

## **NHS Pensions - Age retirement – Employer FAQs**

**Q. I have a member retiring who wishes to take their retirement benefits. How do I notify NHS Pensions?**

A. Both you and the member must complete the pension application form AW8. To enable these benefits to be paid on time, NHS Pensions must receive the completed form at least three months prior to the proposed retirement date

**Q. Where do I access the application form AW8?**

A. There is a new version of form AW8 available for download from the Employer Hub section of our website or you can order it through an online ordering portal. You can register to use the portal using the registration form and sending it to [nhs.print@nhs.net](mailto:nhs.print@nhs.net). Paper forms should only be sent if you do not have access to Pensions Online.

**Q. Will NHS Pensions accept an old copy of form AW8 (pre print date 04/2008)?**

A. No. From 13 June 2008 NHS Pensions will only accept the new version of form AW8 (print date 4/2008 or later) as this form gives members the option of pension commutation. You will need to download a new version of form AW8 as stated above.

**Q. How do I close down their membership record, ready for retirement?**

A. You need to access form SD55 on Pensions Online (POL) – E Forms to close their employment record down. If you do not have access to POL you can complete the Leaver Excel Spreadsheet available on our website.

**Q. If a member is still working – can they apply for their benefits?**

A. Members have to have a break of at least 24 hours in their employment contract to qualify for their retirement benefits unless they are age 75. However, if a member of the 1995 Section has two or more concurrent pensionable jobs in the NHS they are only required to retire for at least 24 hours in one of them provided that the remaining job(s) total less than 16 hours per week. They must however cease to be pensionable in all their other job(s). There are slightly different rules for members that are retired prematurely due to redundancy or interest of efficiency of the service which can be found in the Member Guides.

Members who have deferred pension benefits in a previous Section of the Scheme may be able to claim those pension benefits without having to take a break of at least 24 hours.

**Q. If a member wants to return to NHS employment after their 24 hour break, will this affect their pension?**

- A. Employers are reminded that members of the 1995 Section (including GPs) who return to NHS work (after taking a 24 hour break) within one calendar month of taking normal retirement will not have their annual pension suspended if they work 16 hours a week or less. If NHS work exceeds 16 hours in any week during the first calendar month, the member's pension will be suspended until the employment ends, or reduces to 16 hours per week or less, for a period of one calendar month. Any members that retire on Age Retirement grounds between the ages of 55 and 60 are also subject to Abatement. This means their earnings in their re-employed job plus their pension cannot exceed what they earned when they retired. If they do not satisfy this their pension would be adjusted accordingly.

Members of the 1995/2008 Section or the 2015 Scheme who returning to NHS work after receiving ill health pension benefits or interests of the efficiency of the service may also be affected. Further information about returning to work after retirement can be found [[link factsheet here](#)]

**Q. If a member has outstanding annual leave, do I extend their leaving date?**

- A. Yes. Annual leave is classed as pensionable membership and will extend the members leaving date.

**Q. A member wishes to draw down a portion of their retirement benefits, what action should I take?**

- A. There is a separate factsheet on the website that explains the draw down process.