

THE NHS SUPERANNUATION SCHEME (SCOTLAND) REGULATIONS

ALLOCATION OF PENSION

1. WHAT IS ALLOCATION?

Allocation is the giving up part of your pension to provide an allocated pension to a surviving spouse, civil partner or a dependant after your death.

The allocated pension will be paid in addition to any widow's, widower's, survivor of a civil partnership or child allowance payable.

2. CAN I ALLOCATE?

If you are a member of the NHS Superannuation Scheme. **Yes.** Any member of the scheme can allocate.

3. WHO CAN I ALLOCATE TO?

You can allocate in favour of one person only. Either to your spouse, civil partner or to a dependant (i.e. someone who is wholly or partially dependant on you for support).

4. HOW MUCH CAN I ALLOCATE?

You must allocate an exact number of pounds and you must provide your spouse, civil partner or dependant with a pension of not less than £260.00 a year.

You cannot allocate more than one third of your pension and you must not be left with less than the pension which would be paid to your spouse, civil partner or dependant should you predecease them.

You cannot allocate more of your pension than would leave you with less than the guaranteed minimum pension required under the State Pension Scheme.

5. WHAT WOULD MY SPOUSE, CIVIL PARTNER OR DEPENDANT RECEIVE?

The amount of pension payable in return for every £1 you allocate is calculated from tables and varies according to your age and sex; the age and sex of your spouse, civil partner or dependant and whether you allocate before or at retirement.

6. WHEN SHOULD I APPLY?

You should apply either:

- I. Within one month after becoming entitled to receive payment of pension (i.e. on retirement).
- II. At any time after reaching age 65 (60 for mental health officers and members of the special classes).
- III. At any time after reaching age 60 (55 to 60 for mental health officers and members of the special classes) if you have completed 40 years service.
- IV. Within one month after a preserved benefit becomes payable.

7. HOW DO I APPLY?

You should first of all request an estimate on how much you can allocate, by Writing via your Employing Authority to the **Scottish Public Pensions Agency (NHS), 7 Tweedside Park, Tweedbank, Galashiels. TD1 3TE**. Your request must include sex and date of birth of the proposed beneficiary. Following the receipt of the estimate you should complete, in duplicate, form AW5/5 available from your Employing Authority or the Agency and return them as quickly as possible to the Agency, together with respective birth, marriage or civil registration certificate where requested.

8. MUST I HAVE A MEDICAL EXAMINATION?

You can allocate only if you are in good health, having regard to your age, and therefore you will be required to undergo a medical examination by the Agency's Medical Adviser. Your spouse, civil partner or dependant does not have to be examined but it would be wise for you to satisfy yourself as to their health before making the allocation.

9. IF I CHANGE MY MIND, CAN I CHANGE OR AMEND THE ALLOCATION?

NO- You cannot cancel or amend the allocation after you have been informed by the Agency that your application has been accepted. This applies if the member is subsequently divorced, dissolution or nullity of civil partnership or if the beneficiary Predeceases the member.

You may give written notice to the Employing Authority and the Agency to cancel or amend at any time before acceptance is issued. An allocation is automatically cancelled if your spouse, civil partner or dependant dies before your application has been accepted.