

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 <https://www.teacherspensions.co.uk/members/planning-retirement> for more information about your benefits and how to apply for them.

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

Section 1: Personal details

1. Teacher reference number

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2. Surname

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3. Former surname (if any)

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4. First name

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

Mr ☐ Mrs ☐ Miss ☐

Ms ☐ Other

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

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7. National Insurance number

8. Contact address

Postcode

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9. Home telephone number (inc. STD code)

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10. Mobile telephone number

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11. Email address

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

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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 take your benefits from the other arrangement(s) at the same time, but you will have to leave all eligible employment 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 to take your pension benefits and the career average element of your pension will be actuarially reduced.

☐ 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

2. Your bank or building society account number

3. Building society reference number

4. Name of account holder

5. Full name and address of UK bank

Postcode

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

6. Payee Name

7. Payee Type

☐ Individual ☐ Company

8. Payee country

12. Payee BIC or Swift code

13. Full name and address of overseas bank

Postcode

14. IBAN/Bank and account codes

15. Account Number

16. Account Type

☐ Current/Cheque ☐ Savings

17. Bank Code

18. Branch Code

19. Tax and Identification details* (if applicable)

19A. Tax Identification number

9. Payee currency

10. Payee preferred currency

11. Payee address

Postcode

19B. Tax identification type

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

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

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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 spouse or partner (DD/MM/YYYY)

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

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Section 4: Lump sum choices

If you wish to take your retirement fund as a Trivial Commutation Lump Sum of less than £30,000, fill in the attached triviality form and send along with your retirement form.

If you wish to take your retirement fund as a Small Lump Sum of less than £10,000, fill in the attached small lump sum form and send along with your retirement form.

If you elect for the above options of trivial commutation or small lump sum and do not qualify for these benefits, would you like to consider lump sum options? If yes, fill in the section below.

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 3 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 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? 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. 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 ☐

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 into payment.

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.

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

Section 6: Declaration

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

- I am applying 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 NPA 60, final salary NPA 65 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 recognize 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 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 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 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

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Date (DD/MM/YYYY)

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Please read the accompanying notes before submitting this form.

What happens next?

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 have benefits in one of Teachers' Pension Scheme arrangements 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.

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 our website at <https://www.teacherspensions.co.uk/members/planningretirement/types-of-retirement>.

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.

Part A section 3: Survivor details

Please complete all questions that apply.

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

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.

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 '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 6 on account of a recycling breach, please contact us.

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.

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 2 (section 5)?
- 4.** Have you signed and dated the application?
- 5.** 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?

Trivial Commutation Declaration for members with funds from all registered pension schemes valued at less than £30,000

Name:

Scheme reference number:

Date of Birth:

I write to confirm that I wish to use my retirement fund to provide a Trivial Commutation Lump Sum, less tax, that the Scheme is required to deduct.

I confirm that:

- The value of my pension scheme savings from all sources does not exceed £30,000.
- I am over 55 where there is no Guaranteed Minimum Pension (GMP) in respect of my Teachers' Pensions Scheme (TPS) benefits or GMP age (65 for men and 60 for women).
- I have not taken a trivial commutation from another registered pension scheme more than 12 months ago.
- All other pensions paid by other pension arrangements will be trivialised within 12 months of the date of the first Trivial Commutation Lump Sum payment.
- I am not in receipt of pension benefits with the TPS, and that this payment will extinguish all my rights to benefits under the TPS.
- There is sufficient lifetime allowance available to me to cover the payment.
- No transfer value has been accepted from a Personal Pension Scheme and during the last 5 years, no other transfer value has been accepted in the TPS.
- During the last 3 years, no cash equivalent or transfer value has been paid by TPS.
- I understand that upon payment of the lump sum, no benefits would be payable to an adult dependent, child or nominated financial dependent on the event of my death.
- I understand that the payment will be subject to tax.

I understand that this payment is in full and final settlement of all sums which would otherwise become payable by virtue of the Teachers' Pension Scheme regulations.

I am aware that any fraudulent statement made to receive a Trivial Commutation Lump Sum, to which I would not otherwise be entitled to, may result in additional tax charges and a civil penalty.

Signed:

Name:

Date:

'Small pots' lump sum Declaration where Teachers' Pension Scheme funds less than £10,000

Name:

Scheme reference number:

Date of Birth:

I write to confirm that I wish to use my retirement fund to provide a Small Pots Lump Sum, less tax, that the Scheme is required to deduct.

I confirm that:

- The value of my pension fund with the Teachers' Pensions Scheme (TPS) is less than £10,000.
- I am over 55 where there is no Guaranteed Minimum Pension (GMP) in respect of my TPS benefits or over GMP age (65 for men and 60 for women).
- I am not in receipt of pension benefits with the TPS, and that this payment will extinguish all my rights to benefits under the TPS.
- There is sufficient lifetime allowance available to me to cover the payment.
- No transfer value has been accepted from a Personal Pension Scheme and during the last 5 years, no other transfer value has been accepted in the TPS.
- During the last 3 years, no cash equivalent or transfer value has been paid by TPS.
- I understand that upon payment of the lump sum, no benefits would be payable to an adult dependent, child or nominated financial dependent on the event of my death.
- I understand that the payment will be subject to tax.

I understand that this payment is in full and final settlement of all sums which would otherwise become payable by virtue of the Teachers' Pension Scheme regulations.

I am aware that any fraudulent statement made to receive a trivial commutation lump sum, to which I would not otherwise be entitled to, may result in additional tax charges and a civil penalty.

Signed:

Name:

Date: