

## NHS Pension Credit benefits claim form - (AW8PC)

Before completing this form please read the Retirement Guide and the guidance notes at the back of this form. Please type in the fields below then print off and sign, or print and complete in CAPITAL LETTERS using BLACK INK

### Part 1 - Scheme membership number

Please enter your NHS Pension Scheme membership number  /

### Part 2 - About yourself

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

Surname

Former surname (If applicable)

Other names

National Insurance number

Date of birth (enclose your birth certificate with this form, failure to do so may result in a delay of your claim)

Address

Post code

Contact telephone number

Email address

Please ensure all required sections of the form are fully completed as failure to do so may delay you receiving your benefits. If any information is missing or incorrect, we will contact you by telephone in the first instance. If we are unable to reach you we will write to you, however this may result in a delay to your claim.

### Part 3 - Type of pension and retirement lump sum

**3.1 Why are you claiming your Pension Credit benefits?** Please tick the box(es) which applies to you.

**1995 Section      2008 Section      2015 Scheme**

Reached normal pension age




Early payment of Pension Credit benefit. Your benefits will be actuarially reduced to take account of this\*




Early payment of Pension Credit benefit on ill-health grounds, a successful ill health claim must have been approved or you will need to submit an AW240(PC) form available on our website prior to completing this form.




Commuted early payment of Pension Credit benefit based on ill-health grounds (attach form AW341)\*\*




\*Please confirm when early payment of Pension Credit benefit should begin. Failure to provide a date here may result in a delay of your claim

\*\* Commuted early payment of Pension Credit benefit on ill health or age grounds. Your Pension Credit 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 the application to commute ill health retirement benefits (AW341), which you can get from the website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

**3.2 Which Section or Scheme are you claiming your benefits from?**

1995 Section (please complete Part 3.3)

2008 Section (Please complete Part 3.4)

2015 Scheme (please complete Part 3.5)

Before you complete this section please refer to the application guidance notes to ensure you fully understand your options. It may not be possible for you to change your decision once your benefits are in payment.

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**3.3 1995 Section (only complete if the pension sharing order came into effect before the retirement of your former spouse or civil partner)**

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

If YES do you want:

A. The maximum additional lump sum, which may incur a tax charge, or Yes

B. The maximum tax free amount, or Yes

C. An additional amount chosen by you but less than the maximum permitted: £

(Enter the amount in whole pounds divisible by 12 only and do not include your normal lump sum entitlement).

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**3.4 2008 Section (only complete if the pension sharing order came into effect before the retirement of your former spouse or civil partner)**

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 lump sum, which may incur a tax charge, or Yes

B. The maximum tax free amount, or Yes

C. An amount less than the maximum amount permitted, of: £

(Enter amount in whole pounds only)

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**3.5 2015 Scheme (only complete if the pension sharing order came into effect before the retirement of your former spouse or civil partner)**

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 lump sum, which may incur a tax charge, or Yes

B. The maximum tax free amount, or Yes

C. An amount less than the maximum amount permitted, of: £

(Enter amount in whole pounds only)

## 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 (LTA) applied to them.

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

Yes  please continue

No  go to question 4.6

**4.2** Will your annual pension from all your pension arrangements, including your pension share and any from the main NHS Scheme, be more than £35,000 per year? Or have you accessed your benefits with another pension scheme using pension flexibilities?

Yes  please continue

Don't know  please continue

No  go to question 4.6

**4.3** Excluding your main NHS pension benefits were any of your separate pension benefits in payment **on or after 6 April 2006**?

Yes  please continue

No  go to question 4.4

(i) Please give us the total combined percentage of LTA (to 2 decimal places i.e.43.21%) used by all your separate pension benefits in payment, excluding your main NHS Scheme benefits, on or after 6 April 2006.

				.			%
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(ii) Date of first Benefit Crystallisation (The date accrued benefits are put into payment from another pension provider after 5 April 2006)

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**4.4** Excluding any main NHS pension benefits you may have were any of your separate pension benefits in payment **before 6 April 2006**? This includes any benefits from another pension provider accessed using pension flexibilities.

Yes  please continue

No  go to question 4.5

(i) Gross annual rate (before deduction of income tax) of pension(s) £

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**4.5** If you are in receipt of any other benefits and you are unable to provide us with the answers to questions 4.3 and 4.4 we will only be able to process your application if we treat your NHS Pension Scheme benefits as entirely in excess of the LTA. This will mean the Scheme pays 55% of your lump sum and 25% of your pension directly to HMRC, unless you instruct NHS Pensions to defer payment of your benefits until you have gathered the necessary information.

If you would like us to do this, please tick this box.

Alternatively please wait until you know what percentage of the LTA has been used before returning this form. You may need to contact the Scheme Administrator of your other pension arrangements for this.

**4.6.** Do you have any valid HMRC LTA protection (e.g. Enhanced, Primary, Fixed (2012, 2014 or 2016), or Individual (2014 or 2016))? **If so, you must give the paper certificate(s) or a copy of HMRC's notification confirming 2016 protection reference number, or your benefits may be delayed.** Your pensions office will send a copy to HMRC.

Yes  please give details below

Certificate number/reference number

No

### 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](http://www.nhsbsa.nhs.uk/yourinformation)

## Part 5 - 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.

Type of account

Current account - enter 0

Deposit account - enter 1

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

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

Post code

**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 Pension Credit claim form (AW8PC)

## - 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](http://www.nhsbsa.nhs.uk/nhs-pensions).

Please return this form together with the certificates required to:  
PO Box 683, Unit 5, Newcastle Upon Tyne, NE5 9EE.

### Part 1 Scheme membership number

Please enter your Scheme membership number. It is an 8 digit number. If you do not know your membership number leave this blank.

### Part 2 About yourself

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.

### Part 3 Type of pension and retirement lump sum

#### 3.1

In this part of the form we ask you to indicate the reason you are claiming your Pension Credit benefits and the Section of the Scheme you are claiming them from by ticking the appropriate box(s). If you are unsure which section of the Scheme you are claiming your benefits from please refer to previous correspondence from us about your Pension Credit.

**Reached normal pension age.** You can claim this if you have reached the normal pension age of 60 for a Pension Credit in the 1995 Section or 65 for a Pension Credit in the 2008 Section or your State Pension Age or age 65 if later, for a Pension Credit in the 2015 Scheme.

**Early payment of Pension Credit benefit.** If you wish to claim your Pension Credit before you reach the normal pension age 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](http://www.nhsbsa.nhs.uk/nhs-pensions). You will need to supply the date from which you would like your Pension Credit benefits to be paid. The 'date' can be the later of your minimum pension age (age 55), 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.

**Early payment of Pension Credit benefit on ill health grounds.** You can claim this if you have been notified that your ill health retirement application form AW240PC has been accepted.

**Commuted early payment of Pension Credit benefit on ill health or age grounds.** Your Pension Credit retirement benefits can be paid as a one off lump sum if you are terminally ill. Remember to attach the application to commute ill health retirement benefits (AW341), which you can get from the website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

#### 3.2

Tick the appropriate box to indicate which Section or Scheme you are claiming Pension Credit benefits from and follow the instruction to complete the relevant remaining questions in this part.

#### 3.3 1995 Section

If your pension sharing order came into effect before the retirement of your former spouse or civil partner you will receive a lump sum and 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](http://www.nhsbsa.nhs.uk/nhs-pensions).

Claiming a bigger lump sum at retirement may affect entitlement to any lump sum on death that may be payable when you die, even if you die within a short time of your retirement date.

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 lump sum, which may incur a tax charge; or
- B. the maximum tax free amount; or
- C. enter an additional lump sum in whole £s in multiples of £12, which if added to your standard lump sum would be less than the permitted maximum lump sum. Do not include your standard lump sum in the amount requested

If your pension sharing order came into effect after the retirement of your former spouse or civil partner you will not receive a lump sum and should leave this part blank.

### **3.4 2008 Section**

There is no basic lump sum entitlement but if your pension sharing order came into effect before the retirement of your former spouse or civil partner you do have the option of receiving a retirement lump sum by giving up a part of your pension. The maximum lump sum allowed under HM Revenue and Customs rules is four and a quarter times your annual pension. You have to give up some of your pension to get a retirement lump sum. You will receive £12 of retirement lump sum for every £1 of pension you give up.

Claiming a bigger lump sum at retirement may affect entitlement to any lump sum on death that may be payable when you die, even if you die within a short time of your retirement date.

If you are eligible for a lump sum 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 lump sum, which may incur a tax charge; or
- B. the maximum tax free amount; or
- C. enter a lump sum in whole £s in multiples of £12, which is not greater than the permitted maximum lump sum.

If your pension sharing order came into effect after the retirement of your former spouse or civil partner you will not receive a lump sum and should leave this part blank.

### **3.5 2015 Scheme**

There is no basic lump sum entitlement but if your pension sharing order came into effect before the retirement of your former spouse or civil partner you do have the option of receiving a retirement lump sum by giving up a part of your pension. The maximum lump sum allowed under HM Revenue and Customs rules is four and a quarter times your annual pension. You have to give up some of your pension to get a retirement lump sum. You will receive £12 of retirement lump sum for every £1 of pension you give up.

Claiming a bigger lump sum at retirement may affect entitlement to any lump sum on death that may be payable when you die, even if you die within a short time of your retirement date.

If you are eligible for a lump sum 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 lump sum, which may incur a tax charge; or
- B. the maximum tax free amount; or
- C. enter a lump sum in whole £s in multiples of £12, which is not greater than the permitted maximum lump sum.

If your pension sharing order came into effect after the retirement of your former spouse or civil partner you will not receive a lump sum and should leave this part blank.

## 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 or download the 'Limits on tax-free pension benefits factsheet' from the website at [www.nhsbsa.nhs.uk/nhs-pensions](http://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', because 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 and 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). 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 – Payment details

Please enter the details of the 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](http://www.nhsbsa.nhs.uk/nhs-pensions).

## Part 6 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](http://www.nhsbsa.nhs.uk/nhs-pensions).