

YOUR PENSION SERVICE

POLICE PENSION SCHEME - NOTICE OF INTENTION TO RETIRE

Name	National Insurance no
Collar no	Pay reference no

- I do not want to receive a lump sum
- I want to receive a lump sum up to the limit where no tax charge is applied
- I wish to commute the maximum amount of pension **and understand I may have to pay a tax charge. See note (*)**
- The amount of lump sum I wish to receive is £.....

Please note that in all cases notice of commutation must be given before retirement in order to receive the lump sum tax free (not including any tax potential charge incurred as a result of commuting the maximum)

My address for future correspondence is: -
.....
.....

Post code: - Home telephone number: -

Email address: -

Please pay my pension and lump sum to my bank/ building society account:
Name of bank/ building society: -
Address: -
.....
.....

Account title: -

Account number: -

Sort code: -

Roll no (if applicable): -

Marital status - unmarried/married/divorced/ widowed/widower/civil partnership

Forename of spouse/Civil Partner..... Date of birth

Please forward the certificates or certified copies as appropriate. **We also require your own birth certificate. (Please note we accept good quality photocopies)**

Please continue my deductions to the following (please tick the appropriate boxes)

- PMAS
- Credit Union
- Medicash
- CU Lottery
- Federation Travel
- Sports & Social (please indicate to which division you wish to pay)
- None

If you tick any box, deductions will be made from your pension at the same rate you are currently paying via Police Payroll.

Data Protection Act 1998

All data held is for the purpose of administering the pension scheme and paying pension benefits. The administrators have a legal obligation and a legitimate interest under the Data Protection Act 1998 in processing data as a result of your membership of the scheme. This may include passing such data to the actuary, administrator, auditors, insurers, lawyers and such other third parties as may be necessary for the operation of the scheme.

Lancashire County Council is the Data Processor and Lancashire Constabulary is the data controller under the Data Protection Act.

National Data Matching

Lancashire County Council is under a duty to protect the public funds it administers. The information you have provided on this form may be used for the prevention and detection of fraud. We may also share the information with other bodies responsible for auditing or administering public funds for these purposes. For further information please see the policy section of our website or contact the Pensions Helpdesk.

Note (*) I authorise you to withhold the tax I am due to pay of 40 per cent of the payment of the maximum commutation as it is an unauthorised payment and you will pay this tax over on my behalf to HM Revenue & Customs. (I also authorise you to withhold the surcharge of 15 per cent because the unauthorised payment are more than 25 per cent of my pension fund and you will pay this tax over on my behalf to HM Revenue & Customs.)

I understand by giving you this authority I do not need to report the unauthorised payment on my self assessment return

Signed: Date

Please take the signed hard copy to your Human Resources Department together with good quality photocopies of your birth and marriage certificates (if applicable). HR will then send the documents to Your Pension Service.

**Incomplete information could result in a delay in paying your pension.
Immediate action by Human Resources department**

Copies of this form must be sent by email to:
AskPensions@lancashire.gov.uk

**YOUR PENSION SERVICE
MEMBER DECLARATION FORM**

Name:	NI No:
Date of Retirement:	Date of Birth:

Before your pension benefits can be paid, I require full details of other benefits that are either in payment or that you are entitled to. If you do not have this information you must obtain it from your pension provider. I will then be able to check that the total value of all your benefits do not exceed the maximum level (known as the Lifetime Allowance) set by Her Majesty's Revenue and Customs (HMRC).

Listed below are benefits that we **do not** need to know about on this form:

- State Pension
- State Pension Credit
- Spouse's or Dependant's Pensions
- Pension Benefits that you are not planning to start taking until **after** the date of retirement shown at the top of this form.

Please now answer the following questions:

Question 1: Your other pension benefits			
	Yes	No	
Ignoring the types of benefit listed above, have you got any other pension rights? You should answer no if you have already transferred these to your current pension.	<input type="checkbox"/>	<input type="checkbox"/>	

- If you have answered **NO** to Question 1, please sign the declaration on the back of this form. There is no need to answer any further questions.
- If you have answered **YES** to Question 1, please continue with Question 2.....

Question 2: Pensions that were already in payment before 6 April 2006		
	Yes	No
Ignoring the types of benefit listed above, are you receiving any pension benefits that came into payment before 6 April 2006?	<input type="checkbox"/>	<input type="checkbox"/>
If YES , please confirm the current annual total amount of pension you receive from all sources added together (before deduction of tax). Please write the total amount in the box to the right:	£ <input style="width: 150px; height: 20px;" type="text"/>	

Question 3: Pensions that came into payment <u>after</u> 5 April 2006 but <u>before</u> the date of retirement shown on the top of this form		
	Yes	No
Ignoring the types of benefit listed above, are you receiving any pension benefits that came into payment after 5 April 2006 but before the date of retirement shown on the top of this form?	<input type="checkbox"/>	<input type="checkbox"/>
If YES , you should have been provided with a statement from your other schemes which tells you how much of your Lifetime Allowance you have already used up. Please indicate in the boxes below the percentage (%) of allowance that you have used in each pension.		
Pension 1 _____ %	Pension 2 _____ %	
Pension 3 _____ %	Pension 4 _____ %	
PLEASE ENSURE THAT THE PERCENTAGE IS ENTERED, NOT THE AMOUNT OF PENSION AND LUMP SUM RECEIVED		

Question 4: Pensions from other sources coming into payment on the same date as your date of retirement (as shown on the front of this form)

Ignoring the types of benefit listed overleaf, are you due to receive any other pension benefits that are due to come into payment **on the same date** as your date of retirement? Yes No

If **YES**, you need to confirm the order in which benefits will be taken from each scheme. This is particularly important if you are likely to exceed your Lifetime Allowance, as the order which benefits are taken will determine which scheme(s) will be responsible for settling any tax liability.

<u>Name of Scheme/Policy Number</u>	<u>Contact Details</u>	<u>Order in which taken</u> (eg 1 st , 2 nd , 3 rd etc)
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

Question 5: Enhanced Lifetime Allowance factors, Enhanced Protection entitlement or Individual Protection 2014 (for people who exceed the Lifetime Allowance)

Have you applied for **and been granted** an Enhanced Lifetime Allowance factor, Enhanced Protection entitlement or Individual Protection 2014? Yes No

If **YES**, please send a copy of the certificate from HMRC that confirms your entitlement to protection. Protection cannot be applied to your benefits without first seeing your certificate.

Question 6: Transfers made to an overseas scheme

Have you previously transferred any benefits to an overseas scheme? I only need to know about any transfers that took place on or after 6 April 2006. Yes No

If **YES**, I need to know the date(s) of the transfer(s) and the amount(s) transferred. Please complete this information on a separate sheet.

PLEASE NOTE THAT IF YOU ARE INTENDING TO USE YOUR LUMP SUM TO PAY CONTRIBUTIONS INTO ANOTHER EMPLOYMENT WITH ANOTHER PENSION SCHEME THERE MAY BE TAX PENALTIES APPLIED TO YOU. IF YOU ARE CONSIDERING THIS PLEASE CONTACT THE PENSIONS HELPDESK.

DECLARATION – Everybody MUST complete this section

The information I have given on this form is correct and complete to the best of my knowledge. If further tax liability becomes payable because the information I have provided is incomplete, I understand I will be personally liable for the tax charge due and any penalty that HMRC may impose.

Signed: _____ Date: _____

You must complete and return this form to
Your Pension Service, PO Box 100, County Hall, Preston PR1 0LD
BEFORE pension benefits can be paid to you.