

2.3 About your spouse / civil partner

Your spouse's or civil partner's surname

Your spouse's or civil partner's date of birth

 / /

Your spouse's or civil partner's other names

Your spouse's or civil partner's NI No.

Your spouse's gender

2.4 Have you any dependant children?

No

Yes

Please give details below

Surname and other names	Gender (M/F)	Date of Birth					
			/		/		
			/		/		
			/		/		
			/		/		

Continue on a separate sheet if needed.

Part 3 - Type of pension and retirement lump sum - please re-read the guidance notes for this part

3.1 Why are you claiming your deferred benefits and from which Section or Scheme?

Please tick the box(es) that apply.

	1995 Section Please complete part 3.2	2008 Section Please complete part 3.3	2015 Scheme Please complete part 3.4
Retirement based on your age	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Early payment of deferred pension benefit. Your benefits will be reduced to take account of this*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Early payment of deferred benefits on ill health grounds a successful ill health claim must have been approved or you will need to submit an AW240 form available on our website prior to completing this form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commuted early payment of pension benefits based on ill health grounds.**	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Please confirm when early payment of deferred benefit should begin

 / /

Failure to provide a date here may result in a delay of your claim

**Your ill health or age retirement benefits can be paid as a one off lump sum if you are terminally ill and it is agreed that your life expectancy is likely to be less than one year. Remember to attach a form AW341, which you can get from the Member Forms section of the website at: www.nhsbsa.nhs.uk/nhspensions. Separate applications will be required when considering your entitlement to ill health benefits if you have membership in more than one Scheme. This may include membership of the 1995 Section, 2008 Section and 2015 Scheme.

Where the capital value of all your pension benefits is more than £6,000 but less than £30,000 (between approximately £300 and £1,500 per year in the 2008 Section and 2015 Scheme and between approximately £260 and £1,300 in the 1995 Section) you may be able to take all your benefits as a one off payment. See our website for further information.

3.2 1995 Section - Only complete this section if you have 1995 Section membership on or after 1 April 2008.

Do you want an additional lump sum by giving up part of your pension? Yes No

If YES do you want:

A. The maximum tax free amount, or Yes No

B. An additional amount less than the maximum amount permitted, of: £ , or
(Enter the amount in whole pounds only. This is in addition to your normal lump sum entitlement.)

C. The maximum additional lump sum, which may incur a tax charge? Yes No

3.3 2008 Section

Do you wish 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 tax free amount, or Yes No

B. An amount less than the maximum amount permitted, of: £ , or
(Enter amount in whole pounds only)

C. The maximum lump sum, which may incur a tax charge? Yes No

3.4 2015 Scheme

Do you wish 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 tax free amount, or Yes No

B. An amount less than the maximum amount permitted, of: £ , or
(Enter amount in whole pounds only)

C. The maximum lump sum, which may incur a tax charge? Yes No

Part 4 - 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.

4.1 Have you any pension arrangements, this includes money purchase AVCs, that are separate from your main NHS pension benefits, either in payment or not?

Yes please continue

No go to question 4.6

Part 5 - Allocating part of your pension

5.1 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 Read the Allocation information on our website at: www.nhsbsa.nhs.uk/nhs-pensions.
Complete the allocation of pension form (AW8/11A) and send it to us with this form

How we use your information

The NHS Business Services Authority – NHS Pensions will use the information provided for administering your NHS Pension Scheme membership and processing payment of your NHS pension benefits. We may share your information to administer and pay your NHS 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 www.nhsbsa.nhs.uk/yourinformation

Part 6 - Employment details

Are you working in the NHS* now? No please continue at 6.1 Yes please go to 6.2

6.1 What was the name of your last NHS employer? What was your job / title?

What date did you leave?

		/			/				
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6.2 If yes where are you employed?

What date will your last day of work be?

		/			/				
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We cannot pay your pension without this information

Please provide name and address of your employer

Name

Address

Post code													

6.3 Do you intend to work in the NHS* after you get your pension? No Yes

What date will you be returning to work?

		/			/				
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*The term NHS employer includes Direction Bodies and Independent Providers (see guidance notes).

Part 7 - Payment details

About yourself. Please write in CAPITAL LETTERS using BLACK INK

Title (e.g. Mr, Mrs, Miss, Dr)

Surname

Former surname (If applicable)

Other names

National Insurance number

Date of birth

Address

Post code

Contact telephone number

Email address

Bank/Building Society account details:

We cannot process the case without this information and all details must be provided in order to avoid delays

Name(s) of account holder (This must be either your name as stated on your account, or the names stated on the joint account you hold with someone else)

Branch sort code

Account number to be credited

and/or Building Society Roll No.

Full name and address of your bank or building society in the UK, Channel Isles or Isle of Man only.

Post code

If your bank is outside the UK, please indicate which country your pension will be paid to:

You will need to complete the mandate for the payment to be made to an overseas bank and attach it to this form (see guidance notes).

NHS Pensions - Deferred benefits claim form (AW8P)

- guidance notes for applicants

General

Before you complete the claim form you may need to read or download further information from the website at: www.nhsbsa.nhs.uk/nhs-pensions.

Please return this form together with the certificates required to:
NHS Pensions, PO Box 2269, Bolton, BL6 9JS.

Part 1 Scheme membership number

Please enter your Scheme membership number. It is an eight digit number. If you do not know your membership number leave this blank.

Part 2 About yourself

2.1

Please enter details about yourself including your contact telephone number and email address, if you have one. You must enclose your original birth certificate or an original certified copy of it. If you do not have an original birth certificate you may send your original passport. All documents will be returned to you promptly.

2.2 & 2.3

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 dependents at that time. You must enclose original or original certified copies of any certificates or document asked for. Photocopies are not acceptable. If you have previously nominated a partner by sending us a completed partner nomination form (PN1), please refer to the notes on that form. It is not necessary to repeat details of a nominated partner here.

2.4

A children's pension may be payable on your death. The terms 'children's 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 31 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 impairment from which that child was suffering at the time of your death.

Where your **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 impairment from which that child was suffering at the time of your death.

"Child" can include:

- children of your marriage and illegitimate 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 Type of pension and retirement lump sum

3.1

In this part of the form we ask you to indicate the type of pension you are claiming and the Section or Scheme you are claiming from by ticking the appropriate box(s). Tick all the boxes that apply and follow the instructions 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 ID tool available on the website at: www.nhsbsa.nhs.uk/nhs-pensions.

Retirement based on your age. You can claim this if you have reached the normal pension age 60 for members of the 1995 Section, (age 55 if you were a member of the special classes and made redundant before age 50), 65 for members of the 2008 Section or your State Pension Age or age 65, if later, for members of the 2015 Scheme.

Early payment of deferred benefits. Your benefits will be reduced to take account of this. If you have not previously received an estimate of your benefits you can see how much they will be reduced by in the table in the 'Early retirement' section of the Member Guides available on the website at: www.nhsbsa.nhs.uk/nhs-pensions. You will need to supply the date from which you would like your retirement benefits to be paid. The 'date' can be the later of your minimum pension age, the date you first made your enquiry about receiving these benefits or the date you sign this claim form. You must insert a date or your application may be delayed.

Members with deferred benefits who left the 1995 Section of the Scheme after 30 March 2000 may also choose to retire early on a reduced pension.

Members who left the 1995 Section of the Scheme before 31 March 2000 cannot claim their benefits until age 60.

Early payment of deferred benefits on ill health grounds. You can claim this if you have been notified that your ill health retirement consideration application has been accepted.

Commuted early payment of deferred benefits on ill health or age grounds. Your ill health or age retirement benefits can be paid as a one off lump sum if you are terminally ill. Remember to attach a form AW341, which you can get from the Member Forms section of the website at: www.nhsbsa.nhs.uk/nhs-pensions. Separate applications will be required when considering your entitlement to ill health benefits if you have membership in more than one Scheme. This may include membership of the 1995 Section, 2008 Section and 2015 Scheme.

3.2 1995 Section

If your last day of Scheme membership was before 1 April 2008 you should omit this item and continue to complete the rest of the form.

If your Scheme membership extends beyond 31 March 2008, you have the option to increase your lump sum by converting some of your pension. The maximum additional lump sum allowed under HM Revenue and Customs rules is approximately two and a quarter times your annual pension (before conversion to additional lump sum). You can claim any amount of additional lump sum up to a total of this maximum. 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 the website at: www.nhsbsa.nhs.uk/nhs-pensions. 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 tax free amount; 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; or
- C. the maximum lump sum, which may incur a tax charge

3.3 2008 Section

Unless you opted to move 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. The maximum lump sum allowed under HM Revenue and Customs rules is approximately four and a quarter times your annual pension (before conversion to any lump sum). 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.nhsbsa.nhs.uk/nhs-pensions. 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 tax free amount; 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; or
- C. the maximum lump sum, which may incur a tax charge.

3.4 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. The maximum lump sum allowed under HM Revenue and Customs rules is approximately four and a quarter times your annual pension (before conversion to 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 you can claim on the website at: www.nhsbsa.nhs.uk/nhs-pensions. 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 tax free amount; or
- B. enter a lump sum in whole £s in multiples of £12 which, is less than the permitted maximum lump sum; or
- C. the maximum lump sum, which may incur a tax charge.

Part 4 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.

4.1

You must answer this question. If you do not have any other pension arrangements outside the NHS Pension Scheme, tick ‘No’ and go straight to question 4.6. ‘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.

4.2

If you have answered ‘Yes’ to question 4.1 you must also complete this question by ticking the appropriate box. If you answer ‘Yes’ or ‘Don’t know’, you need to read the tax information on the website at: www.nhsbsa.nhs.uk/nhs-pensions before completing the next question. If you tick ‘No’ go straight to question 4.6.

4.3

If you answer 'Yes' please complete both questions 4.3(i) and 4.3(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 4.4.

4.4

If you answer 'Yes', please complete question 4.4(i) confirming the total annual pension in payment at the earlier of either the date of the first BCE (see 4.3(i)), or the date you are completing this form. If you answer 'No' please go to question 4.5.

4.5

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 NHS Scheme benefits as entirely in excess of the standard LTA, 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). As a result you will receive only 45% of your lump sum and your monthly pension payments will also be reduced to cover the 25% tax charge applied to it. When the details are known please let this office know in writing and the charges will be checked and amended as appropriate. Any over deducted charges will be returned. Please continue to question 4.6.

4.6

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 5 - Allocating part of your pension

5.1 Allocating part of your 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. An election to allocate may not be withdrawn, amended or revoked once your pension benefits have been put into payment, even if the beneficiary dies before you.

When can you allocate? An application to allocate must be made with this form by completing the allocation of pension form (AW8/11A) which is available on our website at: www.nhsbsa.nhs.uk/Pensions. 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.

Part 6 Employment details

If you are claiming benefits from the 1995 Section you normally have to have stopped working in the NHS for at least 24 hours before you can become entitled to receive them. Your pension may be suspended if you return to NHS employment within one month. Work in the NHS totaling 16 hours or less a week is ignored for this purpose. An exception is where you have a deferred pension under the 1995 Section and current membership under the 2008 Section or the 2015 Scheme or have opted out of the 1995 Section for a period of more than 5 years. In this case it is **not** necessary to have stopped working in the NHS for at least 24 hours before becoming entitled to receive your deferred 1995 Section benefits.

In this part of the form we ask for details of your previous/current NHS employer. We also ask for future employer details if you intend to work (or continue to work) in the NHS after you get your pension in case it is subject to suspension or abatement.

The term 'NHS employer' means an employer who has access to the NHS Pensions Scheme, which may include organisations delivering services to the NHS. Please check with your new employer first.

Part 7 – Payment details

Please enter the details of 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 we 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 from the website at: www.nhsbsa.nhs.uk/nhs-pensions.

Part 8 Declaration

You must read the declaration before you sign and date the application form in front of a witness and ask them to certify this by completing their details and also signing the 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 website at: www.nhsbsa.nhs.uk/nhs-pensions.