

Where possible please complete this form through My Pension Online.

The easiest way to submit your retirement application is by logging on to My Pension Online and navigating to Member Portal > My Requests > Manage Request > Retirement requests. Alternatively, to submit a paper version, please complete and return this application by post to Teachers' Pensions, Unit 5, The Beehive, Lingfield Point, Darlington, DL1 1RW, we will initiate the request for your employer to complete Part B as appropriate.

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 in processing your application and subsequently delay the payment of retirement benefits.
- After 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 page at www.teacherspensions.co.uk/members/planning-retirement 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.

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

Section 1: Personal details

1. Teacher reference number

--	--	--	--	--	--	--	--

2. Surname

--

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. Email address

--

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

--	--	--	--	--	--	--	--

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 am 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 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 on each transaction.

Yes ☐ Then complete questions one to five in this section.

No ☐ Then complete questions six to 19 in this section.

1. Branch sort code

12. Payee BIC or Swift code

2. Your bank or building society account number

13. Full name and address of overseas bank

3. Building society reference number

4. Name of account holder

Postcode

5. Full name and address of UK bank

14. IBAN/Bank and account codes

15. Account Number

16. Account Type

☐

Current/Cheque

☐

Savings

Postcode

If your bank is outside of the UK, please provide the following:

6. Payee Name

17. Bank Code

18. Branch Code

7. Payee Type

☐

Individual

☐

Company

19. Tax and Identification details* (if applicable)

19A. Tax identification number

8. Payee country

19B. Tax identification type

9. Payee currency

10. Payee preferred currency

11. Payee address

Postcode

19C. Tax identification issue country

*Tax & Identification details are required for payees in certain countries, including Argentina, Brazil, Chile, China, Colombia, Costa Rica, Israel, Kenya, Peru, Poland, Turkey, and Uruguay.

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
- ☐ Married
- ☐ Divorced
- ☐ Civil partnership
- ☐ Separated
- ☐ Widow or Widower
- ☐ Partnership dissolved
- ☐ Have a nominated partner

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

--	--	--	--	--	--	--	--

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

Mr ☐ Mrs ☐ Miss ☐
Ms ☐ Other

4. Name of survivor

--

5. Enter the date of birth of the spouse or partner (DD/MM/YYYY)

--	--	--	--	--	--	--	--

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

--	--	--	--	--	--	--	--

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 following questions. After 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 three 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 four 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 (NPA 60)

If you joined the Scheme for the first time 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 three times your pension. If you have service in the NPA 60 arrangement 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? Please tick as appropriate.

Yes ☐ No ☐ Not applicable ☐

If you have ticked 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

2. Benefits if you have a Normal Pension Age of 65 (NPA 65) in the Final Salary arrangement

If you joined the Scheme for the first time between 1 January 2007 and 31 March 2015, you would 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 December 2007 and did not have a subsequent disqualifying break. You will not automatically receive a lump sum in respect of your pensionable service as an 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? Please tick as appropriate.

Yes ☐ No ☐ Not applicable ☐

If you have ticked 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

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? Please tick as appropriate.

Yes ☐ No ☐ Not applicable ☐

If you have ticked 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

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? Please tick as appropriate.

Yes ☐ No ☐ Not applicable ☐

If you have ticked 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

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 ☐

Please provide the 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 Teachers' Pensions before your pension can be put into payment.

3. Lifetime Allowance - For more information regarding Lifetime Allowance assessment please refer to www.hmrc.gov.uk.

Although the Lifetime Allowance charge was abolished from the 2024-25 taxable year, pension schemes must continue to operate Lifetime Allowance checks when paying benefits.

Therefore, if the aggregate of all your annual pension(s) in payment and any going into payment including the Teachers’ Pension Scheme exceeds or will exceed £35,000 per annum in total then you must complete the Lifetime Allowance Charge Assessment form. Failure to do so may result in delays in processing your pension award. Please tick the relevant box based on whether you are affected or not.

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 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.

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 am applying for payment of Additional Service after 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 have 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 confirm that I am not in breach of HM Revenue and Customs (HMRC) recycling rules. For further information please refer to 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.

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 read the accompanying notes before submitting this form.

What Happens Next?

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.

The easiest way to check the progress of your application is by logging on to My Pension Online and navigate to Member Portal > My Requests > Transaction History. If you have not registered to My Pension Online, we will notify you via post.

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, Actuarially Adjusted Benefits (AAB) or Premature retirement benefits from additional pensionable service that you have accrued since your previous retirement
- you have at least 1 year (365 days) of additional service after 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
- if you have less than 1 year (365 days) of additional service after retirement. In this instance you should use the Short-service annuity form

Part A section 1: Personal details

All of section 1 must be completed.

Teacher 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.

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.

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 NPA 60 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 NPA 60 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 NPA 65 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 NPA 65 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 3: Survivor details

Please complete all questions that apply.

Part A section 4: Lump sum choices

Before making any choices, you should visit the <https://www.teacherspensions.co.uk/members/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 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 the Final Salary arrangement with a normal pension age of 60.
- Question 2 for the Final Salary arrangement with a normal pension age of 65.
- Question 3 for the Career Average arrangement.

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 'Amount per year' 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.

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

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 your pension from the Teachers' Pension Scheme, 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. You can find more information regarding Lifetime Allowance tax charges at www.hmrc.gov.uk.

Recycling: If you plan to use more than 30% of your retirement lump sums to increase your pension benefits (either directly or indirectly) be warned that 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. If you are unable to sign the declaration in section 7 on account of a recycling breach, please contact us.

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

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 once the election is received by Teachers' Pensions and processed it is irrevocable.
3. Have you considered all AVC's and non Teachers' Pension Scheme pension as well as all your Teachers' Pensions Scheme benefits in your assessment for the Lifetime Allowance question 3 (section 5)?
4. Have you signed and dated the application?