



Retirement declaration form

What is the form about?

Please complete this form if you are retiring and claiming your Firefighter's pension but do not complete it more than three months before you retire. You need to send us your completed form so that:

- you can notify us of the decisions you make about your pension
- we can process and pay your pension under Firefighter's rules
- we can check your total pension benefits under HMRC rules

Your pension will be delayed if you do not send us the form. If we have to pay your pension or lump sum without your form, we will assume that you have exceeded the lifetime allowance and your pension and lump sum will be taxed in full.

What will happen next?

We will pay your pension and any lump sum when we receive:

- your correctly completed form and photocopies of relevant documents
- information from your employer, if you have a deferred (frozen) pension, we already have this
- authority from your employer for redundancy, efficiency or ill health retirement

We will write to tell you how much your pension and any lump sum will be. If there is a lump sum, we will pay it on your retirement date or as soon after as possible. We will make your first pension payment on the first possible pension pay date following your retirement.

Please send your completed form and documents to the address at the end of this form. If you have any questions, please phone us on 01962 845588 or email pensions@hants.gov.uk.



Retirement declaration form Covers all Firefighters' Pension Schemes

Please complete all sections of this form and send it to the address on the last page. We can pay your benefits only after receiving your completed form and all relevant certificates.

I Personal details

Title _____ First name(s) _____ Surname _____

Address _____

Postcode _____

Email _____ Telephone _____

If you need to, please select an accessible format for pension payslips and letters:

Standard print Large print Audio CD Braille grade 1 2

National Insurance number

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Date of birth

____ / ____ / ____

Reason for

leaving

Date of retiring/leaving

____ / ____ / ____

Requested payment date if

claiming deferred pension

____ / ____ / ____

If you are claiming early payment of your deferred benefits (NFPS 2006 and 2015 schemes only), the requested date of payment should be at least four weeks but less than three months from when you send this form.

2 Bank or building society account

Please complete all fields marked with *. Check these details and write as clearly as possible

*Name of bank/building society

*Account holder's name

*Sort code
(6 digits only)

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*Account number
(8 digits only)

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If building society, roll number

(Please include all hyphens and slashes as required by your bank)

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Branch

Address

Postcode

Please tell us where you would like us to pay your pension and any retirement lump sum; we will pay your pension and any lump sum by BACs. Unfortunately, we cannot pay into certain Post Office accounts that do not accept BACS payments.

If you would like your pension paid into an overseas account, please contact us as soon as possible for more information on how to do this.

3 Identification and partnership status *What is your partnership status? Tick (✓) one*

I am single and have never married or entered into a civil partnership	<input type="checkbox"/>
I am legally separated	<input type="checkbox"/>
I am married	<input type="checkbox"/>
I have a civil partner	<input type="checkbox"/>
I have a cohabiting partner	<input type="checkbox"/>
Date of marriage or civil partnership	____ / ____ / ____
I am a widow/widower or my civil partner has died	<input type="checkbox"/>
I am divorced	<input type="checkbox"/>
My civil partnership has been dissolved	<input type="checkbox"/>
Date of death / divorce / dissolution of civil partnership	____ / ____ / ____

Your partner may qualify for a pension if you die. This depends on your circumstances and on the rules when you paid into the Pension scheme. Your cohabiting partner may qualify for a pension if you paid into the 2015 scheme or the NPPS on or after 31 March 2008 and meet certain conditions. You can find out more information on our website: www.hants.gov.uk/pensions.

Proving your identity and partnership status *Tick (✓) supporting documents enclosed*

My birth certificate or passport	<input type="checkbox"/>
My marriage or civil partnership certificate	<input type="checkbox"/>
My decree absolute or civil partnership dissolution certificate	<input type="checkbox"/>
My judicial separation	<input type="checkbox"/>
Death certificate in respect of my husband, wife or civil partner	<input type="checkbox"/>
Other documents (please specify) _____	<input type="checkbox"/>

Please send clear photocopies of documents to verify your identity and your partnership status. Do not send original documents. Please ensure that they support any change of name that you have had. We cannot pay your pension if we cannot verify your identity. For example, if you no longer use the surname on your birth certificate you will need to send another document too. We will only return documents if you ask. We will return original documents by Royal Mail but receipt cannot be guaranteed.

4 Exchanging pension for lump sum (FPS 1992)

Lump sum may be taxable

Do you wish to give up any annual pension to receive a retirement lump sum? Tick (✓) one

1. **Yes** – I wish to give up the maximum pension allowed
2. **Yes** – I wish to give up this specific amount £.....
3. **Yes** – I wish to give up the maximum allowed within HMRC limits (not subject to tax)
4. **No** – I do not want to give up any annual pension
5. **I don't know** – Please send me a pension estimate before I make a decision

If on retirement you prefer to have a lump sum as well as a pension you can provide one by commutation. You can commute as much or as little as you like provided that you do not exceed the permitted limit. The limit depends on your circumstances.

You have the following options:

- Do not exchange any annual pension for a lump sum.
- Choose to convert a specific amount of pension to lump sum.
- Take the maximum lump sum allowed under FPS regulations and pay tax if it exceeds HMRC limits.
- Take the maximum lump sum within HMRC limits of 25% of the value of your benefits under the Lifetime Allowance.
- Ask for an estimate before you make a decision. We will need information from your fire authority. We will send the estimate as soon as we can and process your benefits once we receive your decision.
- If tax is payable you can choose to pay this through self assessment or you can ask the fire authority to pay it on your behalf.

Exchanging pension for lump sum (NFPS 2006)	
Do you wish to give up any annual pension to receive retirement lump sum? Tick (✓) one	
1. Yes – I wish to give up the maximum allowed within HMRC limits	<input type="checkbox"/>
2. Yes – I wish to give up this specific amount per annum £	<input type="checkbox"/>
3. No – I do not want to give up any annual pension	<input type="checkbox"/>
4. I don't know – Please send me a pension estimate before I make a decision	<input type="checkbox"/>
<p>You may opt to give up part of your pension for a lump sum. You can exchange £1 of annual retirement pension for £12 lump sum. You cannot commute more than 25% of your annual pension. If tax is payable you can choose to pay this through self assessment or you can ask the fire authority to pay it on your behalf.</p>	

Exchanging pension for lump sum (FPS 2015)	
Do you wish to give up any annual pension to receive retirement lump sum? Tick (✓) one	
1. Yes – I wish to give up the maximum allowed within HMRC limits	<input type="checkbox"/>
2. Yes – I wish to give up this specific amount per annum £	<input type="checkbox"/>
3. No – I do not want to give up any annual pension	<input type="checkbox"/>
4. I don't know – Please send me a pension estimate before I make a decision	<input type="checkbox"/>
<p>You may opt to give up part of your pension for a lump sum. You can exchange £1 of annual retirement pension for £12 lump sum. You cannot commute more than 25% of your annual pension. If tax is payable you can choose to pay this through self assessment or you can ask the fire authority to pay it on your behalf.</p>	

Tax on retirement lump sums – If tax is payable on my retirement lump sum	
I will declare this to HMRC using self-assessment and make the payment myself	<input type="checkbox"/>
I request that the pension scheme pays any tax from the lump sum on my behalf	<input type="checkbox"/>

5 Taking your pension early (NFPS and 2015 Scheme only)

I have chosen to take my benefits before my expected retirement date. I am aware they will be reduced under the NFPS or 2015 Scheme regulations.

I would like to defer my NFPS/2015 Scheme benefits to avoid reductions

I would like to claim all of my available benefits

If you are not sure whether this section applies to you or if you would like an estimate before signing this declaration, please phone 01962 845588 or email pensions@hants.gov.uk. We will send your estimate as soon as possible, but your pension and lump sum may be delayed, especially if we need information from your employer.

6 Other pensions and compensation

6.1 Pensions payable before your Firefighter's pension

Do you have any other occupational or personal pension benefits that that are already in payment or will be payable before the day your Firefighter's pension starts?

No (✓) please go to Section 6.2 **Yes** (✓) please give details below:

Pension provider	Date pension was payable from	Current gross annual pension	% of LTA (if known)

6.2 Pensions payable on the same day as your Firefighter's pension

Do you have other pension benefits becoming payable on the same date as your Firefighter's pension?

No (✓) please go to Section 6.3 **Yes** (✓) please list them and state the order in which you want them assessed against the LTA

Pension provider	Gross annual pension and lump sum due	Order in which you want us to assess them

6.3 Pensions transferred overseas

Have you transferred any pension rights to an overseas pension arrangement after 5 April 2006?

No (✓) **Yes** (✓) please give details, including the amount of crystallised benefits:

Lifetime allowance (LTA)

HMRC sets a lifetime allowance (LTA). If the value of all your benefits exceeds the LTA, you must pay tax on the excess. Most people's benefits are within the LTA, but under HMRC rules we must assess them. The tax charge would be 55% of the excess lump sum and 25% of the excess pension, plus any PAYE deductions.

Tax year	LTA
2013/2014	£1.5 million
2014/2015	£1.25 million

Do not include state pension or pension credit, spouse's, civil partner's or dependant's pension in this section. Do not declare any pensions that are first payable after your Firefighter's pension.

LTA protection

If you have an HMRC certificate, you should give your pension administrators a copy when any pension (including your Firefighter's pension) is due. They will take account of the protection when they assess your benefits against the LTA.

Section 6.2

If you have any other benefits becoming payable **on the same date** as your Firefighter's benefits, please state the order in which you want them assessed against the LTA. The order you choose is important because it will decide which schemes will:

- be responsible for settling any tax liability if you exceed the LTA
- take the value of the others into account when assessing the LTA used

The order you state will not affect the amount of any tax you pay. Your other pension providers can tell you the percentage of LTA taken up by your other pensions.

7 Declaration

Please read the following statements and ensure you fully understand them. Then sign the declaration below:

- I have read the notes and completed this form. The information I have given is correct and complete to the best of my knowledge. This includes the bank details in section 2, and section 5 if it applies to me.
- I will not use my retirement lump sum to contribute to one or more registered pension schemes, in breach of HM Revenue and Customs (HMRC) recycling rules (see notes below).
- I understand that I cannot change the decisions I have made on this form once Pensions Services has received and processed the form.
- If further tax becomes due because information I have given proves to be wrong, I understand that I will be liable to pay the tax charge and any resulting penalty imposed by HMRC.

Signed

Date

If you intend to use part or all of your retirement lump sum to pay into a pension scheme, or other pension arrangement, this is known as 'recycling' and special tax rules may apply. If you break recycling rules, you will have to pay a tax charge of 40% to 55% of the value of your retirement lump sum. You can find out about recycling on the HMRC website:

www.hmrc.gov.uk/pensionschemes

Please do not complete this form more than three months before your intended retirement date.

Please send your completed form to:

Pension Services
Hampshire County Council
The Castle
Winchester
Hampshire; SO23 8UB



The Pension Fund will only use your data to process your pension

Hampshire Fire Authority is a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to manage your pension rights. To enable us to carry out our statutory duty, we are required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the FRA please visit

<https://www.hantsfire.gov.uk/how-were-performing/privacy-and-cookie-policy/hampshire-fire-pensions-privacy-notice>