| **Cambridgeshire**  Pension Fund | **Northamptonshire**  Pension Fund |
| --- | --- |

**Local Government Pension Scheme RETIRE1**

**Application to receive retirement benefits**

Please read the RETIRE3 notes before completing this form.

**Section 1 – Personal details**

| **Question** | **Answer** |
| --- | --- |
| Surname |  |
| First names(s) |  |
| Title |  |
| Previous surname(s) |  |
| Date of birth |  |
| National insurance number |  |
| Address |  |
| Post code |  |
| Home email address |  |
| Home phone number |  |
| Mobile phone number |  |
| Employer |  |
| Payroll number |  |
| Job title |  |
| Work phone number |  |
| Date of retirement |  |

Please confirm ‘Yes’ only to one of the following to confirm your current partnership status:

| **Question** | **Answer Yes / No** |
| --- | --- |
| Married and enclose a copy of my birth certificate or passport, my marriage certificate and my spouse’s birth certificate or passport |  |
| Cohabiting partner and enclose a copy of my birth certificate or passport and my partner’s birth certificate or passport |  |
| Civil partnership and enclose a copy of my birth certificate or passport, the civil partnership schedule and my partner’s birth certificate or passport |  |
| Surviving spouse / surviving civil partner and I enclose a copy of my birth certificate or passport, my spouse’s / partner’s death certificate and my marriage certificate / civil partnership schedule |  |
| Divorced / a former civil partner and enclose a copy of my birth certificate or passport and the decree absolute / dissolution order |  |
| Single and have never been married / formed a civil partnership and I enclose a copy of my birth certificate or passport |  |

Certified photocopies (a copy signed by you to certify that the photocopy is a true copy of the original) are acceptable as all original certificates are sent at the member’s own risk.

**Section 2 – Your bank or building society details**

* We can only pay your pension and any lump sum into a bank or building society account in your name or an account that you hold jointly with another person.
* If you are unsure of any of these details, you can either check with your bank / building society or look at your cheque book or bank statement.
* Putting the wrong information here means that it will take longer for you to receive your pension benefits.

| **Question** | **Answer** |
| --- | --- |
| Name(s) of account holder(s) |  |
| Name of bank or building society |  |
| Address of bank or building society |  |
| Sort code |  |
| Account number (8 numbers only) |  |
| Building society roll number / reference \* |  |

\* Only applicable in certain circumstances.

**Section 3 – Election to convert pension to increase / provide a lump sum**

If you have an AVC only, please leave this section and move to section 4.

Please confirm ‘Yes’ only to one of the following:

| **Question** | **Answer Yes / No** | **If Yes – value of lump sum or annual pension (if applicable)** |
| --- | --- | --- |
| Not interested in converting any of my pension into additional lump sum |  |  |
| Convert the maximum amount of my annual Pension into additional Lump Sum |  |  |
| Convert as much of my pension to provide a lump sum of the figure stated or convert the allowable limit, if lower |  | £ |
| Provide a pension of the figure stated and convert as much of the rest to lump sum as possible to the allowable limit |  | £ |
| Request further details of the benefits payable to me, including pension to lump sum conversion options |  |  |

**Section 4 – Additional Voluntary Contributions (AVC) Options**

| **Question** | **Answer Yes / No** |
| --- | --- |
| Have a Local Government Pension Scheme (LGPS) AVC Fund |  |

If yes, please answer the following:

| **Question** | **Answer Yes / No** | **If Yes – value of LGPS AVC fund (if applicable)** |
| --- | --- | --- |
| Take the maximum lump sum possible from my LGPS AVC fund and buy a top-up pension from the LGPS with the remainder (if applicable) |  |  |
| Take a lump sum of the figure stated from my LGPS AVC fund |  | £ |
| Purchase a top-up pension from the LGPS (provide a figure if not all your LGPS AVC fund) |  | £ |
| Purchase an annuity (provide a figure if not all of your LGPS AVC fund) |  | £ |

**Section 5 – Medical report consent (ill-health retirement only)**

We need to see a copy of the final medical report, which has been used by your employer to make their ill-health retirement decision, solely for the purposes of verifying that your employer has made an appropriate decision. This will not affect the benefits that you have been given. Please state ‘Yes’ to the following to confirm your consent:

| **Question** | **Answer** |
| --- | --- |
| I agree for a copy of the final medical report to be given to the Pensions Service, West Northamptonshire County Council by my employer |  |

**Section 6 – Other pension benefits in payment**

| **Question** | **Answer Yes/No** |
| --- | --- |
| I am in receipt of (or due to receive) other pension benefits that commenced before (or will commence on) the date of my retirement detailed in section 1. |  |

If you have answered ‘Yes’ to the above, please provide details in the tables below. You must tell us about all benefits which are in payment on or before your retirement date, such as:

* Personal pensions.
* Stakeholder pension
* Free standing AVCs.
* Occupational pensions (including other local government pensions).

However, you don’t need to include:

* Your state pension and pension credit.
* Any dependents benefits following a death (such as a spouse’s, civil partner’s, or dependant’s pension).
* Any benefits that are due after the retirement date shown in your letter, as these benefits will be tested against the lifetime allowance at the time they are taken.

If you are unsure of any of the required information you should contact your pension provider or scheme administrator to request an up-to-date valuation of your benefits. If your pension benefits were in payment

before 6 April 2006 you only need to provide the name of your pension provider, current annual pension

and date paid. For all other pensions please provide all the information asked for.

If there’s not enough space, continue the details on to a separate piece of paper.

**Pension 1**

| **Question** | **Answer** |
| --- | --- |
| Name of pension provider |  |
| Current annual Pension |  |
| Lump sum received |  |
| Fund value (if applicable) |  |
| Percentage of lifetime allowance |  |
| Date paid from |  |

**Pension 2**

| **Question** | **Answer** |
| --- | --- |
| Name of pension provider |  |
| Current annual Pension |  |
| Lump sum received |  |
| Fund value (if applicable) |  |
| Percentage of lifetime allowance |  |
| Date paid from |  |

**Pension 3**

| **Question** | **Answer** |
| --- | --- |
| Name of pension provider |  |
| Current annual Pension |  |
| Lump sum received |  |
| Fund value (if applicable) |  |
| Percentage of lifetime allowance |  |
| Date paid from |  |

**Pension 4**

| **Question** | **Answer** |
| --- | --- |
| Name of pension provider |  |
| Current annual Pension |  |
| Lump sum received |  |
| Fund value (if applicable) |  |
| Percentage of lifetime allowance |  |
| Date paid from |  |

**Pension 5**

| **Question** | **Answer** |
| --- | --- |
| Name of pension provider |  |
| Current annual Pension |  |
| Lump sum received |  |
| Fund value (if applicable) |  |
| Percentage of lifetime allowance |  |
| Date paid from |  |

**Section 7 – Overseas transfers out on or after 6 April 2006**

| **Question** | **Answer Yes (if applicable)** |
| --- | --- |
| An overseas transfer of my pension benefits has been made (or is due to be made) on my behalf on or after 6 April 2006 and before the due date |  |

If you answer ‘Yes’ to the above, please provide the details in the table below.

| **Details** | **Date of Transfer** | **Amount transferred** |
| --- | --- | --- |
| Transfer 1 |  | £ |
| Transfer 2 |  | £ |
| Transfer 3 |  | £ |
| Transfer 4 |  | £ |
| Transfer 5 |  | £ |

**Section 8 - Recycling of lump sums**

Before answering you should read the guidance on the [gov.uk](https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm133810) website on pensions recycling and the information provided below.

**Pension Recycling**

Pension recycling applies to all lump sums paid on or after 6 April 2006 and where those lump sums are used to increase pension contributions, regardless of when the contributions are paid. The recycling rule applies when **all** the following conditions are met:

* You receive a lump sum (HMRC call this this PCLS).
* Because of the lump sum, the amount of contributions paid into another registered pension scheme is significantly greater than it otherwise would be.
* The additional contributions are made by yourself or by someone else, such as your employer.
* The recycling was pre-planned.
* The amount of lump sum, taken together with any other such lump sums taken in the previous 12-month period, exceeds:
* £7,500 for events on or after 6 April 2015, or
* 1% of the standard lifetime allowance for events before 6 April 2015.
* The total amount of the additional contributions is more than 30% of your lump.

| **Question** | **Answer Yes / No** |
| --- | --- |
| Do you intend to reinvest some or all or your lump sum into another pension arrangement |  |

If you answer ‘Yes’ to the above, this may mean you’re liable to tax charges and you must give the following:

| **Question** | **Answer** |
| --- | --- |
| Name(s) of registered pension scheme(s) |  |
| Amount of your lump sum you intend to pay into another pension arrangement (this includes additional voluntary contributions arrangements) |  |

**Section 9 – Protection and lifetime allowance enhancement**

| **Question** | **Answer Yes / No** |
| --- | --- |
| Have you applied for **and been granted** any of the following Her Majesty’s Revenue and Customs (HMRC) certificates - Primary, Enhanced, Fixed or Individual Protection |  |

If you answer ‘Yes’ to the above, please provide us with a copy of the certificate from HMRC that confirms your entitlement to protection. We cannot apply protection to your benefits without seeing your certificate.

**Section 10 – Declaration**

1. As far as I know, I have filled this form in correctly and I authorise the Pensions Service to check any of the information I have given.
2. Please pay my benefits into the account provided in section 2.
3. If an "early retirement adjustment" is shown on my statement, I accept payment of reduced benefits.
4. If tax becomes payable as the statement and information that I’ve given proves to be incomplete or incorrect, I understand that I will be wholly and personally liable for the tax charge due and any resultant penalty as may be imposed by HMRC.
5. If I am still paying into the LGPS in another job, I do not wish to link my membership.
6. I understand that the option(s) I have chosen in section 3 or sections 3 and 4 cannot be changed.

| **Question** | **Answer** |
| --- | --- |
| Name |  |
| Signature (only required if form is returned by post or email) |  |
| Date |  |

The Cambridgeshire Pension Fund and Northamptonshire Pension Fund are a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to allow us to provide you with pension administration services. To allow us to carry out our statutory duty, we’re required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the Fund, please visit:

[Cambridgeshire Pension Fund](https://pensions.cambridgeshire.gov.uk/governance/key-documents/cambridgeshire/)

[Northamptonshire Pension Fund](https://pensions.westnorthants.gov.uk/governance/key-documents/northamptonshire/)

This information can be made available in other languages and formats upon request like Braille, large print and audio cassette.

| **Cambridgeshire**  Pension Fund | **Northamptonshire**  Pension Fund |
| --- | --- |

**Local Government Pension Scheme RETIRE1**

**Application to receive retirement benefits member checklist**

Please complete this checklist to make sure you have submitted all the required documents to the Pensions Service. This document is for your use only and does not need to be returned to the Pensions Service.

|  |  |  |
| --- | --- | --- |
| Document | Document details | Date submitted |
| 1 | Fully completed RETIRE1 form |  |
| 2 | Certified photocopy of birth certificate or passport |  |
| 3 | Certified photocopy of my partner’s birth certificate or passport (if applicable) |  |
| 4 | Certified photocopy of my marriage certificate or my civil partnership schedule (if applicable) |  |
| 5 | Certified photocopy of my decree absolute or dissolution order (if applicable) |  |
| 6 | Certified photocopy of my partner’s death certificate (if applicable) |  |
| 7 | Certified photocopy of the HMRC protection certificate - Primary, Enhanced, Fixed or Individual Protection (if applicable) |  |

The completed RETIRE1 form and required documentation can be submitted to the Pensions Service either by:

* Securely uploading them to your [online pension account](https://lgssmember.pensiondetails.co.uk/home/login/index2.html) on our website; or
* Scanning and emailing them to [pensions@westnorthants.gov.uk](mailto:pensions@westnorthants.gov.uk) , it is recommended that you password protect any documentation containing confidential information if possible; or
* Sending them to the address below:

Pensions Service

West Northamptonshire Council

The Guildhall

St Giles Square

Northampton

NN1 1DE