

Date of receipt:

Lifetime Allowance (LTA) assessment form

Please read notes of guidance before completing this form.

Please complete this form using black ink and in BLOCK CAPITALS.

To be completed by the applicant in all cases.

Notes: If your total benefits from the Teachers' Pension Scheme and any other pension benefits currently in payment exceed the allowed limit per annum, then you'll need to complete this form. [You can find the most up to date limit on our Updates page.](#) The changes brought about in the Spring Budget 2023, mean from April 2023 whilst an individual will be assessed against the Lifetime Allowance, there won't be an associated tax charge if they do exceed it. From April 2024 the current intention is for the Lifetime Allowance to be abolished.

Section 1: Personal details

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

/

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

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

Postcode

8. **Contact address**

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

4. **First name**

10. **Mobile telephone number**

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

Mr Mrs Miss Ms Other

11. **Personal email address**

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

12. **Last date of teaching employment** (DD/MM/YYYY)
(Your final day of paid employment)

7. **National Insurance number**

Section 2: Lifetime Allowance calculation

Step 1: If applicable, please provide details below of any other pensions which commenced prior to 6 April 2006. (See note 2)

1. **Scheme name**

Annual pension at relevant date*

Per annum

Per annum

* See note 2 for definition of relevant date

Annual pension at relevant date*

Total pension in payment

Per annum

To convert any pensions in payment at 6 April 2006 into a percentage of the LTA, use the following formula:

$$\frac{\text{Total pension in payment} \times 25}{\text{Lifetime allowance (see note 1)}} \times 100 =$$

% (A)

(continued overleaf)

To be completed by the applicant in all cases. (continued)

Section 2: Lifetime Allowance calculation (continued)

Step 2: If applicable, please provide details below of the Lifetime Allowance (LTA) percentage in respect of any benefits which have come into payment since 6 April 2006 and before benefits from Teachers' Pension Scheme are taken. Please also include any percentage relating to an overseas transfer which may have occurred or other 'crystallisation events' (see note 3). The LTA percentage should be advised by the relevant scheme administrator or practitioner in each case (see note 3). If you have a protected cash figure under primary protection, please enter the amount of lump sum (PCLS) in the final column (see note 4).

To convert any pensions in payment after 5 April 2006 into a percentage of the LTA, use the following formula:

$$\frac{(\text{Annual Pension} \times 20) + (\text{Lump Sum})}{\text{Lifetime allowance (See note 1)}} \times 100 = \text{LTA}\%$$

2. Scheme name	Date	LTA%	PCLS £
			<small>If cash is protected under primary protection amount of cash received</small>
Total LTA amounts since 6 April 2006			(B)

Step 3: If applicable, please provide details of any benefits due to come into payment on the same date of retirement as the Teachers' Pension Scheme, please indicate the order in which scheme benefits are deemed to come into payment, including the Teachers' Pension Scheme benefits (see note 5).

Please also show a PCLS as a percentage of the LTA calculated as above. (see note 4).

3. Scheme name	Date	LTA%	PCLS £
			<small>If cash is protected under primary protection amount of cash received</small>
Total LTA amounts due on the same day as payment % (C) of benefits from the Teachers' Pension Scheme			(C)

The combined totals of (A), (B) and (C) in steps (1), (2) and (3), represent the value of your pension benefits, including your benefits from the Teachers' Pension Scheme, as a percentage of the LTA.

Section 3: Transitional Protection Certification

- Have you applied to His Majesty's Revenue & Customs (HMRC) for a Primary, Enhanced, Individual or Fixed Protection Certificate? (see note 6)** If yes, please attach a copy of the certificate(s) to this form.
Yes No
- If applicable, please advise if the Enhanced or Fixed Protection Certificate is still current and in force (see note 6).**
Yes No Not applicable
- Please tick below if you have an addition to your Standard Lifetime Allowance (see note 1) on account of:**
Divorce pension credit
Overseas service

(continued overleaf)

To be completed by the applicant in all cases. (continued)

Section 4: Declaration

- The information I have given in this LTA assessment form is correct to the best of my knowledge and belief. If I become aware of any alteration to the information given on this form, I agree to notify the Teachers' Pension Scheme of any alterations at the earliest opportunity.

Signature

Date (DD/MM/YYYY)

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.

Please return to us at:

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

www.teacherspensions.co.uk

Please read the accompanying notes before completing this form.

Notes

1. The Finance Act 2004 introduced a single tax regime applicable to all UK tax privileged pensions from 6 April 2006. This includes a Lifetime Allowance (LTA), which is a limit on the amount of pension benefit that can be taken (crystallised) from pension schemes - whether lump sums or a retirement income - and can be paid without triggering an extra tax charge. Pensions payable from the State or received because you are a dependant (e.g. a surviving spouse's pension) do not count towards the LTA.

The Lifetime Allowance limits can be found here: www.teacherspensions.co.uk/Members/resources/forms/updates.

When changes to the LTA have been introduced HMRC has provided for individuals, who may now find themselves close to or above the new LTA, to apply for "protection". Individuals can also apply for an increase to the standard LTA if they have benefits relating to overseas service or a pension credit resulting from divorce.

2. Section 2, Step 1.

If you have a pension in payment which commenced before 6 April 2006, these benefits will also be taken into account in the assessment against the LTA. The calculation of the LTA percentage for the pre-2006 commencement rights uses a factor of 25 to reflect the fact that most members have already taken a pension commencement lump sum after 5 April 2006. You can provide details of any benefits taken prior to 6 April 2006 in Section 2, Step 1.

3. Section 2, Step 2.

If you have taken benefits from another registered pension arrangement since 6 April 2006 or will do so before the date of drawing your teachers' pension, the administrator or practitioner of that arrangement will have provided you with details of the LTA percentage in respect of that scheme.

Please enter the relevant LTA percentage and the name of the scheme in Section 2, Step 2.

If you have had any crystallisation events against the LTA, e.g. If you have transferred benefits abroad to a qualifying recognised overseas pension scheme, these will also count against the LTA. The administrator of those schemes will provide you with the appropriate LTA percentage used in these circumstances.

4. Section 2, Step 3

This relates to benefits coming into payment from other registered schemes on the same day as the Teachers' Pension Scheme.

5. Section 3.

If you have claimed Primary Protection and have a protected lump sum, Teachers' Pensions are also required to note the amount of 'pension commencement lump sum' (PCLS) taken from other pension schemes as well as the Teachers' Pension Scheme. If the cumulative amount of cash exceeds the amount of lump sum protected, the lump sum you receive from the Teachers' Pension Scheme will have to be restricted so that you do not exceed the amount of lump sum available to you.

6. Section 3.

Members of registered pension schemes whose benefits exceed the LTA at 5 April 2016 may be able to obtain a transitional protection certificate from His Majesty's Revenue & Customs (HMRC). There are currently two types of transitional protection available which members can apply for – Fixed Protection 2016 and Individual Protection 2016. Protections can be lost e.g. Fixed protection is lost if members continue to pay into their pension scheme beyond 5 April 2016.

Further details can be found on www.hmrc.gov.uk.

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