



# APPLICATION FOR TEACHER'S RETIREMENT BENEFITS

## SECTION 3 – Family and survivor details

19 What is your status?

Single	<input type="checkbox"/>	Married	<input type="checkbox"/>	Civil Partner	<input type="checkbox"/>
Nominated/Declared Partner	<input type="checkbox"/>	Divorced	<input type="checkbox"/>	Partnership dissolved	<input type="checkbox"/>
Widowed	<input type="checkbox"/>				

If married, or in a civil partnership, please give date of registration

<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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If appropriate, please give spouse/partner's surname

<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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please give spouse/partner's forename(s)

<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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please give spouse/partner's former surname (if any)

<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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please give spouse/partner's date of birth

<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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If divorced/partnership dissolved, has a court order against part of your pension/lump sum been made?

Yes	<input type="checkbox"/>	If yes, is this order for earmarking	<input type="checkbox"/>
No	<input type="checkbox"/>	Or Pension sharing	<input type="checkbox"/>

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## SECTION 4 – Proportion of benefits to be taken

20 You can claim up to a maximum of 75% of your benefits, please state the percentage you would like to claim now.

<input type="checkbox"/>	%
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## SECTION 5 – Past Added Years/Additional Pension Benefits

21 Are you currently purchasing Past Added Years?

Yes	<input type="checkbox"/>	If yes, would you like to pay the outstanding contributions prior to retirement	<input type="checkbox"/>
No	<input type="checkbox"/>	OR, accept the service paid for up to the date of retirement	<input type="checkbox"/>

Are you currently paying for Additional Pension Benefits?

Yes	<input type="checkbox"/>	If yes, would you like to take these benefits at phased retirement date	<input type="checkbox"/>
No	<input type="checkbox"/>	OR, continue election to previously agreed end date	<input type="checkbox"/>

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If you have indicated that you would like to take your Additional Pension Benefits at phased retirement date, would you like to:

purchase the remaining amount prior to retirement	<input type="checkbox"/>
accept the Additional Pension Benefits purchased to phased retirement	<input type="checkbox"/>

It should be noted that if you take your Additional Pension Benefits at phased retirement date that you must take these benefits in full and that they will be subject to an actuarial reduction

# APPLICATION FOR TEACHER'S RETIREMENT BENEFITS

## SECTION 5 – Commutation of pension

22 Do you wish to commute part of your pension in order to receive an additional tax free lump sum payment?

Yes  No

If yes, please indicate from which pension(s) you wish to commute and how much

	Max Allowed (please tick)	Specific Amount (enter amount)
Normal Retirement Pension	<input type="checkbox"/>	£ <input type="text"/>
Additional Pension	<input type="checkbox"/>	£ <input type="text"/>

Further information on commutation can be found on the SPPA website: [www.sppa.gov.uk](http://www.sppa.gov.uk) including a pension modeller, so that you can see the effect of commutation on your retirement benefits.

## SECTION 6 – Other Teaching service

23 Have you had any other pensionable teaching employment in ENGLAND AND WALES, NORTHERN IRELAND, the CHANNEL ISLANDS or the ISLE OF MAN and wish to have the service transferred into the SCOTTISH TEACHERS SUPERANNUATION SCHEME? **Please note that this is not available to you if you are over age 60, or if you are a new member since 1 April 2007, age 65.**

Yes  No

If yes, please supply the following information

Period of employment		Name and address of employer	Name of Superannuation Scheme or Pension Fund and Ref Number (if any)
From	to		

## SECTION 7 – AVC's with Prudential

24 Do you have an in-house AVC with the Prudential? Yes  No

If you have ticked Yes, we will be in contact with the Prudential on your behalf.

If you have ticked No and have a Free-Standing AVC please send your provider a copy of the Benefit Crystallisation Certificate which will be sent to you on completion of your Benefit Calculations

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## SECTION 8 – Taxation

### 25 Lifetime Allowance

Will the total of your pension, before commutation, from the Scottish Teachers' Superannuation Scheme and any other pensions currently in payment at or from retirement, exceed £50,000 per annum?

Yes  No

If you have ticked yes, we will contact you again for further information.

### 25 Lump Sum

Do you intend to use any part of your lump sum to fund additional pensions contributions to any **other** pension arrangement? If so, please state the following:

- Do all of the retirement lump sums received from all schemes in the last 12 months exceed 1% of the current HMRC Lifetime Allowance? Yes  No
- Does the amount you are investing exceed 30% of your retirement lump sum? Yes  No

If you have ticked yes for either of the above, we will contact you again for further information.

For further guidance please refer to HMRC website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

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## RETIREMENT DECLARATION

I hereby apply for retirement benefits under the regulations governing the Scottish Teachers' Superannuation Scheme.

I will inform the Agency if there is a change in my retiral date or any other information I have provided.

I agree to inform the Agency if I begin employment in teaching within the UK at any time during my retirement, regardless of whether or not I rejoin the scheme. Information may be exchanged with the General Teaching Council.

I understand that if my benefits existing and benefits from the Scottish Teachers' Superannuation Scheme 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 accordingly.

All the information I have given on this form is true to the best of my knowledge and belief.

Signed

Date

**Please return this form to your employer who will then forward it to the SPPA.**