



**Northern Ireland  
Fire & Rescue Service**



**Business Services  
Organisation**

Pension Service

## **Northern Ireland Fire and Rescue Service Pension Scheme (NIFRS)**

### **- Annual Allowance Scheme Pays Election**

You should only complete this election if you want the HSC Pension Service to pay some or all of your annual allowance charge that relates to the NIFRS schemes.

#### **Annual allowance**

The standard annual allowance is currently £40,000. More information about the tapered and alternative annual allowance is in the Pension Savings Statement Guide on our website.

Your annual allowance covers all your pension schemes. You do not have a separate annual allowance for each pension scheme you are a member of.

If you exceed your available annual allowance in more than one tax year a separate SPE must be completed for each tax year.

#### **Scheme pays facility**

We have two scheme pays facilities; mandatory scheme pays and voluntary scheme pays.

Mandatory scheme pays - this is only available if your pension input amount, in either the Firefighters/New Firefighters Scheme or the 2015 Firefighter Scheme is more than £40,000.

Voluntary scheme pays facility – this is available if you are a member of both the Firefighters/New Firefighters Scheme and the 2015 Firefighter Scheme and your pension input amounts in both NIFRS schemes, when added together, is more than your available annual allowance.

Voluntary scheme pays facility is available from 2017/18 onwards if you have an annual allowance charge as a result of having an available annual allowance lower than £40,000. Also, from 2017/18 you no longer have to have an annual allowance charge of more than £2,000.

You can ask us to pay up to 100% of your annual allowance charge that relates to your NIFRS benefits as long as we receive your election before the deadline.

We will notify you what we will pay and whether it will be paid by mandatory or voluntary scheme pays, or both facilities.

Members of both the Firefighters/New Firefighters NIFRS Scheme and the 2015 Firefighters Scheme who want both NIFRS schemes to pay the annual allowance charge need to complete both Election 1 and Election 2.

You need to tell us how much of the annual allowance charge you want each NIFRS scheme to pay. Because these are separate elections you need to complete Election 1 and Election 2 before the deadline. It is not possible to elect for one NIFRS Pension Scheme to pay all your charge.

## Part A: Personal details

Title (e.g. Mr, Mrs, Miss, Dr)	<input type="text"/>
Surname	<input type="text"/>
Forename	<input type="text"/>
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"/>
Address	<input type="text"/>
Post code	<input type="text"/>
Personal email address	<input type="text"/>
Telephone number	<input type="text"/>

## Part B: Election

### Relevant tax year - to be completed in all elections

Relevant tax year in which the annual allowance charge occurred.  /

### Election 1: Firefighters/New Firefighters NIFRS Pension Scheme - Annual Allowance charge details

Is this a change to a previous Firefighters/New Firefighters HSC Pension Scheme election for the relevant tax year? Yes ☐ No ☐

The total amount of annual allowance charge you want the Firefighters/New Firefighters NIFRS Pension Scheme to pay to HMRC.  £

Is this an estimate of your Firefighters/New Firefighters HSC Pension Scheme annual allowance charge? Yes ☐ No ☐

### Election 2: 2015 Firefighter Pension Scheme - Annual Allowance charge details

Is this a change to a previous election for this tax year? Yes ☐ No ☐

The total amount of annual allowance charge you want the 2015 Firefighter Pension Scheme to pay to HMRC.  £

Is this an estimate of your 2015 Firefighter Pension Scheme annual allowance Yes ☐ No ☐

### Additional information - to be completed in all elections

If you have a reduced annual allowance in this taxyear - let us know by ticking one or both boxes.

Tapered	<input type="checkbox"/>	Alternative	<input type="checkbox"/>
---------	--------------------------	-------------	--------------------------

If you have a tapered annual allowance - let us know how much it is. You should estimate it if you have estimated your annual allowance charge.  £

Your marginal rate of tax in the relevant tax year - tell us your maximum rate.  %

**HSC Pensions must receive your completed Election 1 and/or Election 2 before 31 July of the next tax year – or an earlier date if you have an anticipated event in Part C.**



## **How we use your information**

The HSC Business Services Organisation – HSC Pension Service will use the information provided for administering your HSC Pension Scheme membership and processing payment of your HSCPS benefits. We may share your information to administer and pay your HSC pension, enable us to prevent and detect fraud and mistakes, for debt collection purposes, or as required by law.

For more information about who we share your information with and how long we keep your personal data and your rights, please visit our website at: <http://www.hscpensions.hscni.net/>