

Date of receipt:

Application for retirement: Actuarially Adjusted Benefits

This form is to be used when you are claiming benefits before Normal Pension Age other than Phased, Premature or Additional Service after Retirement benefits.

For more information on your Normal Pension Age please refer to www.teacherspensions.co.uk/npa. Please complete this form using black ink and in BLOCK CAPITALS.

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 for more information about your benefits and how to apply for them.

Section 1: Personal details

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

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

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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**

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7. **National Insurance number**

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8. Contact address

Postcode

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

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10. **Mobile telephone number**

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11. **Personal email address for all future correspondence**
(We will send details of your benefits to your email address)

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12. **Last date of teaching employment**
(Your final day of paid employment)

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(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.

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.

Yes Then complete questions 1 to 5 in this section.

No Then complete questions 6 to 8 in this section.

1. Branch sort code

- -

2. Your bank/building society account number

3. Building society reference number

4. Name of account holder

You must nominate an account or joint account in your name.

5. Full name and address of UK bank

Postcode

6. IBAN/Bank and account codes

7. BIC/Swift code

8. Full name and address of overseas bank

Postcode

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/Widower
- Married
- Divorced
- Civil partner
- Partnership dissolved/Revoked
- Have a nominated partner
- Same Sex Marriage

2. Enter date of marriage/civil partnership

3. Enter date of birth of spouse/partner

4. If divorced, enter the date of the Decree Absolute/Partnership Dissolved

(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, your decision is irrevocable.

If you do not have any pensionable service on or after 1 January 2007, you will receive a lump sum of 3 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 4 questions in this section. If any question does not apply to you, please tick 'not applicable'.

1. If you are a member 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 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?**

Yes If 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 Or not applicable

2. If you are a member of the Scheme joining on or after 1 January 2007 with no pensionable service prior to 1 January 2007.

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?

Yes If 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 Or not applicable

3. If you are a member of the Scheme joining the Career Average arrangements on or after 1st 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?

Yes If 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 Or not applicable

(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 Elections 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 **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 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).

3. 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.

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

Will the value of all your annual pensions exceed £45,000?

In assessing this, please use the value of your Teachers' Pension Scheme benefits and other pensions before the conversion of any annual pension to a lump sum.

Yes No

If yes, a further form will be forwarded to you for completion.

Section 6: Payable date

If you have completed this form while still in teaching employment, your benefits (including any lump sum) will be paid from the first day after leaving that employment, provided you have reached the age of 55. If you have completed this form having already left teaching employment, you may select below, the date that your benefits are paid from. This cannot be earlier than 6 weeks after the date you sign the form. If there is no date selected, or the date selected is less than 6 weeks after the date you sign the form, then Teachers' Pensions will pay your benefits from 6 weeks after the date you sign the form.

1. Payable date

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(continued overleaf)

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

Section 7: Declaration.

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

- I apply for payment of Actuarially Adjusted Retirement Benefits under the Teachers' Pensions Regulations and understand that an adjusted pension is paid for life.
- I will have ceased all pensionable teaching employment or excluded employment in England and Wales with effect from the date shown in Section 1 item 12, and I will have a contractual break in teaching employment otherwise this application is invalid.
- I agree to inform Teachers' Pensions of any change to my retirement date or to any other details I've provided on this form.
- I confirm that any further employment will be subject to a new contract and there will be at least a one-day break between contracts.

- I understand that if my existing benefits and benefits from the Teachers' Pension Scheme exceed the Lifetime Allowance at retirement, and taking account of any transitional protection certificate, the Lifetime Allowance charge will be paid and my benefits reduced.
- I confirm that I am not in breach of Her Majesty's Revenue & Customs (HMRC) recycling rules. For further information please refer to www.hmrc.gov.uk.
- I understand that the lump sum choices I have made are irrevocable.
- All the information I have given on this form is true to the best of my knowledge and belief.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Section 8: Witness Statement.

This section should only be completed when the applicant has been out of teaching for more than 1 year.

This section must be completed by a witness, the witness must not be a relative.

- I certify that this declaration was signed on this day, in my presence, by the person who I believe to be the applicant.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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1. Name

2. Home telephone number (inc. STD code)

3. Contact address

Postcode

Now ask your Employer to complete Part B before returning the completed form to Teachers' Pensions.

- **Exception: If you left teaching employment more than 1 year ago, please ensure that Part A, section 8 is appropriately witnessed and return to Teachers' Pensions, Mowden Hall, Darlington, DL3 9EE.**

Data Protection Act 1998. 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.**

Please return to us at:

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

www.teacherspensions.co.uk

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

Section 1: Employment details

1. Establishment number

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2. Teacher's reference number

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3. Teacher's surname (one character per box)

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4. First name

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5. Date of birth

D	D	M	M	Y	Y	Y	Y
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Verified? Yes No

6. Members final day of paid employment

D	D	M	M	Y	Y	Y	Y
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7. Is teacher currently suspended from duty?

If yes, please provide details and attach to form.

Yes No

Notes:

Service and salary details must be provided in the table below.

Please include details for the previous financial year and the current year up to the last day of pensionable employment. No lines of service details should span 31 March.

Failure to do so will result in a delay in processing and to payment of the award.

For members who are in concurrent service in addition to recording the service below please also provide a breakdown of this service on a separate sheet. Further guidance on completing the service details can be found in the Payroll Guide.

Salary scale				Full-time annual salary rate (£) (inc. Pensionable Allowance)	Actual part-time salary paid (£)	Days excluded (other than part-time)	Is salary safeguarded? (S)	London Additions (I/A/O/F)	Social priority (1/2/3/4)	Special classes (7/8)	Allowances			School No. or Employment code	Withdrawal Indicator (W)
F	O	O	P								Overtime (Gross Amount in £'s)	Supp field			
F	O	O	P	36,000	4000	0001	S	F	2	7	1100	500		4000	W

(continued overleaf)

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

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.

Section 2: Certificate

I certify that the service and salary details provided is a true and accurate record of payments made in respect of pensionable employment. I certify that where the applicant is in service at the time of this application, consent has been given to retire and no enhancement payment under the compensation regulations has or will be paid.

I certify that the current contract has been terminated and employment will cease on the date stated section 1.12 of this form. I appreciate that the absence of a break in employment of at least one day will invalidate this application.

1. Signature of authorised officer

2. Name of authorised officer (in capital letters)

3. Position

4. Telephone number (inc. STD code and extn.)

5. Date

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6. Name of contact for admin purposes (in capital letters)

7. Telephone number (inc. STD code and extn.)

8. Fax number

9. Email address

10. Full address or address stamp

Please give full address and postcode, or stamp with address

Data Protection Act 1998. 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.**

Please return to us at:

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

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
- You may also monitor the progress of your case in **'Track My Case'** on the website.

How to Complete the Application Form

Notes for the applicant

Part A General

You should use this retirement application form when you are applying to take any benefits from a Teachers' Pensions Scheme arrangement before you have reached Normal Pension Age, other than Phased, Premature or Additional Service after retirement benefits. There are alternative forms for Phased, Premature and Additional Service after Retirement benefits.

You should NOT use this form if:

- You are applying to take benefits only from arrangements where you have reached Normal Pension Age
- You want to postpone taking benefits from any arrangement where you have not yet reached Normal Pension Age.

You can find more information about your Normal Pension Age at www.teacherspensions.co.uk/npa

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.

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.

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 for **My Pension Online** as this is a secure area for communication.

Last date of pensionable teaching employment: This is the last day that you are paid up to. This may be different to the last day you work.

(continued overleaf)

How to Complete the Application Form *(continued)*

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.

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 3: Survivor details

Please complete all questions that apply.

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 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 all your Teachers' Pensions, 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 changes at www.hmrc.gov.uk.

(continued overleaf)

How to Complete the Application Form *(continued)*

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 the form. This date will only apply to those benefits claimed before reaching Normal Pension Age.

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 section has not been completed the application will be rejected.

Part A section 8: Witness Statement

The Witness Statement only needs to be completed if you have been out of teaching for over 1 year and an employer is not completing Part B.

The signature and details provided must be those of the person who is acting as the witness, the witness must not be a relative of the applicant.

Notes for the Employer

Part B: General:

Sections 1 and 2 must be completed.

Part B: section 1: Employment details

Members' final day of paid employment: It is not the last day the member worked but the last day that the member will be paid up to and end pensionable employment.

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

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.

Part B: section 2: Certificate

Once all the 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 the Employer before you return the application to Teachers' Pensions.

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 added the official stamp or full address to the certification?

(continued overleaf)

How to Complete the Application Form *(continued)*

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?
3. Have you considered all AVC's and non Teachers' Pension Scheme savings as well as all your Teachers' Pensions savings in your assessment for the Lifetime Allowance question 2 (section 5)?
4. Have you signed and dated the application?
5. Where you have been in teaching employment in the past year
 - a. Have you asked your Employer to Complete Part B and return it to Teachers' Pensions?
 - b. Where you have had multiple Employers, have you asked each Employer to complete a Part B?
6. Where you have not been in teaching employment in the past year, has a witness completed the Witness Statement?

Archived

Data Protection Act 1998. 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.**

Please return to us at:

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11b Lingfield Point,
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