

NHS Pensions

General guide for completion of form AW8: Application for retirement benefits

Action by member

The member should approach their employer to agree their intended retirement date and obtain from the employer form AW8 for completion and a copy of the Retirement Booklet. This action should be taken approximately 4 to 6 months before the intended retirement date to enable the employer to process the application and NHS Pensions to make the necessary payment arrangements.

The member should complete Parts 7 to 15 of the form with their personal details and return the form to their employer together with any relevant certificates. Only **original** or **certified copies of original** documents are acceptable. It is important that the member completes all of these parts including any relevant National Insurance numbers. Guidance notes for members are included at the back of form AW8.

Action by the employer

The current version of Form AW8 is available to download from our website.

Please do not use old versions of the AW8 as these may not contain all the information that NHS Pensions needs in order to authorise payment of benefits.

Before completing the AW8, always make sure that the member is entitled to benefits. For example:

- If a member is retiring on age grounds, ensure they have reached Normal Pension Age.
- If a member is retiring on ill health grounds, check that NHS Pensions' medical advisers have confirmed acceptance of the ill health application.
- If a member is retiring on actuarially reduced VER grounds, check that they meet the eligibility and GMP requirements have been checked by NHS Pensions.
- If a member is retiring on compensation grounds, ensure that the eligibility criteria have been met and that entitlement to NHS redundancy benefits is provided for in the member's terms and conditions.

Try to establish the date of retirement. Subsequent changes can be accommodated but are costly and may cause an overpayment to the member's original benefits.

The employer should forward form AW8 to the employee for completion of parts 7 to 15, 4 to 6 months prior to the intended date of retirement.

The fully completed form should be forwarded to NHS Pensions at least three months before the intended retirement date to enable them to process the application and make the necessary payment arrangements.

Completing form AW8

Part 1

Completion of Parts 1 to 3 of form AW8 is straightforward but the following notes should be helpful:

Last day of Scheme membership or last day of employment if later or 75th birthday if earlier

For retirement at Normal Pension Age, or age 75, the retirement date will be the day before the relevant birthday. For early retirements before the Normal Pension Age and for retirements between the Normal Pension Age and age 75, the retirement date will be the last day of NHS employment.

When determining the member's retirement date, the following points should be kept in mind:

- Any untaken annual leave at the **actual** date of retirement will effectively **extend** the last day of membership. Remember to deduct contributions for the leave days and ensure the date of retirement on form AW8 and Box 39 of form SD55 on Pensions Online (POL) are the same.
- Where a member has **already** ceased paying contributions on reaching maximum membership/age, the date of retirement will be the date the member ceased NHS employment or attained age 75.

Example: In the case of a member who ceases to pay contributions at age 65 but continues in NHS employment, the retirement date for payment of benefits will be the day after NHS employment ceased. But, the date for Box 39 of form SD55 on POL will be the day before age 65 because this is the last day of pensionable membership and the date up to which retirement benefits will be calculated.

Reason for retirement

'Redundancy' and 'Early retirement (IOE)' retirements are not available to members employed in GP Practices or Out of Hour Providers.

Part 2 Pensionable pay details

2008 Section members – complete item 2.4 only and go on to complete part 4. If the member has received any domiciliary fees, please email nhsbsa.polia@nhs.net providing details of the member, the amount of domiciliary visit fees received and the Scheme year in which those fees were paid.

1995 Section members - because NHS Pensions does not have access to payroll records, it relies entirely on the employer to provide accurate pensionable pay information when completing benefit application forms. Employers should always complete the pay details at Parts 2 and 3, unless the member is a practitioner. You can leave Parts 2 and 3 blank for practitioners.

- 2.1 Enter the name of the Trust, GP Practice, Direction Body or Out of Hours Provider responsible for paying the member's salary.
- 2.2 Tick the 'Yes' or 'No' box as appropriate.

2.3 Whole Time and Part Time contributors

(A) MUST BE COMPLETED IN ALL CASES. Give the dates and total pensionable pay (TPP) in each of the last 3 years of contributing membership. The last day of pensionable membership shown here must be the same as the date shown in box 39 of the final SD55 on POL.

If the member is whole time and the last year is the highest, only complete the top line. If the member is part time, has a mixture of part time and whole time service or has suffered a reduction in pay, all 3 years must be completed.

- (i) Last Year – this should be the last 365 paid days of pensionable employment, counting back from the last day of membership e.g. If last day of pensionable employment is 31/10/2011, the last year of pensionable pay would be from 01/11/2010 to 31/10/2011.

NB: Where there is a period of **unpaid** leave, the period over which pay for benefit purposes would normally be calculated will need to be extended backwards into the previous period, for a period equal to the unpaid sick leave. This will have the effect of making up the TPP period to 365 paid days. This is commonly referred to as 'stepping back'. e.g. If last day of pensionable employment is 31/10/2011 and the

member had 3 unpaid sick days within the the last year, their pensionable pay would be from 29/11/2010 to 31/10/2011.

The number of days unpaid leave should be shown in the disallowed days column for the relevant year.

- (ii) Middle Year – this should be the 365 paid days of pensionable employment immediately preceding the last year.
 - (iii) Earliest Year – this should be the 365 paid days of pensionable employment immediately preceding the last year.
 - (B)** Enter the amount of deemed pensionable pay that has been included in (A) above in highest year only.
 - (C)** Enter the amount of Domiciliary Visit Fees included in (A) above.
- 2.4** Enter the member's annual rate of pay as at the last day of employment or the last day of pensionable membership if earlier.

Part 3 Additional information for part time members, including part time specialists

3.1 THESE BOXES MUST BE COMPLETED FOR ALL MEMBERS WHO HAVE WORKED PART TIME IN THEIR LAST THREE YEARS UP TO RETIREMENT

Give the NOTIONAL WHOLE TIME Pensionable pay for each of the last 3 years used in Part 2.3 A (i), (ii) & (iii) above. This figure should be the pensionable pay that the member would have been paid if they had worked full time in each of pensionable pay periods used.

3.2

- A** Only needs to be completed for any member with Part Time Specialist membership since 15/12/1966.
- B** Only needs to be completed if A above applies.

Part 4 Verification of dates and details given by the member in Part 7

Enter Y (yes) or N (no) to confirm if the dates and details given by the member in Part 7 have been verified by sight of the **original or certified copy** certificates.

Part 5 Compensation retirement cases only. (03 EXIT CODES ONLY)

THIS SECTION MUST BE FULLY COMPLETED FOR ALL COMPENSATION RETIREMENTS

- 5.1 Tick the appropriate box.
- 5.2 Tick the appropriate box. If more than one reason applies, tick the box that is highest on the list.
- 5.3 Complete in all cases.

Part 6 Certification

MUST BE COMPLETED IN ALL CASES by an officer delegated to authorise pension details on behalf of the employer (e.g. a Finance Officer, nominated Pension Officer or Wages Clerk).

- 6.1 Ill health retirement: Check that you have received confirmation of acceptance for ill health retirement from NHS Pensions' medical advisers. Do not send/submit the AW8 unless you hold such confirmation.
- 6.1a Commuted ill health: Form AW341 to be completed if life expectancy is less than 12 months and the member wishes to take commuted incapacity benefits.
- 6.2 Redundancy retirement and Early Retirement (IOE): This must be completed as appropriate if the reason for retirement at Part 1 is Redundancy or Early Retirement (IOE).

Note: NHS Pensions cannot process the application for retirement benefits until the SD55 has been completed.

Once the above information has been completed the employer should check that the member has fully completed parts 7 - 15 of the AW8. The authorised signatory should sign and stamp the application form. The information should be submitted via Pensions Online and the paper form filed by the employer.[Note: NHS Pensions may ask for a copy of the paper AW8 in certain circumstances.]

Where submission via Pensions Online is not appropriate send the form AW8 to NHS Pensions with any other documents. In all cases the application should be submitted / sent to NHS Pensions at least 3 months before the intended retirement date.

Please take care when entering information into Pensions Online, mistyping information such as bank account details can be costly and time consuming for

employers and NHS Pensions to rectify. If unsure about any of the information provided on the AW8 please check with the member in the first instance.

A guide for employers to the electronic submission of form AW8 via Pensions Online is available on the Pensions Online (POL) webpage.

Completing form AW8 for members who left NHS employment or opted out of the Pension Scheme within 12 months of retirement.

Members, who have left employment before their Normal Pension Age (NPA) and within 12 months of the date of leaving, wish to claim their pension benefits on the grounds of:

- Age
- Early Payment of Deferred Benefits or
- Early Payment of Deferred Benefits due to Ill Health,

must complete form AW8.

In these cases, the paper form AW8 must be sent to NHS Pensions for processing. It cannot be submitted via Pensions Online because the payable date is not the day immediately after the last day of pensionable service. Please ensure the AW8 is reviewed and checked before sending it to us.

To ensure that the Award is processed correctly the new form, *AW8 Supplementary – for members who have left the Scheme within the last 12 months*, must be completed and attached to the AW8. The supplementary form is available on the website.