

## Application for retirement benefits: Phased

Please complete this form using black ink and BLOCK CAPITALS. This should only be completed if you are applying for Phased Retirement.

### 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.

#### 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 at higher paid post** (DD/MM/YYYY)

Please refer to the notes on Part A section 1 for guidance on how to answer this question.

(continued overleaf)

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

**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 1 to 5 in this section.

No Then complete questions 6 to 8 in this section.

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

**1. Branch sort code**

- -

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

**7. BIC/Swift code**

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

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

**4. Name of account holder**

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

Postcode

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

Postcode

*(continued overleaf)*

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

**Please return to us at:**

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

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

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

**Section 3: Phased Retirement Options**

You should read the guidance notes for Part A Section 3 before completing these questions.

**This is my first phased retirement election [tick box]      or I have made a previous phased retirement election [tick box]**

Please note that you can only take up to 75% of benefits accrued to date. Please refer to the retirement planning section of the Teachers' Pensions website for further assistance.

**1. Proportion of benefits to be taken**

For my final salary benefits with a normal pension age of 60: *You cannot take more than 75% of these benefits. You are able to make up to 2 phased retirement elections.*

**I choose to take      % of my benefits.**

For my final salary benefits with a normal pension age of 65: *You cannot take more than 75% of these benefits. You are able to make up to 2 phased retirement elections.*

**I choose to take      % of my benefits.**

For my career average benefits: *You cannot take more than 75% of these benefits. You are able to take up to 3 phased retirement elections. Only two elections may be made before your 60th birthday. The third election must be made after age 60 and before age 75.*

**I choose to take      % of my benefits.**

**2. Additional Pension Elections:** Only answer this question if you have bought or are paying for additional pension benefits in the Teachers' Pension Scheme. Please tick your chosen option.

I wish to claim my additional pension benefits now.

I wish to continue paying contributions towards my additional pension.

I wish to stop paying contributions towards my additional pension, but I do not want to claim my additional pension benefits now.

**3. Pension Debits**

A pension debit will be made from a phased retirement election, if you have previously requested the scheme to settle a charge(s) on your behalf in respect of a Pension on Divorce case, or a tax charge utilizing the Scheme Pays mechanism for Annual Allowance cases. The debit will be applied proportionately to each instalment of your pension.

**Notes: How further phased retirements are calculated.**

With final salary, the percentage of benefits you wish to take is applied to the accrued reckonable service as at the relevant date. For the second phased retirement the percentage is applied to the total accrued reckonable service as at the new relevant date. That is the total service in it's entirety, both that accrued before the first phased retirement and that accrued during the first phased retirement. We then deduct from this the amount of service used in the first phased retirement to arrive at the total amount of service to be used in the second phased retirement. We do not simply apply the percentage against the remaining, unused accrued service.

For example, a member with 40 years of reckonable service takes 75% of their benefits at their first phased retirement. The first phased retirement benefits will be calculated using 30 years of reckonable service. 2 years later the member decides to take a further 75% in a second phased retirement. The calculation for this is 75% of 42 years, from which we deduct the original 30 years, which equals 31.5 years minus 30 years. Hence the benefits for the second phased retirement will be calculated using 1.5 years of reckonable service. This is because members can only ever take 75% of their total benefits during phased retirement, or conversely must leave at least 25% of their benefits unused before taking their final age, early or ill-health retirement.

With career average, the percentage of accrued earned benefits taken in the first phased retirement is deducted, and future phased retirements are applied against the reduced, although still growing, accrued earned pension as and when the further phased retirement is taken.

*(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.** The estimate pension and lump sum calculator on the TPS website can help with this.

The lump sum options available to you depend on the benefits you have accrued in the scheme. Please read carefully and complete as appropriate. You should answer all questions in this section.

**1. Benefits if you have a normal pension age of 60 (NPA 60)**

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? If so please tick yes below.**

Yes                      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

No                        If you do not have a NPA 60 service, tick here

**2. Benefits if you have a normal pension age of 65 (NPA 65)**

If you joined the Scheme on or after 1 January 2007 or if you joined prior to 1 January 2007 but had a 'disqualifying break' of more than 5 years that ended after 31 December 2007, you will have NPA 65 service. You **will not** automatically receive a lump sum in respect of your pensionable service as a NPA 65 member but have the option to take a lump sum by giving up part of your annual pension. **Do you wish to do this? If so please tick yes below.**

Yes                        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

No                        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? If so please tick yes below.**

Yes                        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

No                        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 <b>you want to give up</b> , 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<br>or<br>Maximum allowed  |
| No  | Or not applicable   |

**Section 5: Other Details**

**1. Have you been employed by more than one employer relevant to Teachers' Pensions 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 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

**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 is put in to payment.

**4. If you are currently purchasing Past Added Years 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?

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

*(continued overleaf)*

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

**Section 6: Declaration.**

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

- I have reduced the salary from my pensionable teaching employment in England and Wales by at least 20%, compared to the previous 12 months, with immediate effect from the date given in item 12 and I understand that if my salary exceeds this figure this application is invalidated.
- I understand that this application must be submitted within 3 months of starting in the new lower paid post.
- I agree to inform Teachers' Pensions of any increase in salary other than standard salary increases within 12 months of this reduction.
- I agree to inform Teachers' Pensions of any change to my phased retirement date or any other details I have provided on this form.
- I agree to inform Teachers' pensions if I increase my employment in teaching within the next 12 months.
- I understand and agree that any overpayment of benefits will be recovered, including any pension paid should this application be invalidated. I also understand that HMRC may levy an unauthorized payment charge of up to 55% of the value of the benefits paid in respect of the failed election.
- I understand that if my existing benefits and benefits from the Teachers' Pension Scheme exceed the Lifetime Allowance at retirement, and taking into account of any transitional protection certificate(s), the Lifetime Allowance charge will be paid and my benefits reduced.
- I can confirm that I am not in breach of Her Majesty's Revenue and Customs (HMRC) recycling rules. (For further information 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 acknowledge that, if I have any benefits in the career average arrangement that are taken before normal pension age, these benefits will have a different actuarial reduction depending on whether I am deemed to be 'active' or 'deferred' immediately before my entitlement day.

**Signature**

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

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

**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.

### Section 1: Employment details - Previous higher paid role

1. Establishment number  
/
2. Teacher's reference number  
/
3. Teacher's surname (one character per box)
4. First name
5. Date of birth (DD/MM/YYYY)  
Verified? Yes No
6. Last date to which the higher salary is paid (DD/MM/YYYY)
7. Is the teacher currently suspended from duty?  
If yes, please provide details and attach to form.  
Yes No

Please include details for the previous Scheme year (01 April - 05 April, 06 April - 31 March) and the 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 the application.

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

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

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

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

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

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

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

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

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

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

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

(continued overleaf)

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

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

**Section 2: Opening details of new lower paid post**

**1. Establishment number**

If establishment details are different from Section 1, please supply new number.

/

**2. Is teacher currently suspended from duty?**

Yes      No

If yes, please provide details and attach to form.

| Salary scale | Full/Part-time<br>(F/P) | Start date<br>(dd/mm/yy) | Full-time annual salary rate (£) (inc. Pensionable Allowance) or annual full-time equivalent | % contracted hours if part-time |
|--------------|-------------------------|--------------------------|--|---------------------------------|
|              |                         |                          |  | 26175                           |



**Part B: To be completed by the employer for the new post and returned without delay.****Certificate**

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.

**I Certify that:**

- (i) there has been or will be a reduction in the member's contributable salary of 20% or more, from the start date specified above, as compared with the average rate of contributable salary for the 12 months prior to the end of the previous employment, and
- (ii) that this new reduced salary will not exceed 80% of the previous salary for a period of 12 months from the date of the salary reduction, ignoring standard pay increases ("standard increase" means an increase in contributable salary which is applied generally to persons in the position of the employee in question in accordance with an order made under section 122 of EA 2002 or, where the employee is not a school teacher for the purposes of that section, by the employer).

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

Postcode

**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)

Please read the accompanying notes before submitting this form.

## 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.
- Your earnings in the first 12 months of phased retirement must not exceed 80% of your earnings limit amount. If you do exceed this amount then the phased retirement will become void and future payments will be suspended and payments already made will be reclaimed by TP. For more information on how your earnings limit amount will be calculated please refer to [www.teacherspensions.co.uk](http://www.teacherspensions.co.uk)

## How to Complete the Application Form

### Notes for the applicant

#### Part A General

You should use this retirement application form when you wish to take part of your retirement benefits and continue working.

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 the Part B and return both parts of the completed application form together to Teachers' Pensions.

If you die within 5 years of your pension coming into payment a Supplementary Death Grant will be paid, constituting 5 years' worth of pension minus pension paid to date. This Guaranteed benefit is subject to a check against your 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.

**Start date:** This must be within 12 months of the date input in Part B, section 1, 6 - "Last date to which the higher salary is paid", in order to comply with the 'new employment condition'.

New employment condition: A member must:

- leave all eligible employment;
- within 12 months after leaving all eligible employment, enter a new eligible employment; and
- on the day after the entitlement day referred to in regulation 92 the reduced annual rate of the members pensionable earnings in the new employment does not exceed 80% of the average annual rate of P's pensionable earnings for the last 12 months of the previous employment.

**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.

*(continued overleaf)*

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

**Last date at higher paid post:** This is the last day that you are paid up to with regard to your higher paid post. This could be different to your last day of work in the post, for example if you had paid holiday in the post after your last day of work.

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 banks local currency.

### **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. Payments to an overseas account will incur a £1.00 administration fee on each transaction.

### **Part A section 3: Phased retirement choices**

**Proportion of benefits to be taken:** This is the percentage of your benefits that you wish to take and start receiving as pension. Your choice must not exceed 75%. Where you have benefits in more than one Teachers' Pension Scheme arrangement you must choose the percentage that you wish to take for each one.

**Additional Pensions elections:** This question should only be answered if you have bought or are buying any additional pension benefits with the Teachers' Pension Scheme (Note, this question does not apply to any AVC's or non Teachers' Pension Scheme savings). If you have bought or are buying additional pension benefits you should choose how you want these benefits to be treated with regard to this retirement application.

### **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.

### **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 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](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).

*(continued overleaf)*

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

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### **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.

*(continued overleaf)*

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

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

1. Have you checked your application thoroughly to ensure all questions are answered accurately?
2. Have you chosen the percentage of benefits that you wish to receive for each of the Teachers' Pensions Scheme arrangements where you have benefits?
3. Where you have bought or are buying additional pension benefits, have you chosen how you want these benefits to be treated with regard to your phased retirement application?
4. 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?
5. Have you considered all AVC's and non Teachers' Pensions Scheme savings as well as all your Teachers' Pensions Scheme savings in your assessment for the Lifetime Allowance question 2 (section 5)?
6. Have you signed and dated the application?
7. Have you asked your Employer to Complete Part B and return it to Teachers' Pensions?
8. Where you have had multiple employers, have you asked each employer to complete a Part B?

**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)**

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

### Notes for the employer

#### Part B: Section 1: Employer details from the higher paid post

All questions in section 1 must be completed.

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

**Last day to which the higher salary will be paid:** This is the last day that the member will be paid up to on the terms of the higher salary.

**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).

#### Part B: Section 2: Employer details from the new lower paid post

**Establishment number:** Only enter this number where it is different to the establishment in section 1.

**New salary details:** These details must be entered. The terms should represent a reduction of at least 20% of the previous salary. The previous salary is calculated over the 12 months of pensionable service prior to taking phased retirement.

**Certificate:** All questions must be completed.

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

#### Checklist for employers

1. Have you ticked the box to confirm you have verified the applicants' date of birth?
2. Have you provided all outstanding service details?
3. Have you verified that the terms of the new post represents a reduction of at least 20% of the applicants previous salary?
4. Have you added the official stamp or full address to the certification?

*(continued overleaf)*