

DATE OF RECEIPT

Office Use Only

Teacher Reference Number						
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APPLICATION FOR PHASED RETIREMENT BENEFITS

This is my first phase.

☐

I have made a previous
phased retirement election
(N.B. For final phase please use TP4 form)

☐

DATE OF RETIREMENT	DAY	MONTH	YEAR

- Your original birth certificate should accompany this form.
- This form must be completed in **black ink** using CAPITAL LETTERS and returned to NITPS at least three months prior to the proposed date of retirement. Late receipt of forms may result in payment delays.
- Please refer to the guidance notes for assistance in completing the application.

PART 1 – PERSONAL DETAILS

1. SURNAME

2. FORENAME

3. PREVIOUS NAME

4. TITLE

DR

☐

MR

☐

MRS

☐

OTHER (please state) _____

5. NATIONAL INSURANCE NUMBER

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6. CONTACT DETAILS

Home Phone:
Mobile Phone:
Email Address:

7. CURRENT ADDRESS (incl. postcode)

8. NAME AND ADDRESS OF
EMPLOYER (incl. postcode)

9. EMPLOYER CONTACT DETAILS

Name:

Contact No:

PART 2: BENEFITS BEING APPLIED FOR -Phased retirement

Please note that you can only take up to 75% of benefits accrued to date.

i. Proportion of benefits to be taken

- a. For my final salary benefits with a normal pension age of 60. *You can make up to 2 phased retirement elections.*

I choose to take ____% of my benefits.

- b. For my Final Salary benefits with a normal pension age of 65. *You can make up to 2 phased retirement elections.*

I choose to take ____% of my benefits.

- c. For my career average benefits. *You can take up to 3 phased retirement elections. Only 2 elections may be made before your 60th birthday. The third must be made after age 60 and before age 75.*

I choose to take ____% of my benefits.

ii. Additional pension Elections (only answer if you have bought or are paying for additional pensions benefits in NITPS). Please circle your chosen option.

I wish to claim my additional pension benefits now.

I wish to continue paying contributions towards my additional pension.

I wish to stop paying contributions towards my additional pension, but I do not want to claim my additional pension now.

iii. Pension Debits

A pension debit will be made from a phased retirement election. If you have previously requested the scheme to settle a charge(s) on your behalf in respect of a Pension on Divorce case, or a tax charge utilising the Scheme Pays mechanism for Annual Allowance cases, the debit will be applied proportionately to each instalment of your pension.

PART 3: STATUS

10. Status? (Please tick the appropriate box)

Married ☐ Single ☐ Widowed ☐ Divorced ☐
 Judicially Separated ☐ Civil Partnership ☐ Partnership Dissolved/Revoked ☐

If you are single and still in pensionable service, you may wish to nominate a financially dependant close relative to receive benefits in the event of your death. This must be completed while you are still in service and can be done via the online portal.

11. If you are married or have registered a civil partnership, please state.

Date of your marriage/ civil partnership

Name of Spouse/Partner

Date of Birth of Spouse/ Partner

(Please send a copy of your marriage certificate/ civil partnership to NITPS)

12. If you are divorced or your partnership has dissolved, has an order been made against part of your pension and or/ lump sum.

Yes ☐ No ☐

If yes, is this for earmarking. ☐ Or Pension Sharing ☐

PART 4: MEMBERS WHO HAVE PURCHASED ADDITIONAL PENSION

13. Are you currently purchasing additional pension? Yes ☐ No ☐

If yes, is it your intention to: (please select one)

Accept the service paid for up to date of retirement: ☐

Pay outstanding contributions prior to receiving payment of your benefits. ☐

By means of a deduction from your pension ☐

14. Have you purchased additional pension for personal benefits or personal and adult dependant benefits?

Yes ☐ No ☐

If yes, which benefit did you purchase?

Personal ☐ Personal and Dependant ☐

PART 5: DEFERRED CHOICE UNDERPIN

If you are eligible to make a decision under the Deferred Choice Underpin (DCU) in respect of the Remedy Period (01/04/2015 to 31/03/2022) please indicate which scheme you wish your service in the remedy period to be treated under.

Legacy Scheme (Final Salary) ☐

Reform Scheme (CARE) ☐

For further information on the McCloud Remedy and eligibility, please see our website.

<https://www.education-ni.gov.uk/articles/mccloud-remedy-goodwin-judgement>.

N: B: - Please note that the decision you make for your phased retirement will be carried through subsequent phases and your final application.

PART 6 – COMMUTATION TO LUMP SUM (For members in service after 1st April 2007)

15. Do you wish to commute part of your pension to lump sum? Yes ☐ No ☐
 (N.B: An election to commute part of your pension to a lump sum is irrevocable after benefits are put into payment)

16. If yes, please indicate from which pension(s) you wish to commute and how much:
 (N.B the specific amount refers to the amount of your annual pension you wish to commute to a one of lump sum. £1 = £12)

Lump Sum Choices

If you do not have pensionable service on or after the 1st April 2007, you will receive an automatic lump sum of 3 times your pension. You should answer all 4 questions in this section. If any question does not apply to you, please tick non applicable.

i. Benefits if you have a Normal Pension Age of 60 (NPA60 – 80th scheme)

If you joined the scheme prior to the first of April, you will automatically receive a lump sum of 3 times your pension. If you have service in the NPA60 arrangement on or after 1st January 2007, you also have the option to take an additional lump sum by giving up part of your pension.

Do you wish to do this? Yes ☐ No ☐ Not applicable. ☐

If yes, please Indicate how much of your annual pension you wish to give up.

Maximum allowed ☐ OR Amount per year.

ii. Benefits if you have a Normal Pension Age of 65 (NPA65 – 60th scheme)

If you joined the scheme on or after 1st April 2007, you have NPA65 service. If you joined prior to 1st April 2007 but had a 'disqualifying break' of more than 5 years and rejoining after 1st April 2007, you will have NPA60 and NPA65 service. You do not receive an automatic lump sum in respect of your pensionable service as an NPA65 member, but you have the option to take a lump sum by giving up part of your annual pension.

Do you wish to do this? Yes ☐ No ☐ Not applicable. ☐

If yes, please indicate how much of your amount pension you wish to give up.

Maximum Allowed ☐ OR Amount per Year

iii. If you are a member of the Career Average Reform Scheme on or after 1st April 2015, you will not automatically receive a lump sum but have the option to take a lump sum by giving up part of your annual pension.

Do you wish to do this? Yes ☐ No ☐ Not applicable. ☐

If yes, please indicate how much pf your pension you wish to give up.

Maximum Allowed ☐ OR Amount per Year

iv. Additional Pension Elections

If you have bought or are buying additional pension elections, you have the option to give up part of your additional pension to increase your lump sum.

Do you wish to do this? Yes ☐ No ☐ Not applicable. ☐

If yes, please indicate how much of your annual pension you wish to give up.

Maximum allowed ☐ OR Amount per Year

PART 7 – LIFETIME ALLOWANCE (For more information regarding Lifetime Allowance assessment please refer to www.hmrc.gov.uk)

Although the Lifetime Allowance charge was removed with effect from 6th April 2023, and the government has made clear its intention to abolish the Lifetime Allowance from 2024/25 tax year, pension schemes must continue to operate Lifetime Allowance checks when paying benefits.

17. Will the total of your pension (before commutation) from NITPS and any other pensions currently in payment at retirement exceed £35,000 per annum?

Yes

☐

No

☐

PART 8 – RECYCLING OF PENSION COMMENCEMENT LUMP SUM

If you are intending to use some or all of your lump sum to fund additional pension's savings with any other pension providers, special tax rules apply. This is known as "recycling". If you are in breach of the recycling rules, you will have to pay an unauthorised payment tax charge of 40% of the retirement lump sum,

Please tick the relevant box.

☐

I confirm that I **do not** intend to use any part of my lump sum to make contributions to the NITPS or any other pension arrangement. I will advise the Scheme within 30 days if this changes.

☐

I confirm that I **do** intend to use any part of my lump sum to make contributions to the NITPS or any other pension arrangement. I will advise the Scheme within 30 days if this changes.

Signature: _____

Date: _____

PART 9 – BANK DETAILS

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.

Do you wish for your monthly pension and lump sum to be paid into the same bank account?

Yes

☐

No

☐

Bank

☐

Building Society

☐

Name of Bank / Building Society

Branch

Sort Code

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Bank Account Number

--	--	--	--	--	--	--	--

Building Society Roll Number

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Address

If you wish your lump sum to be paid into a different bank account, please complete details below.

Bank

☐

Building Society

☐

Name of Bank / Building Society

Branch

Sort Code

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Bank Account Number

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Building Society Roll Number

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Address

PART 10 - DECLARATION

1. I apply for the phased retirement benefits due to me from Northern Ireland Teachers Pensions Scheme (NITPS).
2. I have reduced the salary from my pensionable teaching employment by at least 20%.
3. I will advise NITPS of any salary increase within 12 months that results in a reduction of less than 20% of the previously higher salary rate.
4. I understand that any overpayment of superannuation benefits, regardless of how it arises shall be repayable.
5. I agree to inform NITPS of any change to my retirement date or any other details I have provided on this form.
6. I understand that if my existing benefits and benefits from NITPS at retirement exceed the Lifetime Allowance at retirement and I have no transitional protection certificate, the Lifetime Allowance charge will be paid, and my benefits reduced.
7. I agree to inform NITPS if I increase my employment in teaching anywhere within the UP within the next 12 months.
8. All Information provided on this form is, to the best of my knowledge, true and complete.

Signature: _____

Date: _____

NATIONAL FRAUD INITIATIVE – Pension/ Payroll Data

The Department of Education is under a duty to protect the public funds that it administers and to this end may use the information held with your Payroll record/ Pension benefits for the prevention and detection of fraud. It may also share this information with other bodies administering public funds solely for these purposes.

The Teachers Pay and Pensions Team Privacy Notice relating to how we use, and store personal data can be found at this link.
<https://www.education-ni.gov.uk/articles/teachers-pay-pensions-team-privacy-notice-effective-25-may-2018>

PART 11 – Checklist for Applicant

- Have you answered all the questions?
- Have you enclosed a copy of your birth certificate and/or your dependent children's birth certificates?
- Have you checked you have entered the correct bank account details?
- This form must be countersigned by your employer and employing authority.
- If you are still in active service, this form should be passed to your employer and employing authority (if applicable).
- Have you signed and dated the declaration?

PART 12 – CERTIFICATE TO BE COMPLETED BY EMPLOYER (Please note phased retirement benefits cannot be paid until this section is completed and certified by the employing authority)

Name of Employee

Teacher Reference Number

Previous Higher Salary

 £

End date for higher salary(dd/mm/yy)

New Lower Salary

 £

Start date for lower salary(dd/mm/yy)

Working Pattern

Nature of Duties

- I certify that there has been a reduction in the member's contributable salary of 20% or more as compared with the contributable salary for the 6 months prior to the end of the members previous employment.
- I certify that this reduced new salary rate will not exceed 80% of the previous salary for a period of 12 months from the date of the salary reduction, ignoring standard pay increases.

Signed: _____ Date: _____

Block Capitals: _____ Position: _____

[illegible]**Periods of Unpaid Absences during period of work at this school**

Start Date	End Date	Reason	Start Date	End Date	Reason

PART 14 – Employers Certificate (to be completed where the employer is not also the
Employing Authority)

I note the phased retirement of this employee.

The Employing Authority has consented to the phased retirement and to the terms agreed by the employer and the employee.

To the best of my knowledge all the information provided on this form is true and complete.

Signature

Date

Position

Employing Authority Stamp