| **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 |  |

**Section 2 – Method of payment for lump sum and pension**

Please choose **one** method only and ask your bank or building society if you have any difficulty in completing this section.

**Payment to bank account**

| **Question** | **Answer** |
| --- | --- |
| Name(s) of account holder(s) |  |
| Name of bank |  |
| Address of bank |  |
| Bank sort code |  |
| Bank account number |  |

**Payment to building society account**

| **Question** | **Answer** |
| --- | --- |
| Name(s) of account holder(s) |  |
| Name of building society |  |
| Address of building society |  |
| Building society sort code |  |
| Account holder(s) building society account number |  |
| Roll number \* |  |
| Building society bank \* |  |
| Building society bank account number \* |  |

\* Only applicable in certain circumstances.

**Section 3 – Partnership status declaration**

I certify that the following information is correct and will let you know if my partnership status changes before my 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 4 – Conversion of pension**

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

| **Question** | **Answer Yes / No** | **If Yes – value of lump sum or annual pension (if applicable)** |
| --- | --- | --- |
| Request further details of the benefits payable to me, including pension to lump sum conversion options |  |  |
| 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 |  | £ |
| Not interested in converting any of my pension into additional lump sum |  |  |

**Section 5 – 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)** |
| --- | --- | --- |
| Give me further details about my AVC Fund and the options available to me |  |  |
| 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 |  | £ |
| Buy a top-up pension from the LGPS (give an amount if not all of your LGPS AVC Fund) |  | £ |
| Buy an annuity (give an amount if not all of your LGPS AVC Fund) |  | £ |

**Section 6 – 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 |  |

**Finance Act 2004 – Lifetime allowance declaration of benefits from all sources**

Before completing section 7 or sections 10 to 14 of this form, please read section 19 to 23 on pages 4 to 6 of the retirement benefit notes (RETIRE3).

**Section 7 – No other pensions in payment at due date**

* If you answer ‘No’ to the following, complete section 8 and the section 9 declaration; or
* If you answer ‘Yes’ to the following, complete section 8, the relevant sections from 10 to 14 and the section 15 declaration.

| **Question** | **Answer Yes / No** |
| --- | --- |
| At the due date, i.e. the date at which I’m entitled to receive payment of benefits under the LGPS administered in partnership by West Northamptonshire Council and Cambridgeshire County Council, I will be receiving other pension benefits from any registered pension scheme(s) and / or I will have had a transfer of any pension benefits to an overseas arrangement. |  |

**Section 8 - Recycling of lump sums**

| **Question** | **Answer Yes / No** |
| --- | --- |
| I’m taking the tax-free lump sum from the LGPS with the intention of significantly increasing contributions to one or more registered pension scheme |  |

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) |  |

**Section 9 – Declaration**

If you’ve completed Sections 7 and 8 above, please sign the declaration below.

I hereby authorise my Lump Sum and Pension to be paid directly into the account as detailed in Section 2.

I certify that the statement(s) I give above and the information I’ve provided are correct and complete to the best of my knowledge. If tax becomes payable as the statement and information I’ve given prove to be incorrect, then I understand that I’ll be wholly and personally liable for the tax charge due and any resultant penalty as may be imposed by Her Majesty’s Revenue & Customs.

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

**Section 10 – Pensions in payment before 6 April 2006**

If the following statement applies, answer ‘Yes’ and give details of the pensions being paid. If there’s not enough space, continue the details on to a separate piece of paper. Complete any other section which applies and sign the declaration at the end of the form.

| **Question** | **Answer Yes (if applicable)** |
| --- | --- |
| I’m in receipt of pension benefits that started before 6 April 2006 |  |

| **Details** | **Annual rate of pension in payment (before deduction of tax) on due date** | **Annual rate of pension in payment (before deduction of any tax) on 5 April 2006** |
| --- | --- | --- |
| Pension 1 | £ | £ |
| Pension 2 | £ | £ |
| Pension 3 | £ | £ |
| Pension 4 | £ | £ |
| Pension 5 | £ | £ |

**Section 11 – Pensions that will have started payment on or after 6 April 2006 and before the due date**

If the following statement applies, answer ‘Yes’ and give details of the pensions being paid. If there’s not enough space, continue the details on to a separate piece of paper. Complete any other section which applies and sign the declaration at the end of the form.

| **Question** | **Answer Yes (if applicable)** |
| --- | --- |
| I’m in receipt of pension benefits that commenced on or after 6 April 2006 and before the due date |  |

| **Details** | **Percentage of Lifetime Allowance (at the time that the benefit was taken) that the total benefit taken represents** | **If cash is protected under Primary Protection – amount tax free cash received** | **If cash is protected under Primary Protection – date benefit was taken (date of retirement from scheme)** |
| --- | --- | --- | --- |
| Pension 1 | % | £ |  |
| Pension 2 | % | £ |  |
| Pension 3 | % | £ |  |
| Pension 4 | % | £ |  |
| Pension 5 | % | £ |  |

**Section 12 – Pensions from other arrangements coming into payment on the due date**

If the following statement applies, answer ‘Yes’ and give details of the pensions being paid. If there’s not enough space, continue the details on to a separate piece of paper. Complete any other section which applies and sign the declaration at the end of the form.

| **Question** | **Answer Yes (if applicable)** |
| --- | --- |
| I have other pension benefits that are due to come into payment at the due date |  |

| **Details** | **Percentage of Lifetime Allowance that the total benefit taken represents** | **The benefit will be treated as being paid before or after the LGPS benefit due from Cambridgeshire/Northamptonshire \* Pension Fund** |
| --- | --- | --- |
| Pension 1 | % | Before / After \* |
| Pension 2 | % | Before / After \* |
| Pension 3 | % | Before / After \* |
| Pension 4 | % | Before / After \* |
| Pension 5 | % | Before / After \* |

\* Delete as appropriate

**Section 13 – Overseas transfers out on or after 6 April 2006**

If the following statement applies, answer ‘Yes’ and give details of the pensions being paid. If there’s not enough space, continue the details on to a separate piece of paper. Complete any other section which applies and sign the declaration at the end of the form.

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

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

**Section 14 – Protection and lifetime allowance enhancement**

If the following statement applies, answer ‘Yes’ and provide the registration certificate from Her Majesty’s Revenue & Customs.

| **Question** | **Answer Yes (if applicable)** |
| --- | --- |
| I have valid protection or enhanced factors registered with Her Majesty’s Revenue and Customs which need to be taken into account when considering my benefits |  |

**Section 15 – Declaration**

If you’ve completed section 8 and any of the sections 10 to 14, please sign the declaration below.

I hereby authorise my lump sum and pension to be paid directly into the account as detailed in Section 2.

I certify that the statement(s) I give above and the information I’ve provided are correct and complete to the best of my knowledge. If tax becomes payable as the statement and information I’ve given prove to be incorrect, then I understand that I will be wholly and personally liable for the tax charge due and any resultant penalty as may be imposed by Her Majesty’s Revenue & Customs.

| **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.