - 05 April separately.

Please DO NOT submit lines with a start and end date spanning 31 March; this will result in delays in processing the application.

When splitting the service year (e.g 01 April - 05 April, 06 April - 30 April), please ensure that the actual part-time salary paid is the pensionable earnings in the period, not the annual part-time earnings.

Please use the example table below as a reference to complete the table overleaf.

Full time/ Part time Indicator (FT, PT, PTIC)	LA No.	Estab. No.	Start date (dd/mm/yy)	End date (dd/mm/yy)	Role Identifier	Full-time annual salary rate (£)	Part-time earnings (£)	Days excluded	Additional Pensionable payments (£)	Overtime (Gross Amount in £'s)	Withdrawal Indicator (W)
FT	123	4567	01/04/19	05/04/19	1/1	27,000					
FT	123	4567	06/04/19	30/04/19	1/1	27,000					W
PTR	123	4567	01/05/19	31/05/19	2/1	25,000	1,000				
PTR	123	4567	01/06/19	30/06/19	2/1	25,000		30		50	W
PTIC	123	4567	01/07/19	31/07/19	3/1	25,000	500		100		

(continued overleaf)

**Part B: To be completed by the employer and returned without delay.**

**Full-time/Part-time Indicator** - Full-time (FT), Part-time Regular (PTR) and Part-time Irregular (PTIC)

**Start date and End date** - both dates should be in the same calendar month

**Role Identifier** - this should be provided by MCR employers only and contain a forward slash separating the contract from the role (for example 1/1)

**Part-time Earnings** - should be the actual part-time earnings for the period stated in the service line

**Days Excluded** - should only be provided if the member has not worked in the period stated

**Additional Pensionable Payments** - include Bonus and Out of School Learning Activity (OSLA) payment

**Overtime** - paid in the service period stated

**Withdrawn** - a 'W' should be provided where the member has left the Role Identifier contract provided.

Full time/ Part time Indicator (FT, PT, PTIC)	LA No.	Estab. No.	Start date (dd/mm/yy)	End date (dd/mm/yy)	Role Identifier	Full-time annual salary rate (£)	Part-time earnings (£)	Days excluded	Additional Pensionable payments (£)	Overtime (Gross Amount in £'s)	Withdrawal Indicator (W)

**General Data Protection Regulation (GDPR).** The Department for Education (DfE) will use any information you provide in connection with the Teachers' Pension Scheme to administer and operate the scheme and pay benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The DfE may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public money, the DfE may use information it holds to prevent and detect fraud. It may also share information 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 application form, the legislation will apply. For more information on how we will use your data, go to [www.teacherspensions.co.uk/public/privacy](http://www.teacherspensions.co.uk/public/privacy).

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[www.teacherspensions.co.uk](http://www.teacherspensions.co.uk)

**Part B: To be completed by the employer and returned without delay.**

This certificate must be completed and signed by a responsible officer of the Local Authority, not the school, in respect of all maintained schools, including foundation and voluntary aided schools. In the case of other institutions such as Academies, the certificate must be signed by a responsible officer of the governing body. This cannot be a member of the teaching staff.

**Section 2: Certificate**

I certify that the service and salary details provided are a true and accurate record of payments made in respect of pensionable service. I certify that pensionable service will cease or has ceased on the date provided.

- |   |   |
|---|---|
| <b>1. Name of contact for admin purposes</b> (in capital letters) | <b>7. Full address</b>                    |
| <b>2. Name of authorised officer</b> (in capital letters)         |   |
| <b>3. Position</b>  | Postcode                                  |
| <b>4. Telephone number</b> (inc. STD code and extn.)              | <b>8. Date</b> (DD/MM/YYYY)               |
| <b>5. Fax number</b>  | <b>9. Signature of authorised officer</b> |
| <b>6. Email address</b>   |   |

**General Data Protection Regulation (GDPR).** The Department for Education (DfE) will use any information you provide in connection with the Teachers' Pension Scheme to administer and operate the scheme and pay benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The DfE may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public money, the DfE may use information it holds to prevent and detect fraud. It may also share information 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 application form, the legislation will apply. For more information on how we will use your data, go to [www.teacherspensions.co.uk/public/privacy](http://www.teacherspensions.co.uk/public/privacy).

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## What Happens Next?

- We will acknowledge receipt of your application form either by letter or via My Pension Online. Generally, you will be notified about your benefits before they are due to come into payment.
- Where we hold your email 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'**. You can sign up to **My Pension Online** at [www.teacherspensions.co.uk/register](http://www.teacherspensions.co.uk/register)
- You may also monitor the progress of your case in **'Task Tracker'** on the website.

## How to Complete the Application Form

### Notes for the applicant

#### Part A General

You should use this retirement application form when:

- You have benefits in one Teachers' Pension Scheme arrangement and you have passed the normal pension age for that arrangement; or
- You have benefits in more than one Teachers' Pension Scheme arrangement and you have passed the normal pension age for each one (in this situation you are expected to apply for all benefits payable on or after normal pension age); or
- You have benefits in more than one Teachers' Pension Scheme arrangement and you do NOT want to take benefits for the arrangements where you have not yet reached your normal pension age; or
- You have benefits in more than one Teachers' Pension Scheme arrangement, in at least one of which you have or will reach your normal pension age at the payable date, and want to indicate that you wish to take early retirement in the other arrangements.

**You must leave all eligible employment in order to take benefits early.** Teachers' Pensions will set up a separate application for Early Retirement (Actuarially Adjusted Benefits) using the relevant lump sum indications from Part A Section 4.

You can find information about your Normal Pension Age at [www.teacherspensions.co.uk/npa](http://www.teacherspensions.co.uk/npa).

You should NOT use this form if you haven't reached normal pension age in any of the Teachers' Pension Scheme arrangements in which you hold benefits. You may be able to access your benefits earlier than your normal pension age through Early Retirement (Actuarially Adjusted Benefits), Phased Retirement or, subject to employer consent, Premature Retirement. Further details on the different types of retirement can be found on the Teachers' Pensions website.

This application is in two parts. You must complete Part A and send Parts A and B to your Employer if you are in service or have been out of teaching for less than a year. Your Employer must complete Part B and return both parts of the completed application form together to Teachers' Pensions.

If you have not been employed as a teacher within the last 12 months, your employer does not need to complete Part B but you do need to send your birth certificate with Part A of the application form. The birth certificate will then be returned to you.

Where you have more than one Employer you should complete a form for each Employer (you may photocopy the first completed Part A for additional Employers). Each of your Employers must complete the Part B and return both parts of the completed application form together to Teachers' Pensions.

If you die within 5 years of your pension coming into payment a Supplementary Death Grant will be paid, constituting 5 years' worth of pension minus pension paid to date. This Guaranteed benefit is subject to a check against your Lump Sum and Death Benefits Allowance (LSDBA) and may mean your beneficiaries are required to pay tax on any amounts over the LSDBA.

Complete the form using black ink and BLOCK CAPITALS, please clearly place a cross 'X' for answers that use check boxes.

#### Part A section 1: Personal details

All of section 1 must be completed.

**Teacher's reference number:** This is a seven digit number and is your unique teacher reference (you may also know it as your DfE number).

(continued overleaf)

## How to Complete the Application Form (continued).

**Date of birth:** As part of the application process, Teachers' Pensions must verify that a member's age is as given on the application form. If verification of date of birth is required, we will contact you on receipt of your application.

**Personal Email address:** Please ensure you provide this address as we will use it to send you information about your benefits. You should register on the website [www.teacherspensions.co.uk](http://www.teacherspensions.co.uk) for **My Pension Online** as this is a secure area for communication.

**Last date of pensionable teaching service:** This is the last day of paid pensionable employment covered by the Teachers' Pensions regulations, which can include sick pay of at least half pay. This should not include any opted out service. Hence, this may be different to the last day of actual paid employment.

### Part A section 2: Payment details

Your pension will be paid into the account you nominate in this section, if you are unsure of any of your bank details you should contact your bank who will be able to help you.

We can only make payments into an account, or joint account, that is in your name.

If you want your pension to be paid into a UK account then please complete questions 1 to 5.

If you want your pension to be paid into a non UK account then please complete questions 6 to 8. Please note that payments made to a non UK account will only be paid in the bank's local currency. If you choose to have your pension paid into an overseas bank account, a monthly administration fee of £1 will be applied.

### Part A section 3: Survivor details

Please complete all questions that apply.

### Part A section 4: Benefits to be taken and associated lump sum choices

**Please complete all the questions. If a question does not apply to you, you can choose no/not applicable.**

**If you wish to give up part of your annual pension for a lump sum payment you should choose yes and**

**complete the appropriate details.** You should use the calculators on the website [www.teacherspensions.co.uk](http://www.teacherspensions.co.uk) before making any choices. If you are applying for benefits in more than one Teachers' Pension Scheme arrangement, then you can take different lump sums from each one.

- Question 1 for arrangements with a Normal Pension Age of 60.
- Question 2 for arrangements with a Normal Pension Age of 65.
- Question 3 for the Career Average arrangement.

You may be a person with mixed NPA 60 and NPA 65 service if you have had a 'disqualifying break' of more than 5 years. This will occur where a member joined the Scheme before 1 January 2007 and then returns after a disqualifying break of more than 5 years, except when rejoining on or before 31 December 2007. The service after the break will be NPA 65 service. If this member moves into the Career Average arrangement, they could have NPA 60, NPA 65 and Career Average service. In this case, all three questions will need to be completed.

If you want to take the maximum lump sum then indicate this in the box alongside 'Maximum Allowed' and do not enter a specific amount. If you know how much of your annual pension you want to give up, please enter this amount alongside 'Specific amount p.a.' and do not choose 'Maximum Allowed'.

Do NOT enter the lump sum amount that you wish to receive. This could result in an error and delay the processing of your application.

Visit the calculators on our website to see estimates of the reduction that will be made to your annual pension amount when you choose to take a lump sum.

If you have bought or are buying Additional Pension in the Teachers' Pension Scheme then you have the option to take a lump sum by giving up part of your annual benefit from your Additional Pension. If you wish to do this then complete Question 4.

You cannot use this form to make lump sum choices from AVCs or other pension savings that are not part of the Teachers' Pension Scheme.

### Part A section 5: Other details

If you have more than one Employer each Employer must complete part B of the form and they should each be submitted with a copy of part A (It is acceptable to photocopy the first completed Part A for subsequent Employers).

(continued overleaf)

## How to Complete the Application Form (continued).

**Lifetime allowance:** The Finance Act 2004 introduced a single tax regime that applied to all UK tax privileged pensions from 6 April 2006. This introduced a 'Lifetime Allowance', which is the total allowable value of benefits (pension and lump sum) from all registered pension schemes. It excluded pensions payable from the state and those where the pension is a dependant's pension. From 6 April 2024 the Lifetime Allowance was replaced by the Lump Sum Allowance and Lump Sum and Death Benefit Allowance. Where a crystallisation event occurred before 6 April 2024 the previous lump sum taken is assumed to be 25% of the former Lifetime Allowance unless a Transitional Tax Free Amount Certificate is provided. Further information can be found at [HM Revenue & Customs - GOV.UK \(www.gov.uk\)](https://www.gov.uk).

**Recycling:** If you pre-plan to use more than 30% of your retirement lump sums to increase your pension benefits (either directly or indirectly) be warned. HMRC could subject the whole of your lump sum to an unauthorised payment charge of 40%. Members buying out any outstanding Past Added Years or Additional Pension by lump sum close to retirement need to be aware of this and should speak to an independent financial adviser. This rule does not apply if your total lump sums in a 12 month period are less than £7,500. Further details about recycling can be found on the HMRC website [www.HMRC.gov.uk](http://www.HMRC.gov.uk). If you are unable to sign the declaration in section 6 on account of a recycling breach, please write to Teachers' Pensions separately.

### Part A section 6: Declaration

Please check your answers and read the declaration before you sign and date the form.

You must sign and date the form for your application to be accepted.

In order to sign the form on Adobe Acrobat you'll need a digital signature. If you haven't got one, creating one is simple:

1. Click on the signature box
2. Select 'Configure your Digital ID' button
3. Select 'Create a new Digital ID'
4. Save it to the Windows Certificate Store
5. Enter your name and email address and click 'save'
6. Then select your Digital ID.

This will create a signature block and time stamp and directs you to save the document.

If any relevant section has not been completed the application will be rejected.

### Part A section 7: Witness Statement

The Witness Statement only needs to be completed if you have been out of teaching for over 1 year and an employer is not completing Part B.

The signature and details provided must be those of the person who is acting as the witness, the witness must not be a relative of the applicant.

In order to sign the form on Adobe Acrobat you'll need a digital signature. If you haven't got one, creating one is simple:

1. Click on the signature box
2. Select 'Configure your Digital ID' button
3. Select 'Create a new Digital ID'
4. Save it to the Windows Certificate Store
5. Enter your name and email address and click 'save'
6. Then select your Digital ID.

This will create a signature block and time stamp and directs you to save the document.

(continued overleaf)

## How to Complete the Application Form (continued).

### Checklist for members before you send in your application

1. Have you checked your application thoroughly to ensure all questions are answered accurately?
2. Where you are choosing to give up part of your annual pension for a lump sum, have you checked the effect this will have on your annual pension? Please remember that the election is received by Teachers' Pensions and processed it is irrevocable.
3. Have you considered all AVCs and non Teachers' Pension Scheme savings as well as all your teacher's pensions savings in your assessment for the Lump Sum Allowance question 2 (section 5)?
4. Have you signed and dated the application?
5. Where you have been in teaching employment in the past year
  - a. Have you asked your Employer to Complete Part B and return it to Teachers' Pensions?
  - b. Where you have had multiple Employers, have you asked each Employer to complete a Part B?
6. Where you have not been in teaching employment in the past year, has a witness completed the Witness Statement?
7. Are you sure you have left all pensionable teaching service and if you are opting out, have you ensured that an opt-out form has been completed for each employment contract you have?

**The Teachers' Pension Scheme is a statutory scheme. It is administered in accordance with statutory regulations which are available on the [legislation.gov.uk](https://www.legislation.gov.uk) website. The latest set of regulations, SI 2014 No. 512, established the Teachers' Pension Scheme 2015.**

**Pension Scheme Registry Number 10005209 (2010 scheme and earlier); and 10276733 (2015 scheme)**

**General Data Protection Regulation (GDPR).** The Department for Education (DfE) will use any information you provide in connection with the Teachers' Pension Scheme to administer and operate the scheme and pay benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The DfE may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public money, the DfE may use information it holds to prevent and detect fraud. It may also share information 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 application form, the legislation will apply. For more information on how we will use your data, go to [www.teacherspensions.co.uk/public/privacy](https://www.teacherspensions.co.uk/public/privacy).

### Please return to us at:

Teachers' Pensions,  
11b Lingfield Point  
Darlington, DL1 1AX

[www.teacherspensions.co.uk](https://www.teacherspensions.co.uk)

## How to Complete the Application Form (continued).

### Notes for the Employer

#### Part B: General:

Sections 1 and 2 must be completed.

In order to sign the form on Adobe Acrobat you'll need a digital signature. If you haven't got one, creating one is simple:

1. Click on the signature box
2. Select 'Configure your Digital ID' button
3. Select 'Create a new Digital ID'
4. Save it to the Windows Certificate Store
5. Enter your name and email address and click 'save'
6. Then select your Digital ID.

This will create a signature block and time stamp and directs you to save the document.

#### Part B: section 1: Employment details

**Member's final day of paid employment:** This is the last day of paid pensionable employment covered by the Teachers' Pensions regulations, which can include sick pay if at least half pay. This should not include opted out service. Hence, this may not be the member's last day of actual paid employment under the scheme.

If the member has opted out or has a break in service giving rise to an Age retirement benefits, please arrange for a Certificate of Re-employment to be completed.

**Date of Birth:** You must confirm that you have verified the applicant's date of birth.

**Service details:** You must supply all outstanding service details, an example line has been provided on the form to give guidance on how the details should be entered. For further information on completing the service details please refer to the Payroll Guide. You can find the Payroll Guide at [www.teacherspensions.co.uk/employers/resources/employer-help/guides](http://www.teacherspensions.co.uk/employers/resources/employer-help/guides).

#### Part B: section 2: Certificate

Once all the necessary parts of the application have been completed Part A and Part B of the application form should be returned to Teachers' Pensions together. If any section has not been completed the application will be rejected.

#### Checklist for the Employer before you return the application to Teachers' Pensions.

1. Have you marked the box to confirm you have verified the applicant's date of birth?
2. Have you provided all outstanding service details?
3. Have you added the official stamp or full address to the certification?