

# Deferred Benefits Claim Form - (AW8P)

Before completing this form please read the Retirement Booklet and the guidance notes at the back of this form

## Part 1 - Scheme Reference Number

Please enter your NHS Pension Scheme reference number

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## Part 2 - About Yourself

**2.1 About yourself.** Please write in CAPITAL LETTERS using BLACK INK

Title (e.g. Mr, Mrs, Miss, Dr)

Surname

Former surname (If applicable)

Other names

National Insurance number

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Date of birth (enclose your birth certificate with this form)

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Contact telephone number

Email address

**2.2 About your status** - Please ensure that all documents supplied are the originals or a certified copy.

Single (not previously married)

Married  Please give date 

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Enclose your marriage certificate and spouse's certified birth certificate

Civil partnership  Please give date 

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Enclose your civil partnership registration certificate and civil partner's certified birth certificate

Widowed/surviving partner  Please give date 

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Enclose your spouse's or civil partner's certified death certificate

Divorced or dissolved civil partnership  Please give date 

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Enclose your decree absolute or certified civil partnership dissolution order

### 2.3 About your spouse / civil partner

Your spouse's or civil partner's surname

Your spouse's or civil partner's date of birth

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Your spouse's or civil partner's other names

Your spouse's or civil partner's NI No.

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**2.4 Have you any dependant children?**

No  Yes  Please give details below

| Surname and other names | Gender (M/F) | Date of Birth |  |   |  |  |   |  |  |  |  |
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Continue on a separate sheet if needed.

**Part 3 - Type of Pension and Retirement Lump Sum**

**3.1 Why are you claiming your deferred benefits?** Please tick the box(es) which applies to you.

|   | 1995 Section             | 2008 Section             |
|---|--------------------------|--------------------------|
| Retirement based on your age  | <input type="checkbox"/> | <input type="checkbox"/> |
| Early payment of deferred pension benefit. Your benefits will be actuarially reduced to take account of this* | <input type="checkbox"/> | <input type="checkbox"/> |
| Early payment of deferred benefits on Ill-health grounds  | <input type="checkbox"/> | <input type="checkbox"/> |
| Commuted early payment of pension benefits based on Ill-health grounds (attach form AW341)                    | <input type="checkbox"/> | <input type="checkbox"/> |

\*Please confirm when early payment of deferred benefit should begin   /   /

**3.2 Which Section of the NHS Pension Scheme are you claiming your benefits from?**

- 1995 Section (please complete Part 3.3)       2008 Section (Please complete Part 3.4)
- 1995 and 2008 Section (Please complete Parts 3.3 and 3.4)       2008 Section Optant (Please complete Part 3.5)

**3.3 1995 Section**

(Only applies if your last day of membership is on or after 1 April 2008, otherwise please go to Part 4.)

Do you want an additional lump sum by giving up part of your pension?      Yes  please continue below      No  go to Part 4

If YES do you want the maximum additional lump sum permitted?      Yes  go to Part 4      No  please continue below

Please specify the additional amount required not more than the maximum amount permitted

Additional lump sum £       (whole pounds only)  
 (This is in addition to your normal lump sum entitlement)

### 3.4 2008 Section

Do you wish to give up part of your pension to receive a lump sum? Yes  please continue below No  go to Part 4

If YES do you want the maximum lump sum permitted? Yes  go to Part 4 No  please continue below

Please specify the additional amount required not more than the maximum amount permitted

Amount of lump sum £  (whole pounds only)

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### 3.5 2008 Section Optants

Do you want an additional lump sum (by giving up part of your pension?) Yes  please continue below No  go to Part 4

**This is in addition to your mandatory lump sum equivalent to your entitlement under the 1995 Section for your membership up to 31/03/2008.**

If YES do you want the maximum additional lump sum permitted? Yes  go to Part 4 No  please continue below

Please specify the additional amount required not more than the maximum amount permitted

Additional lump sum £  (whole pounds only)  
(This is in addition to your normal lump sum entitlement)

## Part 4 - HM Revenue and Customs (HMRC) Information

To comply with HMRC legislation please answer the following questions. It is important that you complete these questions fully and correctly and supply any information asked for. Failure to do so will delay the payment of pension and lump sum and may cause all your benefits to have the Lifetime Allowance Charge (LTAC) applied to them.

**4.1** Have you any pension arrangements, this includes money purchase AVC's, that are separate from your main NHS pension benefits, either in payment or not?

Yes  please continue

No  go to question 4.6

**4.2** Will your annual pension from all your pension arrangements, including the NHS Scheme, be more than £50,000 per year?

Yes  please continue

Don't know  please continue

No  go to question 4.6

**4.3** Excluding your main NHS pension benefits were any of your separate pension benefits in payment **on or after 6 April 2006?**

Yes  please continue

No  go to question 4.4

(i) Please give us the total combined percentage of LTA (to 2 decimal places i.e. 43.21%) used by all your separate pension benefits in payment on or after 6 April 2006.  %

(ii) Date of first Benefit Crystallisation (The date accrued benefits are put into payment from another pension provider after 5 April 2006)  /  /

**4.4** Excluding your main NHS pension benefits were any of your separate pension benefits in payment **before 6 April 2006?**

Yes  please continue

No  go to question 4.5

(i) Gross annual rate (before deduction of income tax) of pension(s) in payment, from your separate pension arrangements (not your main NHS pension) at the earlier of either today's date or a date at 4.3(ii).

£

**4.5** If you are unable to provide us with answers to questions 4.3 and 4.4 we will only be able to process your application if we treat your NHS Pension Scheme benefits as entirely in excess of the LTA. This will mean the Scheme paying 55% of your lump sum and 25% of your pension directly to HMRC, unless you instruct NHS Pensions to defer payment of your benefits until you have gathered the necessary information.

If you would like us to do this, please tick this box.

Alternatively please wait until you know what percentage of the LTA has been used before returning this form. You may need to contact the Scheme Administrator of your other pension arrangements for this.

**4.6.** Do you have any valid certificate of protection (e.g. the Enhanced, Primary or Fixed Protection certificate) from HMRC? If so, you must send a copy of the certificate(s) with this application form, or your benefits may be delayed.

Yes  please give details below

Certificate number

No

## Part 5 - Allocating part of your pension / Insurance Policy Scheme Optant

### 5.1 Do you wish to allocate part of your pension?

(This means giving up part of your pension **now** to provide a pension for someone else when you die, **in addition to** any survivor benefits payable from the scheme)

No

Yes  Read and complete the 'Allocating part of your pension to a named dependant' factsheet, which is available to download from the website at: [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions) and send it to us with this form

### 5.2 Insurance Policy Scheme Optant (i.e. FSSN, FSSU)

Have you ever been a member of an insurance policy based pension scheme?

No

Yes  We will write to you about this membership

#### **Data Protection Act 1998: Fair Processing Notice**

The NHS Business Services Authority - Pensions Division will only use the information that you have provided on this form for as long as is required by law. Your details will then be removed from our files. We will not transfer your Personal Data outside the European Economic Area or disclose it to any third party other than for the purposes of detecting and preventing fraud and errors or as required by law. We may contact you to discuss your application by any of the methods you have entered on this form.

## Part 6 - Employment Details

What was the name of your last NHS employer?

What was your job / title?

What date did you leave?

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Are you working in the NHS\* now? No  Yes

If yes where are you employed?

What date will you be leaving?

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We cannot pay your pension without this information

Do you intend to work in the NHS\* after you get your pension? No  Yes

If yes please provide name and address of your employer

Name

Address

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\*The term NHS employer includes Direction Bodies (see guidance notes).



**Part 7 - Payment details**

**About yourself.** Please write in CAPITAL LETTERS using BLACK INK

Title (e.g. Mr, Mrs, Miss, Dr)

Surname

Former surname (If applicable)

Other names

National Insurance number

Date of birth

Address

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Contact telephone number

Email address

**Bank/Building Society account details:**

Name(s) of account holder (either applicant's own account or a joint account with someone else)

Branch sort code

Account number to be credited

and/or Building Society Roll No.

Type of account

Current account - enter 0  Deposit account - enter 1

If your bank is outside the UK, please indicate which country your pension will be paid to:

Full name and address of your bank or building society in the UK, Channel Isles, Isle of Man or Irish Republic only

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You will need to complete the mandate for the payment to be made to an overseas bank and attach it to this form (see guidance notes).

**Other pensions:**

**Name**

**Reference Number**

If you have any other pensions paid by **Paymaster** please give details, including Paymaster reference number of any other pension

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## Part 8 - Declaration

Please sign and date this in the presence of a witness. The notes below explain who can witness.

### I DECLARE that:

- I have read the Retirement Booklet for members of the NHS Pension Scheme and the application guidance notes attached to this form.
- The information I have given is correct and complete to the best of my knowledge and belief. If I become aware of any change in the information given on the form, or any further new information relevant to the form, after I have sent it I hereby agree to notify NHS Pensions of those changes and any further or new information at the earliest possible opportunity.
- I will notify NHS Pensions if I recycle my NHS Pension Commencement Lump Sum
- I understand that I will have to repay any over payment of pension if necessary.
- If I have Enhanced, Primary or Fixed protection certificate from HMRC I have enclosed a copy of the certificate.
- If I have Fixed Protection I declare I have checked for Benefit Accrual (Note 2 on the Certificate for Fixed Protection refers) and have not had Benefit Accrual up to and including the date of my retirement.
- I understand that, if I have retired from the 1995 Section on normal age grounds, or voluntary early retirement with actuarial reduction, my pension may be suspended if I return to NHS employment (including a Direction Body) within **one calendar month**. Work in the NHS totalling 16 hours or less a week is ignored for this purpose.
- I am entitled to and apply for my retirement benefits from the NHS Pension Scheme.

Applicant's usual signature

Date

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**Please ask your witness to sign and complete the section below.**

**Witness:** The spouse or civil partner of an applicant may **not** witness.

### Persons who may witness -

A person registered in the U.K. as a parliamentary elector may witness in any part of the world.

**Outside of the United Kingdom**, the Declaration may also be witnessed by one of the following persons. They should state their qualification in the witness space below:

- A listed or retired officer of Her Majesty's armed forces.
- A permanent or retired civil servant of any country in the British Commonwealth or in the Irish Republic.
- A member of Her Majesty's diplomatic service.
- An authorised bank official.
- A physician or surgeon registered in the territory where the Declaration is made.
- A minister of religion.
- A master of a merchant ship who is a British subject.
- A Commonwealth or Irish Republic university graduate.
- A magistrate.
- A barrister, solicitor or advocate authorised to practise in the territory where the Declaration is made.
- A Notary Public or other person competent by the law of the territory where the Declaration is made to administer oaths.

**In the Channel Isles:** A Channel Isle elector.

**In the Isle of Man:** An Isle of Man elector.

**I CERTIFY that the above Declaration was signed IN MY PRESENCE by the applicant, whom I believe to be the person named.**

Witness Signature

Please print your full name

Date

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If you are registered in the United Kingdom as a parliamentary elector, please tick this box:

**If you are witnessing outside the United Kingdom** and you are **not** a U.K. parliamentary elector, please write your qualification, from the list above, in this box.

# Deferred Benefits Claim Form (AW8P)

## - Guidance Notes for Applicants

### General

Before you complete the claim form you may need to read or download further information from the website at: [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions).

Please complete and return the Census form which you should have received or downloaded with this form. If you do not have a Census form you can download one from the website at: [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions). Please return this form and the Census form together with the certificates required to NHS Pensions, Hesketh House, 200-220 Broadway, Fleetwood, Lancashire FY7 8LG.

### Part 1 Scheme reference number

Please enter your Scheme reference number. It is an 8 digit number where the first 2 digits correspond to your year of birth eg if you were born in 1950, 50/123456. If you do not know your reference number leave this blank.

### Part 2 About yourself

#### 2.1

Please enter details about yourself including your contact telephone number and email address, if you have one. You must enclose your original birth certificate or an original certified copy of it. If you do not have an original birth certificate you may send your original passport. All documents will be returned to you promptly.

#### 2.2 & 2.3

It is important that you tell us your current status and supply details of your spouse or civil partner, if you have one. This information is used in the event of your death and informs us if there is any survivor's benefits payable if you die before your spouse or civil partner. Having these details will speed up the payment of any survivor's benefits due and will also put less strain on your dependents at that time. You must enclose original or certified copies of any certificate or document asked for. Photocopies are not acceptable. If you have previously nominated a partner by sending us a completed form PN1, please refer to the notes on that form. It is not necessary to repeat details of a nominated partner here.

#### 2.4

A child allowance may be payable on your death. The terms 'child allowance' and 'child' can cover a number of other possible dependants as well as your own children – see below for more information.

Where your **Scheme membership extends to or beyond 1 April 2008** an allowance may be paid if the child is dependent on you, both at retirement and on death, and they are:

- under age 23, or
- aged 23 or over and incapable of earning a living due to permanent physical or mental infirmity which he/she was suffering at the time of your death.

Where your **Scheme membership ended before 1 April 2008** an allowance may be paid if the child is dependent on you, both at retirement and on death, and they are:

- under age 17, or
- aged 17 or over but still in full-time education or training and have been so continuously since the age of 17 until they reach a maximum age of 23, or
- aged 23 or over and incapable of earning a living due to permanent physical or mental infirmity which he/she was suffering at the time of your death.

"Child" can include:

- children of your marriage and illegitimate children;



- children of your civil partner or nominated qualifying partner;
- step children and adopted children;
- a brother, sister, nephew or niece of you, your spouse, civil partner or nominated qualifying partner;
- a grandchild;
- a half brother, half sister, step brother or step sister of you, your spouse, civil partner or nominated qualifying partner;
- children born before and within 12 months of the date you left the Scheme with deferred benefits.

Enter the details of any qualifying children in the boxes.

## Part 3 Type of Pension and Retirement Lump Sum

### 3.1

In this part of the form we ask you to indicate the type of pension you are claiming and the Section of the Scheme you are claiming from by ticking the appropriate box(s). If you are unsure which section of the Scheme you are claiming your benefits from please refer to the decision tree in the Members Guide which can be found on the website at: [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions).

**Retirement based on your age.** You can claim this if you have reached the normal pension age of 60 for members of the 1995 Section or 65 for members of the 2008 Section.

**Early payment of deferred benefits.** Your benefits will be reduced to take account of this. If you have not previously received an estimate of your benefits you can see how much they will be reduced by in the table in the 'Early retirement' section of the Scheme Guide available on the website at: [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions). You will need to supply the date from which you would like your retirement benefits to be paid. The 'date' can be the later of your minimum pension age, the date you first made your enquiry about receiving these benefits or the date you sign this claim form. You must insert a date or your application form will be returned.

**Early payment of deferred benefits on ill-health grounds.** You can claim this if you have been notified that your ill-health retirement application has been accepted.

**Commutated early payment of deferred benefits on ill-health grounds.** Your ill-health retirement benefits can be paid as a one off lump sum if you are terminally ill. Remember to attach a form AW341, which you can get from the Member Forms section of the website at: [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions)

### 3.2

Tick the appropriate box to indicate which Section of the Scheme you are claiming benefits from and follow the instruction to complete the relevant remaining questions in this part.

#### 3.3 1995 Section

If your last day of Scheme membership was before 1 April 2008 you should omit this item and continue to complete the rest of the form.

If your Scheme membership extends up to or beyond 1 April 2008, you have the option to increase your lump sum by converting some of your pension. Where all of your membership counts for a full 3/80ths lump sum, the maximum additional lump sum allowed under HM Revenue and Customs rules is 33/14 times your annual pension (before conversion to additional lump sum). You can claim any amount of additional lump sum up to a total of this maximum. Pension is converted to lump sum at the rate of £12 additional lump sum for every £1 of pension given up. You can find a calculator tool to help you model the amount of additional lump sum you can claim on the website at: [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions). Claiming a bigger lump sum does not affect the level of survivor benefits payable to a partner or dependent child.

You must indicate whether or not you want an additional lump sum by ticking the appropriate box. If you want an additional lump sum select either the maximum lump sum permitted or enter an additional lump sum amount in whole £s and in multiples of £12, which together with your standard lump sum is not greater than the permitted maximum lump sum.

#### 3.4 2008 Section

There is no basic lump sum entitlement but you do have the option of receiving a retirement lump sum by

giving up a part of your pension. The maximum lump sum allowed under HM Revenue and Customs rules is 33/14 times your annual pension. You have to give up some of your pension to get a retirement lump sum. You will receive £12 of retirement lump sum for every £1 of pension you give up.

You must indicate whether or not you want a lump sum by ticking the appropriate box. If you want a lump sum then select either:

- the maximum lump sum permitted; or
- enter a lump sum in whole £s in multiples of £12, which is not greater than the permitted maximum lump sum.

### **3.5 2008 Section Optants**

If you transferred your membership from the 1995 Section to the 2008 Section under the “Choice” exercise then you must take a mandatory lump sum equivalent to the amount you would have received had you remained a member of the 1995 Section, in respect of your membership up to 31 March 2008. The cost of this mandatory lump sum is paid for by a reduction in your pension of £1 for every £12 of lump sum. You also have the option to increase your lump sum up to a maximum permitted amount by converting some more of your pension (see 3.4 above).

You must indicate whether or not you want an additional lump sum by ticking the appropriate box. If you want an additional lump sum then select either:

- the maximum lump sum permitted; or
- enter a lump sum in whole £s in multiples of £12, which together with your mandatory lump sum is not greater than the permitted maximum lump sum.

## **Part 4 HM Revenue and Customs (HMRC) Information**

To comply with HMRC legislation it is important that you complete these questions correctly. Failure to do so may delay the payment of your pension and lump sum.

### **4.1**

You must answer this question. If you do not have any other pension arrangements outside the NHS Pension Scheme, tick ‘No’ and go straight to question 4.6. ‘Any other pension arrangement’ does not include any State pension benefits you are being paid or any pensions that you are being paid as a survivor or dependant.

### **4.2**

If you have answered ‘Yes’ to question 4.1 you must also complete this question by ticking the appropriate box. If you answer ‘Yes’ or ‘Don’t know’, you need to read or download the ‘Limits on tax-free pension benefits factsheet’ from the website at [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions) before completing the next question. If you tick ‘No’ go straight to question 4.6.

### **4.3**

If you answer ‘Yes’ please complete both questions 4.3(i) and 4.3(ii). If you do not know the percentage of the Lifetime Allowance (LTA) used, or the date your benefits crystallised, your other pension provider(s) will be able to confirm these details for you. The date of the Benefit Crystallisation Event (BCE) cannot be before 6 April 2006. This date is important as it could affect the calculation of the LTA you have used. If you answer ‘No’ please continue to question 4.4.

### **4.4**

If you answer ‘Yes’, because please complete question 4.4(i) confirming the total annual pension in payment at the earlier of either the date of the first BCE (see 4.3(i)), or the date you are completing this form. If you answer ‘No’ please go to question 4.5.

### **4.5**

Please tick this box if you cannot provide the percentage figure and BCE date, or the amount of pension in payment for a pension that started before 6 April 2006 and you wish your benefits to be paid before you can confirm this information. Your application will be processed by treating your NHS Scheme benefits as entirely in excess of the standard LTA and applying the LTA Charge of 55% to your lump sum and 25% of

the capital value of your pension (this is the pension payable multiplied by 20). When the details are known please let this office know in writing and the charges will be checked and amended as appropriate. Any over deducted charges will be returned. Please continue to question 4.6.

#### 4.6

If you answer 'Yes' you must enclose a copy of your certificate with this application form and confirm the certificate reference number in the box provided. If you have more than one certificate then please add the reference number(s) to the form and enclose a copy of each protection certificate.

## Part 5 - Allocating part of your pension / Insurance Policy Scheme Optants

### 5.1 Allocating part of your pension

Allocation is giving up a part of your pension to provide a pension for somebody else when you die, for example a member of your family or a close friend (your beneficiary). This means your pension will be reduced at your retirement. If you die before your beneficiary they will then get that part of your pension you have allocated to them for life. You can allocate to anyone you choose as long as they are at least partially dependent on you. If you allocate to your spouse, civil partner or nominated qualifying partner they will get the allocated pension as well as their survivor's pension from the Scheme. Please note that the pension you give up does not count against the standard Lifetime Allowance.

When can you 'allocate'? An application to allocate must be made with this form by completing the form attached to the 'Allocating part of your pension to a named dependant factsheet' available on the website at: [www.nhsbsa.nhs.uk/Pensions](http://www.nhsbsa.nhs.uk/Pensions). The form must be attached to this application form and once your benefits have been put into payment an application to allocate cannot be accepted.

### 5.2 Insurance Policy Scheme Optants

There are special provisions for the payment of pension increases for member who were, at some time, members of certain insurance policy based schemes. These include:

- The Federated Superannuation Scheme for Nurses and Hospital Officers, and
- The Federated Superannuation System for Universities, now Universities Superannuation Scheme (USS).

If you think this applies to you, you should tell us on this application form unless you have already surrendered your insurance policies and transferred their value into the NHS Scheme.

## Part 6 Employment Details

If you are claiming benefits from the 1995 Section you normally have to have stopped working in the NHS for at least 24 hours before you can become entitled to receive them. Your pension may be suspended if you return to NHS employment within one month. Work in the NHS totaling 16 hours or less a week is ignored for this purpose. An exception is where you have a deferred pension under the 1995 Section and current membership under the 2008 Section of the Scheme. In this case it is not necessary to have stopped working in the NHS for at least 24 hours before becoming entitled to receive your deferred 1995 Section benefits.

In this part of the form we ask for details of your previous/current NHS employer. We also ask for future employer details if you intend to work (or continue to work) in the NHS after you get your pension in case it is subject to suspension or abatement.

The term 'NHS employer' means employment with an employing authority, PCT, LHB, APMS Contractor etc and includes some non-NHS organisations through which you may be eligible to become a member of the NHS Pension Scheme because they have Direction Body status.

## Part 7 – Payment details

Please enter the details of Bank or Building Society where you would like your benefits to be paid. Your benefits will only be paid into a bank or building society account, as this is the safest method of payment. Complete this section fully to ensure Xafinity paymaster can arrange payment of your benefits.

If your bank account is outside the UK, payments can be made direct, providing it is one of the countries listed in the 'Retirement Booklet' and it is capable of receiving secure electronic payments of funds. You will need to complete the mandate for the payment to be made to an overseas bank and attached it to this claim form. This is available from the website at: [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions).

## Part 8 Declaration

You must read the declaration before you sign and date the application form in front of a witness and ask them to certify this by completing their details and also signing the form.

You must read the Retirement Booklet and any associated factsheets if you are unclear on any of the points in this section.

Information on the recycling of Pension Commencement Lump Sum is available in the 'Limits on tax-free pension' factsheet available from the website at: [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions).