

## **NHS Pensions – Information for Pension Credit members**

In accordance with the Pension Sharing Order a percentage of the Cash Equivalent Transfer Value (CETV) of your ex-spouse/civil partner's benefits has been transferred to you to create pension benefits in the NHS Pension Scheme.

### **When you can apply for your pension**

Depending on which Scheme you have Pension Credit benefits in the normal pension age is:

- Age 60 (1995 Section of the 1995/2008 Scheme)
- Age 65 (2008 Section of the 1995/2008 Scheme)
- The same as your State Pension age or age 65, whichever is later.

### **How to claim your pension**

You need to complete the Pension Credit benefit claim form (AW8PC) which is available on our website and send it to us, along with any certificates required.

### **Can the pension be claimed earlier?**

You may be able to take your benefits earlier than your normal pension age at a reduced rate. Your minimum pension age will be dependent on the rules in place at the time of retirement, but is no earlier than age 55.

### **What if I suffer from ill health?**

If you become ill we may be able to pay your Pension Credit benefits early. If you become terminally ill, you may be able to take your Pension Credit benefits immediately as a lump sum. To make an application you must complete the AW240(PC) which is available on our website.

### **Death benefits**

The benefits awarded to you as a result of the Pension Sharing Order do not include any dependants' pension. However, a lump sum on death benefit may be payable in certain circumstances. You can choose to nominate one or more people, or one organisation, to receive a lump sum when you die by completing a lump sum on death benefit nomination form (DB2(PC)). This is available on our website.