

Application for Preserved Retirement Benefits

To be completed by the applicant:

Please read "A Guide for Pensioners and their Dependants" and the guidance notes at the back of this form before completing. A copy of this guide can be found on our website www.hscpensions.hscni.net. Alternatively you can contact us to request a copy.

- You **MUST** complete parts 1 – 9 of this form and **return with a copy of your birth certificate**
- If you have difficulty completing this form, please contact HSC Pension Service
- Please complete in **black ink** using CAPITAL LETTERS

Please indicate your proposed date of retirement

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

Part 1 – About yourself

1.1 About yourself.

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

Surname

Former surname (if applicable)

Other names

National Insurance Number

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

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

| | | | | | | | | | | | | | | | | | | | |
|--|--|---|--|--|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | / | | | / | | | | | | | | | | | | | | |
|--|--|---|--|--|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Address

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|-----------|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | Post code | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |

Contact telephone number

Personal e-mail address

Part 3 – Allocation of Pension

3.1 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)

Yes No

'A guide for pensioners and their dependants' gives advice about allocating part of your pension. If you wish to allocate, please complete form AW6/11A from the guide.

Part 4 – Additional Voluntary Contributions

4.1 Have you ever, or are you contributing towards any MPAVC/FS AVC plan(s)?

These are:

MPAVC's – Money Purchase Additional Voluntary Contributions

FSAVC's – Free Standing Additional Voluntary Contributions

Yes No (if yes, please complete 4.2 below, if no, please continue to part 5)

4.2 AVC Provider details

Name of AVC provider

Address of AVC provider

Post code

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

Policy reference number

Part 5 – 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.

5.1 Have you any retirement arrangements outside the HSC Pension Scheme, whether in payment or not. This includes money purchase AVC's but excludes the State Retirement Pension?

Yes (please continue) No (go to question 5.6)

5.2 Will your annual pension from all your pension arrangements, including the HSC Pension Scheme, equate to more than £60,000 per year?

Yes Do not know (please continue) No (go to question 5.6)

5.3 Have you taken any pension benefits on or after 6 April 2006?

Yes No

(i) Total aggregated percentage of LTA used: %

(ii) Date of first benefit crystallisation event: / /

5.4 Have you taken any pension benefits **before 6 April 2006**?

Yes No

(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 today's date or at date entered 5.3 (ii)

£ .

5.5 If you are in receipt of any other benefits and you are unable to provide us with the answers to questions 5.3 and 5.4 we will only be able to process your application if we treat your HSC Pension Scheme benefits as entirely in excess of the LTA. This will mean the Scheme pays 55% of your lump sum and 25% of your pension directly to HMRC, unless you instruct HSC Pension Service 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.

5.6 Do you have any valid HMRC LTA protection that either enhance your LTA or provide you with enhanced or fixed protection?

Yes (please provide a copy of your certificate) No

Certificate reference number

Part 6 – Employment details

Are you working in the HSC* now?

No please continue at 6.1

Yes please go to 6.2

6.1 What was the name of your last HSC employer?

What date did you leave?

| | | | | | | | | | |
|--|--|---|--|--|---|--|--|--|--|
| | | / | | | / | | | | |
|--|--|---|--|--|---|--|--|--|--|

6.2 If yes, where are you employed?

What was your job/title?

What date will your last day of work be?

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

We cannot pay your pension without this information

Please provide name and address of your employer

Name

Address

| | | | | | | | | | |
|-----------|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
| Post code | | | | | | | | | |

6.3 Do you intend to work in the HSC* after you claim your pension?

No

What date will you be returning to work?

| | | | | | | | | | |
|--|--|---|--|--|---|--|--|--|--|
| | | / | | | / | | | | |
|--|--|---|--|--|---|--|--|--|--|

* The term HSC employer also includes Directional bodies and Independent providers (see guidance notes)

Part 7 – Type of pension and retirement lump sum

7.1 Why are you claiming your deferred benefits and from which Section or Scheme? *(Please tick)*

| | 1995 Section (please complete part 7.2) | 2008 Section (please complete part 7.3) | 2015 Scheme (please complete part 7.4) |
|---|---|---|--|
| Retirement based on your age | | | |
| Early payment of deferred pension benefit. Your benefits will be reduced to take account of this* | | | |
| Early payment of deferred benefits on ill health grounds | | | |
| Commuted early payment of pension benefits based on ill health grounds | | | |

*Please confirm when early payment of deferred benefit should begin

| | | | | | | | | |
|--|--|---|--|---|--|--|--|--|
| | | / | | / | | | | |
|--|--|---|--|---|--|--|--|--|

Where the capital value of all your pension benefits is more than £6,000, but less than £30,000 (between approximately £260 and £1,300 in the 1995 section and between approximately £300 and £1,500 per year in the 2008 Section and 2015 Scheme) you may be able to take all your benefits as a one off payment. See our website for further information (searching for 'Trivial Commutation').

7.2 1995 Section – only complete this section if you have 1995 Section membership on or after 1st April 2008

Do you want an additional lump sum by giving up part of your pension? Yes No

If **YES** do you want (select one option):

A. The maximum additional lump sum by giving up part of your pension? Yes

B. An additional amount less than the maximum amount permitted, of: £

(Enter the amount in whole pounds only. This is in addition to your normal lump sum entitlement)

7.3 2008 Section

Do you want to give up part of your pension to receive a lump sum? Yes No

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 you opted to move from the 1995 Section to the 2008 Section

If **YES** do you want (select one option):

A. The maximum lump sum by giving up part of your pension? Yes

B. An amount less than the maximum amount permitted, of: £

(Enter the amount in whole pounds only)

7.4 2015 Scheme

Do you want to give up part of your pension to receive a lump sum?

Yes No

If **YES** do you want (select one option):

A. The maximum lump sum by giving up part of your pension?

Yes

B. An amount less than the maximum amount permitted, of:
(Enter the amount in whole pounds only)

£

Part 8 – Payment Details

8.1 Bank/Building Society account details

Name(s) of account holder

Full name and address of your Bank/Building Soc.

| | | | | | | | | | | |
|-----------|--|--|--|--|--|--|--|----------------------|----------------------|----------------------|
| | | | | | | | | | | |
| Post code | | | | | | | | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Branch Sort Code

| | | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

Account 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"/> |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

and/or Building Society Roll no.

| | | | | | | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <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"/> |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

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

You will need to complete a TAPS mandate form for benefit payments to be made to an overseas bank account and attach it to this application. Please contact HSC Pension Service directly to retrieve relevant form.

HSC Pension Service Retirement benefits claim form (AW6p)

- guidance notes for applicants

Part 1 – About yourself

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.

Part 2 – About your status

2.1 – About your status

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 are 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 original certified copies of any certificates or document asked for. Photocopies are not acceptable. If you have previously nominated a partner by sending us a completed partner nomination form (PN1), please refer to the notes on that form. It is not necessary to repeat details of a nominated partner here.

2.2 – Dependent Children

A children's pension may be payable on your death. The terms 'children's pension' 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 beyond 31 March 2008** a pension may be paid if the child is dependent on you, both at retirement and on your death, and they are:

- under age 23, or
- aged 23 or over and incapable of earning a living due to a permanent physical or mental impairment from which that child was suffering at the time of your death. Where your **Scheme membership ended before 1 April 2008** a pension may be paid if the child is dependent on you, both at retirement and on your 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 a permanent physical or mental impairment from which that child 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 – Allocation of Pension

3.1 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. An election to allocate may not be withdrawn, amended or revoked once your pension benefits have been put into payment, even if the beneficiary dies before you.

When can you allocate? An application to allocate must be made with this form by completing the allocation of pension form (AW6/11A) which is included as part of the 'Guide for Pensioners and their dependants' pack available on our website at: www.hscpensions.hscni.net. 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.

Part 4 – Additional Voluntary Contributions

Additional Voluntary Contributions form part of your overall Lifetime Allowance total. In order for HSC Pension Service to notify your AVC provider of the Lifetime Allowance accrual from our scheme, we require as much information requested on this form.

Part 5 – 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.

5.1

You must answer this question. If you do not have any other pension arrangements outside the HSC Pension Scheme, tick 'no' and go straight to question 5.6. '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.

5.2

If you have answered 'yes' to question 5.1 you must also complete this question by ticking the appropriate box. If you answer 'Yes' or 'Do not know', you need to read the Tax information section of our website. If you tick 'No' go straight to question 5.6.

5.3

If you answer 'Yes' please complete both questions 5.3 (i) and 5.3 (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 5.4

5.4

If you answer 'Yes', please complete question 5.4(i) confirming the total annual pension in payment at the earlier of either the date of the first BCE (see 9.3(i)), or the date you are completing this form. If you answer 'No' please go to question 5.5.

5.5

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 HSC 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 HSC Pension Service know in writing and the charges will be checked and amended as appropriate. Any over deducted charges will be returned. Please continue to question 5.6.

5.6

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 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, under the 1995 Section, may be suspended if you return to HSC employment (including a Direction Body/Independent Provider) within one calendar month. Work in the HSC totalling 16 hours or less a week is ignored for this purpose. Exceptions are where you have deferred

pension under the 1995 Section and current membership under the 2008 Section or 2015 Scheme or, you are drawing down some of your 2008/2015 benefits. In these cases it is not necessary to have stopped working in the HSC for at least 24 hours before becoming entitled to receive your deferred 1995 Section benefits.

Part 7 – Type of pension and retirement lump sum

7.1

In this part of the form we ask you to indicate the type of pension you are claiming and the Section or Scheme you are claiming from by ticking the appropriate box(s). Tick all the boxes that apply and follow the instructions to complete the relevant remaining questions in this part. If you are unsure which Section of the Scheme you are claiming your benefits from please contact our department directly on 028 71 319111.

Retirement based on your age: You can claim this if you have reached the normal pension age 60 for members of the 1995 Section, (age 55 if you were a member of the special classes and made redundant before age 50), 65 for members of the 2008 Section or your State Pension Age or age 65, if later, for members of the 2015 Scheme.

Early payment of deferred benefits: Your benefits will be reduced to take account of this. 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 consideration 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 AW34/a, which is enclosed within this application. **Separate applications will be required when considering your entitlement to ill health benefits if you have membership in more than one Scheme. This may include membership of the 1995 Section, 2008 Section and 2015 Scheme.**

7.2 1995 Section

If your Scheme membership extends beyond 31 March 2008, you have the option to increase your lump sum by converting some of your pension. 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 our website at: www.hscpensions.hscni.net. Claiming a bigger lump sum does not affect the level of adult dependant's pension or children's pension payable. 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:

- A. the maximum lump sum, which may incur a tax charge; or
- B. enter an additional lump sum in whole £s in multiples of £12, which together with your standard lump sum is less than the permitted maximum lump sum.

7.3 2008 Section

Unless you opted to move your membership from the 1995 Section to the 2008 Section under the "Choice" exercises, there is no basic lump sum entitlement. However, you do have the option of receiving a retirement lump sum by giving up part of your pension. You have to give up some of your pension to pay for the mandatory lump sum if you transferred membership under "Choice" and for any other lump sum. You will receive £12 of lump sum for every £1 of pension given up. You can find a calculator tool to help you model the amount of lump sum (or additional lump sum) you can claim on the website at: www.hscpensions.hscni.net. Claiming a lump sum (or bigger lump sum) does not affect the level of adult dependent's pension or children's pension payable. You must indicate whether or not you want a lump sum (other than the mandatory lump sum, if applicable) by ticking the appropriate box. If you want a lump sum (or additional lump sum) then select either:

- A. the maximum lump sum, which may incur a tax charge; or
- B. enter a lump sum in whole £s in multiples of £12, which together with any 'mandatory lump sum' (if applicable), is less than the permitted maximum lump sum.

7.4 2015 Scheme

There is no basic lump sum entitlement but you do have the option of receiving a retirement lump sum by giving up part of your pension. You will receive £12 of lump sum for every £1 of pension given up. You can find a calculator tool to help you model the amount of lump sum you can claim on the website at: www.hscpensions.hscni.net. Claiming a lump sum does not affect the level of adult dependent's pension or children's pension payable. 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:

- A. the maximum lump sum, which may incur a tax charge; or

- B. enter a lump sum in whole £s in multiples of £12 which, is less than the permitted maximum lump sum.

Part 8 – Payment details

Please enter the details of the 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 HSC Pension Service 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 Guide 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 by contacting HSC Pension Service directly on 028 71 319111 (option 1).

Part 9 – 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 Guide and any associated factsheets if you are unclear on any of the points in this section.

Please return this form to:

**HSC Pension Service
Waterside House
75 Duke St
L,Derry
BT47 6FP**

Or email to: hscpensions@hscni.net

SMS Text Messaging Service

*HSC Pension Service has now implemented a NEW Text Messaging Service. Pensioners should join this service to receive important updates on information relating to their pension. **To join this service text HSCPENSIONS to 67300.***

Note: This initial text message will incur a one off charge based on your network operator's standard text message rate. However, all subsequent text messages sent from HSC Pension Service will be free of charge. To end your HSC Pension Service text alerts membership text STOP to 67300.