

TR No:

| Date of Retirement | | |
|----------------------|----------------------|----------------------|
| Date | Month | Year |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

| For Teachers' Pensions Branch Use | |
|-----------------------------------|----------------------|
| Initials & Date | |
| Screen 10 notes | <input type="text"/> |
| AO check | <input type="text"/> |

APPLICATION FOR RETIREMENT BENEFITS

| TYPE OF RETIREMENT (PLEASE TICK) | | | |
|----------------------------------|------------------------------------|-------------------------------------|--|
| AGE <input type="checkbox"/> | PREMATURE <input type="checkbox"/> | ILL-HEALTH <input type="checkbox"/> | ACTUARIALLY REDUCED <input type="checkbox"/> |

NOTE: This form should be given to the applicant at least **4 MONTHS** before the proposed date of retirement.

To be completed by the applicant

- You must complete Parts 1-15 of this form and send it to your employer who should complete the remaining parts or, where appropriate, should arrange for the remaining parts to be completed by your employing authority.
- If you have any difficulty completing this form you should contact your employer or Teachers' Pensions Branch.
- Please complete in **black ink** using **CAPITAL** letters.
- This form should be sent directly to Teachers' Pensions Branch **ONLY** if you are no longer in employment within the education system.
- Please forward your original birth certificate to Teachers' Pensions Branch with this form.

| PART 1 – PERSONAL DETAILS | |
|--|---|
| 1. Surname <input type="text"/> | 2. Forename(s) (in full) <input type="text"/> |
| 3. Maiden Name (if applicable) <input type="text"/> | 4. Date of Birth <input type="text"/> |
| 5. Title (tick correct box) Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> If other please indicate <input type="text"/> | 6. National Insurance Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 7. Your Present Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Post Code <input type="text"/> | 8. Name and Address of Employer* <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Post Code <input type="text"/> |
| 9. Your Home Tel No. <input type="text"/> | 10. Employer's Contact Name and Telephone No Name: <input type="text"/> |
| 11. Your Mobile No. <input type="text"/> | Tel No: <input type="text"/> |
| 12. Your E-Mail Address (Optional) <input type="text"/> | |

***If you are in a teaching post the employer is the school in which you teach.**

PART 2 – STATUS

11. Status? (tick the appropriate box)

Married Single Widowed Divorced Judicially Separated

Civil Partner Partnership Dissolved/Revoked

If you are single and still in pensionable service, you may wish to nominate a financially dependent close relative to receive benefits in the event of your death. This must be completed while you are still in service.

12. If you are married or have registered a civil partnership, please state -

Date of your marriage/civil partnership

Name of spouse/partner

Date of birth of spouse/partner

If you are single, widowed, divorced, separated or dissolved from a civil partnership please state the name and address of your next-of-kin.

Name

Address

 Post Code

13. If you are divorced or your partnership has dissolved, has an order been made by a court against part of your pension and/or lump sum?

Yes No

If yes, is this order for earmarking or pension sharing

14. If you are retiring under the premature retirement arrangements and will be under 55 at the date of retirement and you have dependent children please complete this box and forward birth certificates for each dependent child.
*Please note this question is only relevant to those members who were in service prior to 1 April 2007 with normal pension age (NPA) of 60.

| Child's Name | Date of Birth |
|--------------|---------------|
| | |
| | |
| | |
| | |
| | |

PART 3 – ADDITIONAL VOLUNTARY CONTRIBUTIONS (AVCs)

These are: -

- (a) Additional Voluntary Contributions with the Prudential
- (b) Free Standing Additional Voluntary Contributions with companies other than the Prudential.

15. Are you contributing towards an AVC or a FSAVC scheme?

If Yes complete the details below and you should notify the company that you are taking receipt of your benefits from the Northern Ireland Teachers' Pensions Scheme.

If No go to Part 4.

Name of AVC or FSAVC Provider

Address of AVC or FSAVC Provider

 Post Code

Policy Number

PART 4 – CONTINUING EMPLOYMENT OR RE-EMPLOYMENT IN THE EDUCATION SERVICE

(including the Education service of GB, the Isle of Man or the Channel Islands)

If you are continuing to work in an employment in respect of which you have been contributing to the scheme, retirement benefits will not be paid until you retire.

16. Do you intend to continue in your present employment (in the education service) after you retire or do you intend to take up other employment in the education service after you retire?

If No go to Part 5.

If Yes answer questions 16, 17 and 18 below.

17. Please give details of the employment, which you intend to continue.

(a) Name of Employer

(c) Address of Employer

 Post Code

(c) Nature of duties

(d) Working pattern

PART 4 – CONTINUING EMPLOYMENT OR RE-EMPLOYMENT IN THE EDUCATION SERVICE
(including the Education service of GB, the Isle of Man or the Channel Islands)

18. What change will there be in the employment after retirement?

| |
|--|
| |
| |
| |
| |

19. If you intend returning to employment after retirement:-

(a) will it be to the same employer? Yes No

(b) has there been an understanding that you will be re-employed by your current employer as part of a Premature Retirement arrangement?

WARNING: It is the policy of the Department that retired teachers, and especially prematurely retired teachers, be re-employed only in the most exceptional circumstances.

PART 5 – MEMBERS WITH PAST ADDED YEARS / WITHDRAWN CONTRIBUTIONS

20. Are you currently purchasing Past Added Years?

Yes No

If, yes is it your intention to:

Accept the 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' Pensions Branch or

By means of a deduction from your pension lump sum

21. Do you wish to repay your teachers pensions contributions withdrawn before 1 June 1973.

Yes No

If yes please complete form 'Reinstating Previously Withdrawn Contributions' which you can download from the DE website or obtain directly from Teachers' Pensions Branch.

PART 7 – TRANSFER OF SERVICE

Do you have pensionable service in another Teachers' Scheme of the United Kingdom, Isle of Man or Channel Islands? If No go to part 8

Yes No

If **"YES"**, do you wish to have it transferred into the Northern Ireland Teachers' Superannuation Scheme?

Yes No

Details of employment:

From (Dates):

Name of Scheme:

Reference Number, if any:

Address of Scheme:

PART 8 – OTHER PENSION ENTITLEMENT

Do you have pension rights in –

another occupational pension scheme?

Yes

No

a private pension scheme?

Yes

No

If Yes to either question please provide details on separate sheet.

PART 9 – MEMBERS WITH ADDITIONAL PENSION

Have you purchased Additional Pension for personal benefits or personal and adult dependant benefits:

Yes No

If yes, Which benefit did you purchase? Personal or Personal & Dependant

PART 10 – COMMUTATION TO LUMP SUM

Do you wish to commute part of your pension to a lump sum? Yes No

(NB: An election to commute part of your pension to a lump sum is irrevocable after benefits are put into payment)

If yes, please indicate from which pension(s) you wish to commute and how much:

| | <input type="checkbox"/> | Max Allowed | Or | Specific Amount |
|---------------------------|--------------------------|--------------------------|-----------|-----------------|
| Normal Retirement Pension | <input type="checkbox"/> | <input type="checkbox"/> | | £ _____ |
| Additional Pension | <input type="checkbox"/> | <input type="checkbox"/> | | £ _____ |

PART 11 - LIFETIME ALLOWANCE

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

Yes No

PART 12 – RECYCLING OF PENSION COMMENCEMENT LUMP SUM

If you are intending to use some or all of your lump sum to fund additional pensions savings with any other pension providers, special tax rules apply. This is known as “recycling”. If you are in breach of the recycling rules, you will have to pay an unauthorised payment tax charge of 40% of the retirement lump sum.

Please tick the relevant box:

I confirm that I **do not** intend to use any part of my lump sum to make contributions to the NITPS or any other pension arrangement. I will advise the Scheme within 30 days if this changes.

I confirm that I **do** intend to use part or all of my lump sum to make contributions to the NITPS or any other pension arrangement. I will advise the Scheme within 30 days if this changes

Signature..... Date:.....

PART 13 – CHECKLIST FOR APPLICANT

- Have you answered all the questions?
- Have you enclosed your own Birth Certificate and or your dependant children's Birth Cert.?
- Have you checked the Bank Account Number and Sort Code?
- Have you checked the Building Society Roll Number?
- If you are in service, this form must be countersigned by your employer and employing authority.

PART 14 – DECLARATION

1. I apply for the superannuation benefits due to me from the Northern Ireland Teachers' Pensions Scheme.
2. I have ceased all pensionable teaching employment in Northern Ireland with effect from the date shown in Part 16 E.
3. I will advise Teachers' Pensions Branch of any changes in my circumstances that may affect my entitlement.
4. I undertake to advise Teachers' Pensions Branch of any education related employment taken up after retirement.
5. I agree to inform Teachers Pensions Branch if I begin employment in teaching within the UK at any time during my retirement. I understand my pension may be subject to abatement if I take up any education related employment.
6. I understand that any overpayment of superannuation benefits, regardless of how it arises, shall be repayable.
7. 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.
8. All the information provided on this form is, to the best of my knowledge, true and complete.

Signature:

Date:

NATIONAL FRAUD INITIATIVE – Pension/Payroll Data

The Department of Education is under a duty to protect the Public funds that it administers and to this end may use the information held with your Payroll record/Pension benefits for the prevention and detection of fraud.

It may also share this information with other bodies administering Public funds solely for these purposes.

PART 15 – ATTESTATION

This section should be completed when 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

Date

Name of witness who must not be related
(in block capitals)

Address

Telephone Number

To be completed by the Employer

PART 16 – RETIREMENT DETAILS

A. Name of Employee

B. Teacher's Reference Number

C. National Insurance Number

D. Date of Birth

E. Proposed last date of Employment
(date to which paid)

- F. Type of Retirement
1. AGE
 2. REDUNDANCY
 3. EFFICIENT DISCHARGE
 4. ILL - HEALTH
 5. ACTUARIALLY REDUCED

Put appropriate number in box

G. Additional service awarded Years Days
(Redundancy and Efficient Discharge only)

Compensation must not exceed the limits set out in the Departmental Circular 1999/30 and Circular 2006/23

PART 18 – CERTIFICATES RELATING TO PREMATURE RETIREMENT

A. Premature Retirement Because of Redundancy

I certify that the post of _____ presently filled by _____ will cease to exist from _____ and, as a result, this employee will cease to be employed by reason of redundancy with effect from _____. He/She* will not be re-employed by this School/Organisation.

B. Premature Retirement in the Interests of the Efficient Discharge of the Employer’s Function

I certify that _____ is being prematurely retired in the interests of the efficient discharge of the employer’s function. He/She* will not be re-employed by this School/Organisation.

*(*Delete as appropriate)*

PART 19 – INFIRMITY RETIREMENT CERTIFICATE

I certify that the employment of _____ is being terminated because he/she* no longer satisfies the health eligibility requirements for the post. He/She* was found not capable on _____ and the contractual notice of _____ was given on _____. Consequently the employment terminates/terminated* on _____.

*(*Delete as appropriate)*

PART 20 – EMPLOYER’S CERTIFICATE

I certify that, to the best of my knowledge, all the information given in this form is true and complete.

The employment will terminate/be terminated* on _____.

- * He/She* has **not** been prohibited from teaching because of misconduct.
- * Restrictions have **not** been imposed on his/her* teaching activities because of misconduct.
- * He/She* is **not** under investigation which might lead to his/her* being prohibited from teaching or which might lead to restrictions being placed on his/her* teaching activities.

Signature:

Date:

Position:

on behalf of the Board of Governors/Governing Body*

*(*Delete if not applicable)*

NOTE: Where the employer is not the Employing Authority, this form should be sent to the Employing Authority for certification.

PART 21 – CERTIFICATE OF THE EMPLOYING AUTHORITY

(to be completed where the employer is not also the Employing Authority)

I note the retirement of this employee.

The Employing Authority has consented to the premature retirement and to the terms agreed by the employer and the employee.*

To the best of my knowledge all the information provided on this form is true and complete.

Signed:

Dated:

Position:

Employing Authority Stamp

Name of Employing Authority:

When completed and countersigned this form should be sent to: Teachers' Pensions Branch
Waterside House
75 Duke Street
LONDONDERRY
BT47 6FP

at least **3 months** before the intended date of retirement.

Telephone: (028) 7131 9000

Fax: (028) 7131 9190

****Delete where not applicable***

NOTES FOR GUIDANCE FOR COMPLETING FORM TP4

1. Age retirement benefits are payable at the following normal pension ages or the day after cessation of all pensionable employment (which ever is later). If you were in pensionable service prior to 1 April 2007, your Normal Pension Age (NPA) is 60. If you entered pensionable service for the first time on or after 1 April 2007, your NPA is 65. If you return to pensionable service after a break of more than 5 years, your NPA will still be 60 in respect of your earlier service, but will be 65 for your future service.
2. Premature retirement benefits may be payable if you are aged 50 or over, you were a member prior to 1 April 2007 and your employer agrees that you may be awarded premature retirement benefits. If you joined the scheme on or after 1 April 2007 the minimum age is 55. Your employer must certify that your teaching employment has come to an end because of redundancy or in the interest of efficient discharge of the employer's function.
3. Premature retirement benefits are not payable if you are currently applying for or are in receipt of ill-health benefits.
4. For members who are in multiple employments all employments must cease before benefits can be paid.
5. Entitlement to retirement benefits is dependent upon the age of the member. As part of the application process, Teachers' Pensions Branch must verify that a member's age is correct as given on the application form therefore when returning your form to the Branch you should enclose your birth certificate (this will be copied in the Branch and the original will be returned to you recorded delivery).
6. To qualify for retirement benefits under the Teachers' Pensions Regulations you will need 2 years pensionable employment completed after 6 April 1988 or 5 years pensionable employment at any time.
7. If you were a member of the scheme before 1 April 2007 the method of calculating benefits, which will consist of an annual pension and a lump sum based on reckonable service and average salary, is as follows:

$$\text{Pension} = \frac{\text{Service} \times \text{Average Salary}}{80}$$

The lump sum is 3 times the pension.

If you become a member of the scheme on or after 1 April 2007 your benefits will consist of an annual pension based on reckonable service and average salary. It will be:

$$\text{Pension} = \frac{\text{Service} \times \text{Average Salary}}{60}$$

Under the Pensions (Increase) Acts pensions are increased automatically in April each year, to maintain the link with movements in the cost of living.
8. If you were a member of the scheme before 1 April 2007 you can convert, 'commute', part of your pension to receive a lump sum up to 25% of your fund value. The formula for calculating the maximum amount of lump sum that can be paid is as follows:

$$\frac{(\text{Pension} \times 20) + (\text{lump sum} \times 20/12)}{4.667^* \text{ to be confirmed}}$$

If you joined the scheme on or after 1 April 2007 the formula for calculating the maximum amount of lump sum benefits that can be paid is as follows:

$$\frac{\text{Pension} \times 20}{4.667^* \text{ to be confirmed}}$$

The resulting figure represents 25% of the fund value and is the maximum lump sum you may take. To determine the additional lump sum you may have you must deduct your actual lump sum from this figure. For each £1 of pension commuted there will be £12 of lump sum paid.
9. If you are intending to use 30% or more to increase your pension benefits, this could result in HMRC subjecting the whole of your lump sum to an unauthorized payment tax charge of 40% and a further 15% surcharge if the value of unauthorized 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 24.

10. The average salary is the salary used to calculate your benefits when you retire. The way it is calculated depends on when you retire.

If you left service before 1 April 2007 it is the highest amount of full salary for any consecutive 365 days of reckonable service, whether continuous or not, during the last 3 years of reckonable service.

If you were in service before 1 April 2007 and retire before 31 March 2009 the best of the following calculations will be used:

- the highest amount of full salary for any consecutive 365 days of reckonable service, whether continuous or not, during the last 3 years of reckonable service; or
- the salaries for the last 10 calendar years are increased using the Retail Price Index (RPI). The average of the best consecutive 3 years' re-valued salaries in those 10 calendar years is used; or
- the pensionable salary received in the last 12 months before the date of retirement.

If you retire after 31 March 2009 the better of the following calculations will be used;

- the salaries for the last 10 calendar years are increased to current day value using the RPI. The average of the best consecutive 3 years re-valued salaries in those 10 years is used; or
- the pensionable salary received in the last 12 months before the date of retirement.

10. 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 pensionable employment before retirement and your last year's salary is used as the average salary. 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. NB: An election to commute part of your pension to a lump sum is irrevocable after benefits are put into payment.

12. A maximum of 45 years of reckonable service is allowed in the calculation of pension and lump sum. Reckonable service includes all full-time pensionable service, any part time service that has been covered by an election, any additional service bought in under the PAY and CAY arrangements and any transferred-in service.

13. If you have teaching service in England or Scotland it may be possible to transfer this into the Teacher's Pensions Scheme, to be included in the calculation of your pension benefits.

14. If you are already paying for past added years or additional family benefits (and payments will not be completed by retirement) you will be given the option of accepting the service credit based on the payments made or paying the remaining contributions. Any other outstanding contributions at retirement may be deducted from your lump sum.

15. 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 will be confirmed before a nominated partner's pension is paid.

16. 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.

17. A potential spouse's, civil partner's or nominated partner's pension is $1/160^{\text{th}}$ of the member's average salary for each year of family benefit service. The basis of the calculation is as follows:

$$\frac{\text{Family benefits Service} \times \text{Average Salary}}{160}$$

Pensions increase is applied at the same rate as the member's pension.

18. An amount equal to one half of the adult dependant's pension is payable for one

child. Two or more children will receive an amount equal to the adult's pension, which will be divided equally among them.

19. Where a member dies after payment of retirement benefits a supplementary death grant (SDG) may be payable. Further information can be obtained by contacting Teachers' Pensions Branch directly.

20. Modification is a reduction of £1.70 for each year of service prior to 31 March 1980 because of National Insurance provisions. This modified pension rate comes into effect when the state pension becomes payable.

21. 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.

22. 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 the following levels for the coming tax years:

| | |
|-----------|------------|
| 2006/2007 | £1,500,000 |
| 2007/2008 | £1,600,000 |
| 2008/2009 | £1,650,000 |
| 2009/2010 | £1,750,000 |
| 2010/2011 | £1,800,000 |

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 in to payment is less than £50,000 per annum, please tick 'No' box. If your benefits in payment and about to come into payment on the same date as your teacher's pension exceed £50,000 per annum, please tick the 'Yes' box.

If a LTA charge is due, the Teachers' Pensions Branch will account for this by reducing your benefits.

23. For further information about the Teachers' Pensions Scheme you can visit the website, www.deni.gov.uk

24. 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 claim.

25. Data Protection Act 1998 – The Department for Education will use any information you provide in connection with the Northern Ireland 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 of Education may use information it holds to prevent and detect fraud. The Department may also share such information, for the same purpose, with other organizations that handle public funds.

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

Contact us at:

**Teachers' Pensions Branch
Waterside House
75 Duke Street
Londonderry
BT47 6FP**

**Telephone: (028) 71319000
Fax: (028) 71319190
Web: www.deni.gov.uk
<http://www.deni.gov.uk/>**