

**Application for Scheme Retirement Benefits**

#### To be completed by the applicant:

* You **MUST** complete Part 1-9 of this form and take it to your employer who will complete the remaining parts
* If you have any difficulty completing this form, you should contact the NIFRS Team at HSC Pensions service. Please call 02871 319111.
* Please indicate your proposed date and time of retirement:

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**Part 1 – About yourself**

* 1. **About yourself.** Please write in CAPITAL LETTERS using BLACK INK Title (e.g. Mr, Mrs, Miss, Dr) Address

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

Surname

Former surname (if applicable)

Forename Contact telephone number

#### National Insurance number Personal e-mail address

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* 1. **Your date of birth:**

*Please show your birth certificate to your employer. If your birth certificate is not available, show another official document, such as a passport, instead.*

## Part 2 - About your status

### About your status

Single (not previously married)

#### Married Please give date

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*Please present your marriage certificate and spouse’s birth certificate to your employer*

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#### Civil partnership Please give date

*Please present civil partnership registration certificate and partners birth certificate to your employer*

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#### Widowed/surviving partner Please give date

*Please present your spouse’s or civil partner’s certified death certificate to your employer*

#### Divorced or dissolved civil partnership

Please tell us:

Please give date

*Please present your decree absolute or certified civil partnership dissolution order to your employer*

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#### Your spouse or civil partner’s date of birth

Your spouse or civil partner’s first names

Your spouse or civil partner’s surname

Your spouse or civil partner’s gender

Your spouse or civil partner’s National Insurance number

*Please present your spouse’s birth certificate to your employer*

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* 1. **Dependent children:** Please read ‘a guide for pensioners and dependents’

#### If you die and leave any dependent children, a children’s pension may be payable from the Scheme. Have you any dependent children?

Yes No

Surname and other names Gender Date of birth

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**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)

#### No Yes

‘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**

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

These are:

MP AVC’s – Money Purchase Additional Voluntary Contributions FS AVC’s – Free Standing Additional Voluntary Contributions

Yes (complete 4.2 below)

No (continue to part 5)

### AVC Provider details

#### Name of AVC provider

Address of AVC Provider

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| --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | | | | | |
| 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.

#### 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)

#### 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)

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

Yes No

1. Total aggregated percentage of LTA used:
2. Date of first benefit crystallisation event:

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* 1. 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 NIFRS Pension) at the earlier of today’s date or at date entered 5.3 (ii)

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* 1. 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.

* 1. 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 – Retirement lump sum

I would further inform you: (Tick the relevant box)

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|  |

[a] I wish to commute the maximum permissible under the scheme rules of my pension for a Lump Sum. (Option 1)\*

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[b] I wish to commute the maximum amount of my pension fund for a tax free Lump Sum not exceeding HMRC limits. (Option 2)

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[c] I wish to commute \_\_\_\_\_\_\_\_\_\_\_.\_\_ of my annual Pension benefits for payment as a Lump Sum.

\*If selecting Option 1 please complete and return the following document [Unauthorised Payment Tax Mandate](https://hscpensions.hscni.net/wp-content/uploads/2022/05/Unauthorised-Payment-Tax-Mandate-Form-003.doc)

**Part 7 – Payment Details**

**7.1Bank/Building Society account details**

Name(s) of account holder Full name and address of your Bank/Building Soc.

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|  | | | | | | | |
| Post code |  |  |  |  |  |  |  |

Branch sort code

|  |  |  |  |  |  |  |  |
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Account number

|  |  |  |  |  |  |  |  |
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and/or Building Society Roll No.

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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.

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| Part 9 – Lump Sum Recycling |

Please read and NOTE the below:

If you intend to use part, or all, of your pension Lump Sum to fund additional contributions to a pension scheme, or to any other pension arrangement, this is known as “recycling” and special tax rules may apply. If you break the recycling rules you will have to pay a tax charge of between 40% and 55% of the value of your pension Lump Sum. The recycling rules will not affect you in the following circumstances:

* If your pension lump sum together with any other pension lump sum paid in the preceding 12 months is less than 1% of the Lifetime Allowance at the time it is paid. (in 2021/22 the limit is £10,731 = 1% of £1,073,100.)
* If the contribution you intend to pay, or have paid in the anticipation of receiving your Pension Lump Sum, is less than 30% of the Pension Lump Sum. If you increase your contributions in the two tax years up to your retirement as well as in the tax year that your lump sum is paid, you will fall foul of the recycling rule if this is a pre-planned means of using the Lump Sum payable at a future date, for example, by using the Lump Sum to replenish savings that you have used to make contributions to a pension arrangement.

You can find guidance on recycling on HMRC Registered Pension Scheme Manual from RPSM0414900 onwards and RPSM12200035 on their website at:

[www.hmrc.gov.uk/pensionscheme](http://www.hmrc.gov.uk/pensionscheme)

HMRC has the power to look into individual cases to see if the recycling rules have been broken. If after reading the HMRC guidance notes, you are still unsure whether the recycling rules affect you, you should speak to an independent financial advisor or contact HMRC at the address below:

HM Revenue and Customs

Audit and Pension Scheme Services

Yorke House

Castle Meadow Road

Nottingham.

NG2 1BG.

Please answer the following questions in relation to Lump Sum recycling:

1. Do you intend to use any part of your Lump Sum to fund additional contributions to a pension scheme or any other pension arrangement?

|  |
| --- |
|  |

YES

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NO

1. If the answer is YES, how much of your Lump Sum do you intend to pay to a pension arrangement (this includes Additional Voluntary Contribution arrangements under rule G6 of the FPS and Part 11, Chapter 2 of the NFPS)?

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**Part 8 – Declaration (to be signed and dated by all applicants)**

#### I declare that I am retiring from Northern Ireland Fire and Rescue Service Employment

* + - I confirm that I have read the scheme guidance ‘A guide for pensioners and their dependants’
    - I understand that I will have to pay back any overpayment of pension that occurs due to any reemployment, and that failure to do so may result in a referral to the Counter Fraud and Probity Unit within the Business Services Organisation
    - I confirm that I have read the guidance relating to Recycling of Pension Commencement Lump Sum (PCLS) and understand my obligation in notifying HSC Pension Service if I recycle my HSC PCLS
    - If I have fixed protection, I declare that 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 declare** that the information I have given is correct and complete to the best of my knowledge and belief. I hereby agree to notify HSC Pension Service immediately of any changes to the information provided at the time of application
    - **I apply** for my Scheme retirement benefits

Signature

Date

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**THIS APPLICATION SHOULD NOW BE FORWARDED TO YOUR EMPLOYER**

**Part 9 – To be completed by the employer**

9.1 **Retirement details Name**

**National Insurance Number**

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**Date of birth Has their date of birth been verified by sight of birth certificate?**

Yes

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No (If no, the birth certificate must be forwarded to HSC Pension Service)

**Where relevant, has the marriage/civil partnership been verified by sight of certificate?**

#### Yes No N/A

**Where relevant, has the divorce/civil partnership dissolution been verified by sight of certificate?**

Yes No N/A

**Payroll Staff Number**

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**Last day of Scheme membership or last day of employment if later or 75th birthday if earlier. Take account of any periods of leave due and untaken at the date of retirement.**

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**Type of Retirement**

#### Age

Injury

Ill-health

## Part 10 – Total Pensionable/Reckonable Pay

#### This employment is:

Full-time

#### Part-time

Please provide retained firefighter employment percentage:

#### Pensionable pay figure Year 1: £\_\_\_\_\_\_\_\_\_\_.\_\_\_\_\_

#### Pensionable pay figure Year 2: £\_\_\_\_\_\_\_\_\_\_.\_\_\_\_\_

#### Pensionable pay figure Year 3: £\_\_\_\_\_\_\_\_\_\_.\_\_\_\_\_

#### CPD

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| From | To | Months/days | CPD per month | Amount |
|  |  |  |  |  |
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#### Temporary Promotions

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| From | To | Months/days | T/Prom per month | Amount |
|  |  |  |  |  |
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Please complete the following table for any and all years of service within a C.A.R.E. Pension Scheme:

Year 1: From to £

Year 2: From to £

Year 3: From to £

Year 4: From to £

Year 5: From to £

**Part time staff only**

Actual total pensionable pay for last three years Scheme

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Year 1 £ Year 2 £

Year 3 £

**Annual rate of pay at cessation:** £

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
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**Part 11 – Certification of earnings details**

I certify that: **Northern Ireland Fire and Rescue service**

#### The amounts recorded in part 10 are reconciled with the pension contributions payable

Signature

Date

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**Please forward completed application to:**

HSC Pension Service Waterside House

BT47 6FP

or scan & email to [hscpensions@hscni.net](mailto:hscpensions@hscni.net)

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# NIFRS Pension Service Retirement benefits claim form (AW6)

**- 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 show your original birth certificate or an original certified copy of it to your employer. If you do not have an original birth certificate you may show them your original passport.

**Part 2 – About your status**

##### 2.1

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 dependants at that time.

We ask you to show various certificates and other papers to your employer.

##### 2.2

A children’s pension may be payable on your death. The terms ‘children 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 31st 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 infirmity which he/she was suffering at the time of your death

Where you **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 infirmity which he/she was suffering at the time of your death

“Child” can include:

* + - Biological 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**

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 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.](http://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. Please note you cannot cancel the allocation and keep the pension at a later date, even if the beneficiary dies before you.

**Part 4 – Additional Voluntary Contributions (AVC)**

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 – Retirement lump sum**

##### 6.1

In this part of the form we ask you to indicate the Section(s) or Scheme you are claiming from by ticking the appropriate box(s). Tick all boxes that apply and follow the instruction 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 refer to the Member Self Service available at: [*https://mypension.hscni.net/*](https://mypension.hscni.net/) or ask your employer.

Please refer to member self-service wherein you can use your most recent annual benefit statement, alongside our lump sum calculators, to determine your minimum and maximum additional lump sum amounts. Should you wish to request an estimate of your pension benefits at your desired date of retirement, please visit: [http://www.hscpensions.hscni.net/?s=request+an+estimate](http://www.hscpensions.hscni.net/?s=request%2Ban%2Bestimate) for more information.

**Part 7 – 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 8 - Declaration**

You must read the declaration before you sign and date the application form.

You must read the Retirement Guide 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 on the ‘Guide for pensioners and their dependants’.

**Useful links**

HSC Pension Northern Ireland Fire and Rescue Service Website: <http://www.hscpensions.hscni.net/nifrs-pension-scheme/>

Pension’s regulator: https://[www.thepensionsregulator.gov.uk/](http://www.thepensionsregulator.gov.uk/)