

TP4 – Application Guidelines

Points to Note before completing the form.

- You should complete parts 1 – 11 before passing the form to your employer and/or employing authority. Failure to do so could cause delaying in processing your application.
- If you are no longer in employment within the education system – ensure that part 12 is completed and send directly to NITPS. *Please note that the person witnessing this form cannot be a relative.*
- Your original birth certificate should accompany this form. (This will be returned via recorded delivery)
- To qualify for retirement benefits under the Teachers' Pensions Regulations you will need 2 years pensionable employment completed after 6 April 1988 or 5 years pensionable employment at any time.

AGE - benefits are payable at the following normal pension ages or the day after cessation of all pensionable employment (whichever is later). For benefits accrued in the 80th scheme (for members who joined prior to 1st January 2007) Normal Pension Age (NPA) is 60. For benefits accrued in the 80th scheme (after 1st January 2007) NPA is 65. For benefits accrued in the Career Average Reform Scheme (CARE) Normal Pension Age is equal to your state pension Age.

From 1st April 2022 all members are now in CARE.

ACTUALLY REDUCED - members can collect their benefits from age 55 (**increasing to 57 in 2028**) but these are based on an actuarial reduction of 5% per year under the Final salary normal pension age (*to a max of 25%*) and a further 3% per year (*to a max of 9%*) until state pension age.

PREMATURE retirement benefits may be payable if you are aged 55 or over. Your employer must certify that your teaching employment has come to an end because of redundancy, in the interest of efficient discharge of the employer's function, or through the Investing in Teaching Workforce Scheme. Premature retirement benefits are not payable if you are currently applying for or are in receipt of ill-health benefits.

ILL-HEALTH – Prior to submitting an Ill Health Retirement application you should have submitted a TP5 form to NITPS and received back a decision. Ill-health Retirement cannot be awarded if this process is not completed.

For more details on how your pension is calculated. Please see fact sheet 7 on our website. <https://www.education-ni.gov.uk/articles/overview-northern-ireland-teachers-pension-scheme-nitps>

PART 1 – Personal Details

Please fill in your name, current address, postcode and contact details. This will supersede any information currently on our system and is where all correspondence will be issued to. Please insert an email address that you will continue to have access to once you leave employment.

Previous name – Please input name if you were known by any other name, e.g., maiden name or previous marriage name. If you are registering a change of name along with this form (e.g., following marriage or divorce), please submit relevant document to support this change.

Please include your employers name and address and contact details. If you are in active employment this should be the school, you are currently working at.

PART 2 – Benefits being applied for

When applying for age retirement in Final Salary Scheme, you have the option to defer collecting the CARE element of your pension until you reach the NPA of that scheme.

E.G. Jim is aged 60 and wishes to retire from all pensionable employment. He has accrued benefits in both Final Salary Scheme (80th) and in CARE. Each of these schemes has a different NPA.

80th scheme = NPA 60

CARE = NPA 67 (in this instance)

In this case Jim's CARE pension would be subject to an actuarial reduction as he is under the age of 67. Jim has the option to collect only his Final Salary scheme benefits and to defer his CARE pension until a later date.

This option is available to Jim as he has reached his final salary NPA. If he opts to retire at age 57, he will have to collect from both schemes and be unable to defer his CARE pension. Both pensions would be actuarially reduced as he has not reached scheme pension age for either.

It is important to note that if you defer collecting your CARE benefits, these are not automatically paid when you reach state pension age. You will have to submit another TP4 form to collect your CARE benefits.

PART 3: Status

Please update to your current status, if your marital status has changed, either through marriage or divorce, please forward relevant documentation to NITPS, (e.g., marriage cert or Decree Absolut).

A pension is payable in the event of a member's death, provided the member was married, in a civil partnership or has nominated a partner and has sufficient family benefits service to qualify. Details of dependency will be confirmed before a

nominated partner's pension is paid. In addition, children's pensions are payable up to the age of 17. These will only be paid after the age of 17 if they continue to receive full-time education or training and are not married and are under age 23. (There is also a contingency to continue paying the child benefits if they have a medical condition and are financially dependant on the child's pension)

It is good practice at this time to ensure your death nomination forms are up to date as any death grants can only be made to a nominated party otherwise, they are paid to the estate. This can be updated via the online portal. For more information, please see our website at <https://nitpsmembers.education-ni.gov.uk/>

If you have an earmarking or pension sharing order or agreement, made by a court, against part of your pension entitlement, your retirement benefits will be reduced accordingly.

PART 4 – Continuing Employment

You cannot collect your pension until you have left all pensionable employment. If you opt to return to work, you must notify the department as you may be subject to an annual earnings limit. Breaching this limit can result in your pension being suspended. For more details see <https://www.education-ni.gov.uk/articles/returning-work-after-receiving-pension-benefits>

PART 5 – Additional Pension

This must be completed in full if you are currently purchasing or have purchased additional pension. If you are already paying for past added years or additional family benefits (and payments will not be completed by retirement) you will be given the option of accepting the service credit based on the payments made or paying the remaining contributions. Any other outstanding contributions at retirement may be deducted from your lump sum.

PART 6 – Deferred Choice Underpin.

If you have been affected by the McCloud remedy, you have the option to make a decision based on benefits accrued within the Remedy Period (1st April 2015 – 31st March 2022). These options will be available on your annual benefit statement from 2025. If you have any queries, please contact the McCloud Team at nitps.mccloud@education-ni.gov.uk

PART 7 – Commutation to Lump Sum

If you joined NITPS prior to 1st January 2007 you will automatically receive a lump equal to 3 times your annual pension accrued in the Final Salary NPA 60 Scheme. There is no automatic lump sum if you joined after 1st January 2007, however you do have the option to commute part of your annual pension to receive a lump sum. For

every £1 of annual pension you commute, you will receive £12 towards your lump sum. You can commute up to a maximum of 25% of your pension fund value.

You can commute from each of the schemes you are a member of. Please clearly state the amount of annual pension you wish to commute.

PART 8 – Lifetime Allowance

When answering the lifetime allowance question, you must include any income from AVCs and non NITPS pensions as well as your pension from the Teachers' Pension Scheme, but not your state pension any survivor pensions or any retirement lump sum you may be entitled to. You can obtain a benefit statement for the NITPS using our online portal. You can find more information regarding Lifetime Allowance tax changes at www.hmrc.gov.uk.

Commented [MC1]: LTA is due to cease from 2023. Check HMRC guidance to confirm.

PART 9 – Recycling of Pension

If you are intending to use 30% or more to increase your pension benefits, this could result in HMRC subjecting the whole of your lump sum to an unauthorized payment tax charge of 40% and a further 15% surcharge if the value of unauthorized payments exceeds 25% of your rights in the scheme.

PART 10 – Bank Details

If you opt to have your pension and lump sum paid into the same bank account, then tick yes and complete the box at the top of the page.

If you wish to have your lump sum paid into a separate account, please enter those account details into the box at the bottom.

If you are living outside the UK and wish your pension to be paid to a non-UK bank account please contact the Department for information regarding Citibank Payment Services, please note there is a small monthly charge for this service.

PART 11 – Declaration

Please read through each of the individual points and at point date, insert the date you plan to leave or have left pensionable service.

This must be signed and dated. Please ensure that you have completed all relevant parts of the form before signing the declaration. Without your signature and the date, the application is invalid, and we cannot proceed with your claim.

N.B. A pension cannot be put into payment for a minimum of 6 weeks after this form is dated.

If a member is unable to sign the forms and a power of attorney or a court of Protector Order has been put in place, please submit all documentation to NITPS along with this form if it has not already been supplied.

PART 12 – Attestation

This part is only completed if the member has already left eligible employment.

The person must be a UK resident and not be related to the member.

PART 13 - Checklist

Please check over your form and if you have completed all relevant parts, please forward to your employer for completion.

If you are longer employed within the education sector, please return this form to

Northern Ireland Teachers Pension Team

Waterside House

75 Duke Street

Co. Londonderry

BT47 6FP.

Alternatively, you can send it via email to Teachers.Pensions@education-ni.gov.uk

Please ensure that a documentation being submitted online is clear, complete, and legible

Employer Guidelines

Part 14 – Retirement Details

Please complete all details for the teacher, include the last day of pensionable service, i.e., last day of contract.

Part 15 – Earnings Details

For all members not paid by the Teachers Pay Branch, this must be completed in full. Failure to do so could result in delays when processing the retirement.

Please complete the start and end date of both the salary and the pensionable allowances paid.

Please complete the periods of unpaid absences during the members time in this employment. Please include all forms of unpaid absences.

Part 16 – Premature Retirement

Only to be completed in the cases of premature retirement.

Part 17 – Infirmary Retirement

Only to be completed in the case of ill-health retirement. Ill health benefits will only be awarded following a successful submission of a TP5 to NITPS.

Please state clearly if the employee is to receive payment in lieu of notice or contractual notice as this can impact pension calculations.

Part 18 – Employers Certificate

This should be completed by the members employer at the school they are currently working at.

Please note this is not required if the teacher left teaching employment prior to applying for retirement benefits.

Where the school is not the employing authority this form should be forwarded to the relevant authority prior to being sent to NITPS. Failure to do so could result in processing delays.

Part 19 – Certificate of the Employing Authority

Where relevant this should be completed before the form is forwarded to NITPS.

