

Date of receipt:

# Application for retirement benefits: Additional service after retirement

**Do not use this form for Phased Retirement.**

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/planningforretirement](http://www.teacherspensions.co.uk/planningforretirement) for more information about your benefits and how to apply for them.
- You must have been in pensionable service for at least one year after retirement to qualify for pension benefits from additional service after retirement.
- Teachers' Pensions aim to process your retirement benefits within ten working days from the date we receive all the information required to complete the calculation of your award. If the award date is later than ten working days time we'll contact you closer to your payable date. We endeavour to provide as much notice as possible but due to the volumes of members retiring we can't guarantee that notification of your award will be sent in advance of your retirement date.

## Section 1: Personal details

1. **Teacher's reference number** (example 99/99999)

/

2. **Surname** (one character per box)

3. **Former surname** (if any)

4. **First name**

5. **Title** (please tick, or state if other)

Mr Mrs Miss Ms Other

6. **Date of birth** (DD/MM/YYYY)

7. **National Insurance number**

8. **Contact address**

Postcode

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

10. **Mobile telephone number**

11. **Personal email address**

12. **Last date of pensionable teaching service** (DD/MM/YYYY)

*(continued overleaf)*

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

**13. Benefits being applied for**

If you have additional service after retirement (ASAR) in more than one arrangement (for example, you were in pensionable ASAR prior to 1 April 2015 and then transitioned from the final salary to the career average arrangement) which pension arrangements do you wish to apply for?

**Note:** If you have reached your normal pension age in one arrangement you can defer taking your pension from the other arrangements you are in until you reach normal pension age in that arrangement. If you are taking early retirement from the arrangement with the earliest normal pension age then you must take all your pension benefits. For further illustration of this see the examples in the 'How to Complete this Application Form' section.

All pension benefits I'm entitled to

Final Salary (normal pension age 65)

Final Salary (normal pension age 60)

Career Average (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 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 £1.00 administration fee.

Yes Then complete questions 1 to 5 in this section.

No Then complete questions 6 to 8 in this section.

**1. Branch sort code**

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

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

**7. BIC/Swift code**

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

**4. Name of account holder**

Please enter the name as it appears on the card

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

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

Postcode

Postcode

*(continued overleaf)*

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

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**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?**

- Single/Widow/Widower
- Opposite sex marriage
- Divorced
- Same sex civil partner
- Partnership dissolved/Revoked
- Have a nominated partner
- Same Sex Marriage
- Opposite sex civil partner

**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 Absolute / Partnership Dissolved**

(DD/MM/YYYY)

*(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 tick '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. You have the option to take an additional lump sum by giving up part of your annual pension. **Do you wish to do this?**

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 lump sum payment.

If you do not have a NPA 60 service, tick 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.

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 lump sum payment.

If you do not have a NPA 65 service, tick here

**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?**

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 lump sum payment.

If you do not have Career Average service, tick here

*(continued overleaf)*

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

**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?**

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

**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?**

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

You need to let us know if all your annual pensions currently in payment or coming into payment may cause you to exceed the Lifetime Allowance. Please check the updates section of the Teachers' Pensions website for the latest guidance on the total annual pension that may affect the Lifetime Allowance. If your pension(s) will total £35,000 or more we strongly recommend you check the latest guidance.

Once you have checked please tick the No box if you're not affected or the Yes box if your total annual pension, from any source, is in excess of the latest figure. If you are affected you must also complete the Lifetime Allowance Charge Assessment form, available on the forms section of the Teachers' Pensions website. Failure to do so may result in delays in processing your pension award.

Yes      No

*(continued overleaf)*

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

**Section 5: Other Details continued**

**3. 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.

**4. If you are currently purchasing Past Added Years (PAY) and your election is incomplete, please confirm if you intend to:**

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: Payable Date

If you are no longer in teaching employment when making this application you may select, below, the date that benefits are paid. This cannot be earlier than 6 weeks after the date you sign the form. If there is no date selected, or the date is less than 6 weeks after the date you signed the form, then Teachers' Pensions will pay your benefits from 6 weeks after the date you sign the form. **Do not enter a payable date if you are still in pensionable service when making this application.**

#### 1. Payable date (DD/MM/YYYY)

### Section 7: 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 where I am applying for benefits before their normal pension age, and I am not applying for premature retirement benefits, then an actuarially adjusted pension will be paid, and the adjusted pension will be paid for life.
- I confirm, that where I am applying for any retirement benefits before their normal pension age, I will have ceased all teaching employment in England and Wales with effect from the date shown in Section 1 item 12, and any further employment will be subject to a new contract and there will be at least a one day break between contracts, otherwise this application is invalid.
- I confirm that, where I am taking retirement benefits from either of the final salary arrangements I will have ceased all teaching employment in England and Wales with effect from the date shown in Section 1 item 12, and any further employment will be subject to a new contract and there will be at least a one day break between contracts, otherwise this application is 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 employment in teaching at any time during my retirement. I understand that failure to do this may result in an overpayment of benefits which will be recovered.
- 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 confirm that I am not in breach of Her 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 certify that a cessation of teaching employment, if applicable, is the result of a contractual break in teaching employment, otherwise this application is invalid.
- 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.

**Signature**

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

*(continued overleaf)*

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

**Section 8: 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.

**Signature**

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

**1. Name**

**3. Contact address**

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

Postcode

**Now ask your employer(s) to complete Part B and return BOTH completed Part A and Part B TOGETHER, to Teachers' Pensions, 11b Lingfield Point, Darlington, DL1 1AX**

- Exception: If you left teaching employment more than 1 year ago, please ensure that Part A, section 7 is appropriately witnessed and return to the above address.

**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 B: To be completed by the employer and returned without delay. (continued)**

**Section 1: Employment details**

1. Establishment number

/

2. Teacher's reference number

/

3. Teacher's surname (one character per box)

5. Member's final day of paid pensionable service

(DD/MM/YYYY)

6. Is teacher currently suspended from duty?

If yes, please provide details and attach to form.

Yes No

4. First name

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

**Please include details for the previous scheme year (01 April - 05 April, 06 April - 31 March) and current year up to the last day of pensionable employment.**

**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 and to the payment of the pension award.

**When splitting the service year** (e.g. 01 April - 05 April, 06 April - 31 Aug, 01 Sep - 31 March) please **ensure the actual part-time salary paid is the pensionable earnings in the period**, not the annual part-time earnings.

For members who are in concurrent service please provide a breakdown of this service on a separate sheet, in addition to recording the concurrent service below.

										Allowances						
Salary scale			Full/Part-time (F/P)	Start date (dd/mm/yy)	End date (dd/mm/yy)	Full-time annual salary rate (£) (inc. Pensionable Allowance)	Actual part-time salary paid (£)	Days excluded (other than part-time)	Is salary safeguarded? (S)	London Additions (I/A/O/F)	Social priority (1/2/3/4)	Special classes (7/8)	Overtime (Gross Amount in £'s)	Supp field	School No. or Employment code	Withdrawal Indicator (W)
F	O	O	P	01/04/14	31/08/14	36,000	4000	000	S	F	2	7	1100	500	4000	W

(continued overleaf)

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

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 is a true and accurate record of payments made in respect of pensionable service. I certify that teaching employment or pensionable service, as appropriate, will cease or has ceased on the date provided. I appreciate that, for final salary or early retirement benefits, the absence of a break in teaching employment of at least one day will invalidate this application. I appreciate that, for career average benefits taken on or after NPA, the absence of a break in pensionable service will invalidate this application.

- |   |   |
|---|---|
| <p>1. <b>Signature of authorised officer</b></p> <p>2. <b>Name of authorised officer</b> (in capital letters)</p> <p>3. <b>Position</b></p> <p>4. <b>Telephone number</b> (inc. STD code and extn.)</p> <p>5. <b>Date</b> (DD/MM/YYYY)</p> <p>6. <b>Name of contact for admin purposes</b> (in capital letters)</p> | <p>7. <b>Telephone number</b> (inc. STD code and extn.)</p> <p>8. <b>Fax number</b></p> <p>9. <b>Email address</b></p> <p>10. <b>Full address</b></p> <p>Postcode</p> |
|---|---|

*(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:**

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11b Lingfield Point  
Darlington, DL1 1AX

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

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

**Section 2: You should only complete this section if the member is applying for premature retirement.**

You should refer to the notes for the employer for help completing this section.

**1. Do you wish Teachers' Pensions to administer the employer's compensation?**

HE institutions and employers in the Independent Sector cannot grant discretionary enhancement.

Mandatory Compensation (A)

Discretionary Compensation (B)

No

**2. If you have ticked (A) or (B), do you wish Teachers' pensions to pay the lump sum?**

Yes Note: If Teachers' Pensions administer the lump sum payment, you will receive an invoice at the time of retirement.  
No lump sum payment will be made to the applicant until the invoice is settled in full by you.

No

**3. Have you entered into a contract in the past with Teachers' Pensions to administer either (A) or (B) above.**

Yes No

**4. Enter the number of added years granted in respect of discretionary premature retirement compensation.**

Years Days

None

Not Known

**If over 6 years 243 days, please state the amount of redundancy or termination payments to be made, if any:**

Specific amount p.a

**5. Method of reimbursement of the employers share of the award. (Tick relevant boxes)**

Pay as you go

Actuarial lump sum

Actuarial lump sum over 2 to 5 years

Specify the number of years you will pay over

(continued overleaf)

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

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 3: Certificate:**

**You should only complete this section if the member is applying for premature retirement.**

I certify that the member is at least 55 on the last day of employment; that the member is leaving employment by reason of redundancy or in the efficient discharge of the employer's functions; that the member will receive mandatory compensation in accordance with regulation 7 of the Teachers' (Compensation for Redundancy and Premature Retirement) Regulations 1997 and has not received compensation under Part III of those Regulations.

**Where I have chosen Pay as you go as my preferred payment method then I agree to pay the mandatory element of this for the rest of the member's life and I agree to pay the discretionary element of this for the rest of the member's life and to their eligible dependants.**

**I agree to pay the Teachers' Pension Scheme the admin charge associated with administering these payments.**

1. **Signature of authorised officer**

5. **Full business address**

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

3. **Title (please tick, or state if other)**

Postcode

Mr Mrs Miss Ms Other

6. **Telephone number (inc. STD code and extn.)**

**Please provide the full name, business address and telephone number of the responsible officer to whom the invoice/ statement of premature retirement benefits may be sent.**

7. **Email address**

4. **Full name**

**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)

## What Happens Next?

- 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.
- 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 '**Track My Case**' on the website.
- **When we process your application, we will check that you have at least 1 year qualifying service for a pension. If we find that you do not have enough service to qualify for pension benefits then you will qualify for a short service annuity award. We will contact you to check if you want this application to proceed on the basis of a short service annuity award.**
- Where you are applying for premature retirement and your employer has chosen Teachers' Pensions to administer their lump sum element of your compensation, Teachers' Pensions will make these payments to you at the time of retirement, but only once your employer has made payment to Teachers Pensions.

## How to Complete the Application Form

### Notes for the applicant

#### Part A General

You should use this retirement application form when you are applying for Age, AAB or Premature retirement benefits from additional pensionable service that you have accrued since your previous retirement.

You should NOT use this form if you want to apply for Phased retirement benefits. In this instance you should use the Phased Retirement application form.

This application is in two parts. You must complete Part A and send Parts A and B to your employer. Your employer must complete Part B and return both parts of the completed application form together to Teachers' Pensions.

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 their own 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 Lifetime Allowance (LTA) and may mean your beneficiaries are left with an LTA charge to pay. If you are close to or have exceeded the LTA you may wish to consider asking for a Pension Protection Lump Sum Death Benefit (PPLSDB) rather than a Supplementary Death Grant, as the PPLSDB is not a benefits crystallisation event and is not assessed against your LTA. You must make a request in writing for PPLSDB to be applied to the Guaranteed payments upon your death.

Complete the form using black ink and BLOCK CAPITALS, please clearly place a tick for answers that use tick 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).

**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 if 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.

*(continued overleaf)*

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

### Which pension benefits are being applied for?

If you have been in more than one of the Teachers' Pension Scheme arrangements since entering ASAR you must indicate which benefits you wish to take in this application. If you are taking early retirement from the arrangement with your earliest normal pension age then you must take your pension from all other arrangements. If you have reached normal pension age in the arrangement with the earliest normal pension age you can defer taking the benefits from the other arrangements you are in.

**Example 1:** Hector entered ASAR in September 2013, in the final salary NPA60 arrangement. On 1 April 2015 Hector transitioned to the career average arrangement, with a normal pension age of 66. By September 2017, when he is aged 59, Hector decides to retire from ASAR. As he is taking early retirement from the final salary NPA60 arrangement Hector must also take the pension benefits built up in the career average section.

**Example 2:** Matt entered ASAR in April 2014 in the final salary NPA65 arrangement. On 1 April 2015 Matt transitioned to the career average arrangement with a normal pension age of 68. By April 2017, when he is 65, Matt decides to retire from ASAR. As he is taking Age retirement from the final salary NPA65 arrangement Matt can choose to defer taking his career average pension benefits - he could wait until he reaches his career average normal pension age - or he could choose to take them with his final salary benefits, albeit with actuarial adjustment applied to the career average pension benefits because he is taking them early, before his normal pension age in that arrangement.

### 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: Lump sum choices

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

**If you wish to give up part of your of your annual pension for a lump sum payment you should tick 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 arrangements.

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 tick '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 AVC's or other pension savings that are not part of the Teachers' Pension Scheme.

*(continued overleaf)*

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

### **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).

**Lifetime allowance:** When answering the lifetime allowance question you must include any income from AVC's and non Teachers' Pension Scheme pensions as well as all your Teachers' Pensions, but not your state pension. You can obtain a benefit statement for the Teachers' Pension Scheme using My Pension Online (MPO), please visit our website at [www.teacherspensions.co.uk](http://www.teacherspensions.co.uk). You can find more information regarding Lifetime Allowance tax changes at [www.hmrc.gov.uk](http://www.hmrc.gov.uk).

### **Part A section 6: Payable date**

If you have already left teaching when you complete this form, you may select the date that your benefits are payable from. In this case you must choose a date no earlier than 6 weeks after the date you signed from.

**Payable date:** This will be the day that your pension is due to start from.

### **Part A section 7: 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.

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

### **Part A section 8: 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.

*(continued overleaf)*

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

### Notes for the employer

#### Part B: General:

Sections 1 and 2 must be completed.

Section 2 and 3 should only be completed if the member is applying for premature retirement.

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

**Members' final day of paid employment:** It is not the last day the member worked but the last day that the member will be paid up to and end pensionable employment.

**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/payrollguide](http://www.teacherspensions.co.uk/payrollguide).

**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.

#### Part B: section 2: Compensation

You should only complete this section when the member is applying for premature retirement.

Question 1 must be completed in all cases.

Questions 2, 3, 4 and 5 need only be completed if you have chosen Teachers' Pensions to administer compensation.

#### Do you wish Teachers' Pensions to administer the employer's compensation

Tick each box that applies. Be aware if you are completing the form on behalf of a HE institution or an employer in the Independent sector, then you cannot grant discretionary enhancement.

#### Enter the number of added years of discretionary premature retirement compensation

If you are not awarding any discretionary compensation then tick 'None'.

If you are awarding discretionary compensation then enter the amount of service awarded in years and days. Be aware if you are completing the form on behalf of a HE institution or an employer in the independent sector, then you cannot grant discretionary enhancement.

#### Method of reimbursement of the employers share of the award.

Tick the box that applies. If you choose 'Pay as you go' then the payments must be made for the rest of the members life, you will also agree to pay the charge for the Teachers' Pension Scheme to administer each payment.

#### Part B: section 3: Certificate

You should only complete this section when the member is applying for premature retirement.

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

1. Have you ticked whether you want Teachers' Pensions to administer payment of the compensation and have you indicated how you will reimburse Teachers' Pensions for administering the payment?
2. Have you fully completed the section to certify that the member is leaving due to redundancy or efficiency reasons and is in accordance with premature retirement regulations.
3. Have you provided all outstanding service details?
4. Have you added the full address or address stamp to the certification?



## 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?
3. Have you considered all AVCs and non Teachers' Pension Scheme savings as well as all your Teachers' Pensions savings in your assessment for the Lifetime 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?

**The Teachers' Pension Scheme is a statutory scheme. It is administered in accordance with statutory regulations which are available on the [legislation.gov.uk](http://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](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)