

Section 3 Survivor details

These details may be used if we receive an application for survivor benefits after your death.

18 What is your status?

Married Civil Partner Have nominated a partner

Single Divorced Partnership Dissolved/ Revoked

Enter date of marriage / civil partnership .

Enter date of birth of spouse / partner

Section 4 Other details

19 Do you currently have more than one employer relevant to the TPS?

Yes No

Please provide details of their names and addresses on a separate sheet.

Section 5 Members with Additional Pension

20 Have you purchased Additional Pension in the TPS for personal benefits or personal and adult dependant benefits?

No Yes

If yes, Personal Personal & dependant

Section 6 Lifetime allowance

21 Will the total of your pension from the Teachers' Pension Scheme and any other pensions currently in payment at retirement exceed £50,000 per annum?

Yes No

Section 7 Lump Sum choices

You must read notes 3 & 4 and consider all your choices before completing this section. You should read the 'Retirement Lump Sum' fact sheet.

Members of the scheme prior to 1 January 2007 and with pensionable service on or after this date

You will automatically receive a lump sum of three times your pension and have the option to take an additional lump sum by giving up part of your annual pension. Do you wish to do this ?

Yes No

If yes please indicate from which pension(s) you wish to convert and how much (per annum):

	Specific Amount
Normal Retirement Pension	£ <input type="text"/>

Additional pension you have purchased under the TPS Pension (This is not your AVC)	£ <input type="text"/>
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Section 8 Payable Date

22 If you are no longer in employment relevant to the TPS at the time of this application, please enter the date from which you wish your further benefits to be paid. Please note that the date selected must be at least 6 weeks after the date you signed the form in Part A.

Payable date (e.g. 01/08/09)

Declaration

- + I apply for retirement benefits under the Teachers' Pensions Regulations.
- + I have ceased all pensionable employment relevant to the TPS in England and Wales with effect from the date shown in Section 1 Part 12.
- + I agree to inform Teachers' Pensions if I begin employment in teaching within the British Islands at any time during my retirement.
- + I understand that any overpayment of benefits will be recovered.
- + I understand that if my existing benefits and benefits from the Teachers' Pension Scheme at retirement exceed the Lifetime Allowance at retirement, and I have no transitional protection certificate, the Lifetime Allowance charge will be paid and my benefits reduced.
- + I confirm that I am not in breach of the HMRC recycling rules (see note 10).
- + I agree to inform Teachers' Pensions of any change to my retirement date or to any other details I have provided on this form.
- + **If you return to pensionable employment relevant to the TPS before the payable date, your application will be invalidated.**
- + All the information I have given on this form is true to the best of my knowledge and belief.

Signed

Date

YOU MUST NOW FORWARD THIS APPLICATION ONTO YOUR LAST EMPLOYER. IF YOU HAVE MORE THAN ONE EMPLOYER, SEE ACCOMPANYING NOTES.

Attestation - To be completed by a witness only where the applicant has been out of teaching employment for a period of over 1 year.

+ I certify that this declaration was this day signed in my presence by the applicant, whom I believe to be the person to whom the foregoing particulars relate.

Signed

Address

Date

Name of witness, who must not be related
(IN BLOCK CAPITALS)

Telephone Number (inc STD code)

YOU MUST NOW FORWARD THIS APPLICATION ONTO YOUR LAST EMPLOYER TO COMPLETE PART B. IF YOU HAVE MORE THAN ONE EMPLOYER, SEE ACCOMPANYING NOTES.

EXCEPTION - IF YOU LEFT EMPLOYMENT MORE THAN 1 YEAR AGO PLEASE RETURN THIS FORM DIRECT TO TEACHERS' PENSIONS, P.O. BOX 158, DARLINGTON, DL3 9WD

Notes for retirement applications - Additional Service After Retirement

Please read these notes before completing the application form.
(PLEASE DETACH AND RETAIN)

1. To qualify for retirement benefits under the Teachers' Pensions Regulations you will need 1 year of pensionable employment since a previous retirement. Where we hold an email address we may use this address to communicate with you.
2. If you are in pensionable or excluded employment at the time of this application the date from which your benefits will be payable will be the day after your last day of pensionable or excluded employment or your 60th birthday whichever is the later. If you are not in pensionable or excluded employment and the date entered is less than 6 weeks after the date in Part A, Teachers' Pensions will assume a payable date of 6 weeks after the date in Part A. If you return to pensionable employment relevant to the TPS before the payable date, your application will be invalidated
3. For members who are in multiple employments all employments must cease before benefits can be paid. Each employer is required to complete Part B of the application form.
4. If you were in pensionable employment **on or after** 1 January 2007 you can convert part of your pension to receive a lump sum up to 25% of your fund value. The formula for calculating the maximum extra lump sum that can be paid is as follows:

$$\frac{80\text{ths Pension payable} \times 33}{14} = \text{Maximum additional Lump Sum}$$

Please note your automatic lump sum of three times your pension is payable in addition to this. To calculate the reduction in your pension, for every £12 of lump sum, your pension will reduce by £1. **Calculations can be undertaken on the TPS website www.teacherspensions.co.uk** and further information regarding Lump Sums can be found in the fact sheet 'Retirement Lump Sum'. There is an overall limit on lump sum of 25% of the standard Lifetime Allowance (LTA) (see note 10).
5. If you are intending to use 30% or more of your lump sum to increase your pension benefits in the TPS or within any other pension scheme, this could result in HMRC subjecting the whole of your lump sum to an unauthorised payment tax charge of 40% and a further 15% surcharge if the value of unauthorised payments exceeds 25% of your rights in the scheme. This recycling rule will not affect you if your lump sum does not exceed 1% of the Lifetime Allowance which is explained in note 10.

More information on the recycling rule is available on the TP website, www.teacherspensions.co.uk.
6. **Salary restriction** - The salary used to calculate your retirement benefits may be restricted if your salary is increased more than 10% plus the standard increase during any financial year in your last 3 years of further employment before retirement. If your employer is not prepared to meet the cost of the difference your benefits will be restricted. If your employer pays the additional contributions, you will receive benefits calculated on the unrestricted salary.
7. A pension is payable in the event of a member's death, provided the member was married, in a civil partnership or has nominated a partner and has sufficient family benefits service to qualify. Details of dependency need to be confirmed before a nominated partner's pension is paid.
8. In addition, children's pensions are payable up to the age of 17. These will only be paid after the age of 17 if they continue to receive full-time education or training and are not married and are under age 23.
9. Where a member dies after payment of further retirement benefits a supplementary death grant (SDG) may be payable.
10. If you have an earmarking or pension sharing order or agreement, made by a court, against part of your pension entitlement, your retirement benefits will be reduced accordingly.
11. **Lifetime Allowance.** The Finance Act 2004 introduced a single tax regime that applies to all UK tax privileged pensions from 6 April 2006. This new regime introduced a "Lifetime Allowance", which is the total allowable value of benefits (both pension and lump sum) from all registered pension schemes. This excludes pensions payable from the state. The Lifetime Allowance (LTA) will be set at £1,750,000 until April 2010, then £1,800,000 until April 2016.

To assess whether you are affected the following formula should be applied to your benefits:

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

If the percentage exceeds 100% you will be liable for the LTA charge unless you have a transitional protection certificate.

If your benefits from all registered pension schemes currently in payment and your teacher's pension which is coming into payment is less than £50,000 per annum, please tick the 'No' box. If your benefits in payment and about to come into payment on the same date as your teacher's pension exceeds £50,000 per annum, please tick the 'Yes' box. A further form will then be forwarded to you to complete.

If an LTA charge is due, then TP will account for this by reducing your benefits.
12. Any further employment relevant to the TPS (full or part-time) will be pensionable unless you opt out of the scheme. Additional service of 1 year or more will generate a further award of benefits.

(See further notes overleaf)

13. Please ensure that you have completed all relevant parts of the form before signing the declaration. Without your signature and the date, the application is invalid and we cannot proceed with your application.

For members who are either currently in service or have left pensionable employment within the last year, the form should be forwarded to the employer for completion of Part B.

For those applicants who are applying and have been out of service for more than 1 year, the attestation should be completed by an independent third party and returned with a copy of your passport to:

Teachers' Pensions
PO Box 158
DARLINGTON
DL3 9WD

14. 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. Please try to avoid enquiring about the progress of your award, as this can cause delays in processing. Where we hold email or mobile phone details we will endeavour to keep you informed of the progress we are making with your application.

15. Benefits will be paid into your bank or building society account. It is extremely important that you ensure that the details are correct. For building society accounts you should quote the sort code (6 digits); account number (maximum of 8 digits) and roll number where applicable. If you are in any doubt, contact your branch for clarification. Please be advised that notifying us of changes to your banking details may result in late payment of benefits.

16. For further information about the Teachers' Pension Scheme you can visit the TP website www.teacherspensions.co.uk

17. Data Protection Act 1998

The Department for Education (DfE) will use any information you provide in connection with the Teachers' Pension Scheme for the purpose of administering and operating the scheme and paying benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The Department may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public funds, the Department for Education may use information it holds to prevent and detect fraud. The Department may also share such information, for the same purpose, with other organisations that handle public funds.

Where there is any difference between the legislation governing the Teachers' Pension Scheme and the information in these notes, the legislation will apply.