

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 are employed by a Trust or Regional employer your employer is your Organisation's HR Department. If you are employed by a GP Practice or Directional Body your employer is your Practice Manager/HR Manager*).
- If you are a Principal GP, Salaried GP or Locum GP, following completion of Parts 1-9, please forward directly to HSC Pension Service at the address on page 10. Dental Practitioners should forward their completed forms to Dental Payments Office, BSO, 2 Franklin Street, Belfast, BT2 8DQ
- If you have any difficulty completing this form, you should contact your employer directly

Please indicate your proposed date of retirement:

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Part 1 – About yourself

1.1 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

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Former surname (if applicable)

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Forename

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Contact telephone number

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National Insurance number

Personal e-mail address

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1.2 Your date of birth:

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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

2.1 About your status

Single (not previously married) ☐

9

[illegible]

Please present your marriage certificate and spouse's birth certificate to your employer

□

[illegible]

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

[illegible]

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

1

[illegible]

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

Please tell us:

[illegible]

Please present your spouse's birth certificate to your employer

2.2 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

Surname and other names	Gender
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Surname and other names	Gender	Date of birth
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[illegible]

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

4.1 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)

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:

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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 HSC Pension) at the earlier of today's date or at date entered 5.3 (ii)

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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 – Retirement lump sum

6.1 Which Section or Scheme are you claiming your benefits from (tick all that apply)

☐ 1995 Section (please complete Part 6.2)

☐ 2008 Section (please complete Part 6.3)

☐ 2015 Section (please complete Part 6.4)

Failure to provide a lump sum choice will result in a delay of payment of your pension benefits. Please refer note 6.1 of the attached guidance notes for further information.

N.B If you have been accepted for Serious Ill Health and wish to commute your benefits, please ensure that you have completed form AW34/A (available on our website)

6.2 1995 Section

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 – **MUST BE A MULTIPLE OF 12**)

6.3 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 - **MUST BE A MULTIPLE OF 12**)

6.4 2015 Section

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 - **MUST BE A MULTIPLE OF 12**)

Part 7 – Employment details

7.1 Have you any other work in the HSC at the time of retirement from this job? Yes ☐ No ☐

7.2 Will you be employed in the HSC after retirement from this job? Yes ☐ No ☐

If you ticked YES at 7.1 or 7.2 above, please tell us below about the work you will be doing:

Where do you work, or where will you be working?

What is your job or what will your job be?

Will other work at 7.1 continue after you retire?

Yes ☐ No ☐

On what date will any work at 7.2 above begin?

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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.

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.

Part 9 – Declaration (to be signed and dated by all applicants)

- I declare that I am retiring from HSC Employment
- I confirm that I have read the scheme guidance 'A guide for pensioners and their dependants'
- I understand that it is my responsibility to inform HSC Pension Service of any re-employment in the HSC/NHS in order to minimise the possibility of potential overpayment of benefits
- If I have chosen to retire early (except on VER 'actuarially reduced'), and return to HSC/NHS employment before age 60, then my pension can be suspended or abated depending on my earnings. It is my responsibility to monitor my earnings if I wish to avoid any overpayment
- 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
- If **MEDICAL** or **DENTAL** practitioner please state last day of pensionable service

[illegible]

Signature

Date

[illegible]

THIS APPLICATION SHOULD NOW BE FORWARDED TO YOUR HUMAN RESOURCES DEPARTMENT, OR IF YOU WORK IN A GP PRACTICE PLEASE FORWARD TO YOUR PRACTICE MANAGER

Part 10 – To be completed by the employer

10.1 Retirement details

Name

National Insurance Number

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Date of birth

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

Yes ☐ 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

	1995 Section	2008 Section	2015 Scheme		1995 Section	2008 Section	2015 Scheme
Age	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Premature	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Actuarially reduced VER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	VES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ill Health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Commuted ill health**	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

** Has form AW34/A been received and signed by the member?

Yes ☐ No ☐ (please obtain and forward directly to HSC Pension Service)

PLEASE FORWARD DIRECTLY TO YOUR PAYROLL DEPARTMENT
(for trust employers, forward directly to aw6.est.ppt@hscni.net)

Part 11 – Total Pensionable/Reckonable Pay

This employment is:

Full-time ☐ complete parts – (I), (II *if applicable*), (IV) and (V)

Part-time ☐ complete parts – (I), (II *if applicable*), (III), (IV) and (V)

Sessional ☐ complete parts – (I), (II *if applicable*), (III), (IV) and (V)

Detail provided at (I) should be the notional whole time equivalent for part time staff.

For 1995 Section members, please provide rates and total pensionable pay for the last four years for final pay control assessment. The best of the last three years figures will be used for pension calculation purposes. Do not include domiciliary fees – these should be displayed in box (III). If the member's pensionable pay has increased by more than CPI + 7% in any of the three years prior to their last day of service, the employer will be liable for a final pay control charge. For more information, please refer to the 'Final Pay Controls and Employer Charge Factsheet available on our website.

For 2008 Section members, please provide reckonable pay for all relevant years (1 April 2008 should be the earliest date for which salary commences).

(I) Final Salary TSR's

Year 1: From	<input type="text"/>	to	<input type="text"/>	TSR	£	<input type="text"/>
Year 2: From	<input type="text"/>	to	<input type="text"/>	TSR	£	<input type="text"/>
Year 3: From	<input type="text"/>	to	<input type="text"/>	TSR	£	<input type="text"/>
Year 4: From	<input type="text"/>	to	<input type="text"/>	TSR	£	<input type="text"/>
Year 5: From	<input type="text"/>	to	<input type="text"/>	TSR	£	<input type="text"/>
Year 6: From	<input type="text"/>	to	<input type="text"/>	TSR	£	<input type="text"/>
Year 7: From	<input type="text"/>	to	<input type="text"/>	TSR	£	<input type="text"/>
Year 8: From	<input type="text"/>	to	<input type="text"/>	TSR	£	<input type="text"/>
Year 9: From	<input type="text"/>	to	<input type="text"/>	TSR	£	<input type="text"/>
Year 10: From	<input type="text"/>	to	<input type="text"/>	TSR	£	<input type="text"/>

(II) Domiciliary fees: £

(III) Part time staff only

Actual total pensionable pay for last three years 1995/2008 Scheme

Year 1	£	<input type="text"/>	Year 2	£	<input type="text"/>
Year 3	£	<input type="text"/>			

(IV) **Annual rate of pay at cessation:** £

(V) If total pensionable pay and annual rate of pay differ by more than 10%, please provide written explanation why a variance has occurred

(V) (i) Increase as a result of AFC Incremental Pay Progression? Yes No

(VI) **For 2015 Scheme Members**, please provide actual earnings (AE) between each financial year (01/04 – 31/03). If a member retires without completing a full year, please provide actual earnings from start of financial year up to and including their date of termination

<input type="text"/>	To	<input type="text"/>	AE	£	<input type="text"/>
<input type="text"/>	To	<input type="text"/>	AE	£	<input type="text"/>
<input type="text"/>	To	<input type="text"/>	AE	£	<input type="text"/>
<input type="text"/>	To	<input type="text"/>	AE	£	<input type="text"/>
<input type="text"/>	To	<input type="text"/>	AE	£	<input type="text"/>
Final year	<input type="text"/>	To	<input type="text"/>	AE	£ <input type="text"/>

Part 12 – Pre-dispatch checklist and certification

12.1 Ill-Health retirement

Do not send AW6 until you have received confirmation letter from HSC Pension Service that the member has been accepted for Ill Health Pension Benefits

12.2 Premature or VES retirement

Copy of Departmental Approval Form attached ☐

12.3 All retirements

T55a Terminating form attached ☐

Sent

Part 13 – Certification of earnings details

I certify that:

(I) the amounts recorded in part 11 are reconciled with the pension contributions payable

(II) all scheme contributions have been, or will be, paid to the HSC Pension Scheme within the regulatory timeframe

Signature

Date

Payroll Pension Team/GP Practice stamp

Please forward completed application to:

HSC Pension Service
Orchard House
40 Foyle Street
Londonderry
BT48 6AT

or scan & email to hscpensions@hscni.net

HSC 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. 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/> 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> for more information.

6.2 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.

6.3 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.

6.4 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 7 – Employment Details

If you are claiming benefits from the 1995 Section you normally have to have stopped working in the HSC 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.

Returning to work following Ill Health Retirement:

If you are receiving a Tier 2 Ill Health Pension, in certain circumstances, if you return to work your pension benefits may be affected. Our website provides more detailed information on how your pension may be affected. It is important that you read this factsheet and make yourself aware of restrictions for those members who have retired on a Tier 2 ill health pension.

If, following payment of your Tier 2 Ill Health Pension you have returned to work with **any** employer, which includes employment outside the HSC, you should inform HSC Pension Service immediately of the dates of your re-employment and the details of your earnings.

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.

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 Service Website: <http://www.hscpensions.hscni.net/>

HSC Member Self Service: <https://mypension.hscni.net/>

HSC Pension Calculators: <http://www.hscpensions.hscni.net/quick-links/calculators/>

Pension's regulator: <https://www.thepensionsregulator.gov.uk/>