

## **Member guidance for completing application form Teach : RET**

### **You should retain these for future reference**

These guidance notes are designed to help you complete the application for retirement benefits from the **Scottish Teachers' Superannuation Scheme (STSS)** and the **Scottish Teachers' Pension Scheme 2015 (Teachers' 2015 Scheme)** and should be read in conjunction with the Pre-retirement factsheet. You may also find it helpful to read the factsheets on Taxation, Lump sum choice, Transferring benefits and Re-employment **prior** to completing the application form. If you have an added years or additional pension contract you should also look at the additional pension factsheet so that you are aware of your options at retirement.

Certain sections are only specific to either Preserved members (those who have left the scheme and have deferred taking their benefits until Normal Pension Age) or to those who are applying for Premature or Phased retirement.

So that we can pay your benefits on time, you should make sure that your employer submits your application to us at least 3 - 4 months prior to your intended date of retirement. Although you may complete your application on time, your employer still has to provide information to us. If you have preserved benefits, please forward your completed application directly to SPPA. If you supply your email address, we will acknowledge your application by email.

If you are currently in teaching employment your employer will confirm your date of birth, therefore you do not need to send a birth certificate as it will not be returned to you.

**If you are a preserved member we will require a photocopy of your birth certificate.** This will not be returned to you, therefore do not send an original certificate.

If you need to contact us during the application process, please email [Teachersawards@gov.scot](mailto:Teachersawards@gov.scot). If you need to speak to someone about your application please call 01896 893000, you will be asked which department you wish transferred to. You should ask for "Teachers Awards" until your benefits are calculated and for "Payroll" after your pension goes into payment. You should have your superannuation number ready.

When you retire, we will write to you advising how much your benefits are, when they will be paid and details about taxation. We will not send you a pension advice note every time a payment is made to you. Your benefits may be subject to revision if your employer sends a change in retirement date or revised pensionable pay details. Any overpayment that occurs will be recovered from you. In addition, any additional amount payable will be treated as a separate benefit crystallisation event for tax purposes.

If you are still working as a teacher, after completing all relevant details in Part 1, you should return your application to your employer for completion of Part 2. They will send it to SPPA.

**If you are no longer working as a teacher and have preserved your benefits, please complete and send your application directly to SPPA.**

## PART 1. SECTION 1. Personal details (to be completed in all cases)

Please complete all fields with the information requested. Your superannuation number will be on any previous correspondence that we have sent you. You should complete the six digit number only with no prefixes or slashes. Example 303030. If, however, you do not know this, please ensure your date of birth and National Insurance number are completed.

If you supply your email address we will acknowledge receipt of your application. We will not, under any circumstances, supply this information to another party.

### TYPE OF RETIREMENT

Please select the correct type of retirement relevant to you. Please note this will be depend on what Scheme you are a member of. If you are unsure of which scheme you are a member of you will find the Scheme Flowchart in the Pre-retirement Guide helpful.

#### **1. Active Members (currently contributing to the Scheme)**

##### **Age retirement (AGE)**

If you are an active member you can apply for your retirement benefits from the Scheme's Normal Pension Age (NPA).

##### **Premature retirement (PRC)**

If you are retired prematurely because of redundancy or in the interests of organisational efficiency, you may be granted premature retirement benefits. You must, however, be aged over 55 and in pensionable employment. The payment of these benefits are solely at the discretion of your employer.

##### **Actuarially Reduced Pension (ARP)**

You can apply for Actuarially Reduced Pension and Lump Sum from age 55. You must have pensionable service or excluded employment on or after 1 July 2002 and qualify for retirement benefits.

##### **Phased retirement**

You can apply for Phased retirement if you are aged 55 or over and are prepared to reduce your pay by at least 20% for a period of at least 12 months and remain in at least one employment if you have more than one. You must leave at least 25% remaining of your pension benefits remaining in the scheme.

#### **2. Preserved Members (no longer contributing to the scheme)**

Preserved members can claim their preserved benefits, providing that they are not in teaching employment in other parts of the UK at the time of their application. Preserved members who were in the scheme prior to 1 April 2007 can claim their preserved benefits from age 60, members who joined the scheme on or after 1 April 2007 can claim their preserved benefits from age 65. Preserved members who joined the scheme on or after 1 April 2015 can claim their preserved benefits from the later of age 65 or State Pension Age.

Preserved members can apply for Actuarial Reduced Pension benefits from age 55 if they were in service on or after 1 July 2002. You should note that your retirement date can be no earlier than 6 weeks after the date of application.

### **3. Re-employed Members (not including those on Phased Retirement)**

If you retired and then returned to work before 1 April 2012, you will remain protected under your previous scheme arrangements.

If you returned to work after retirement between 2 April 2012 and 31 March 2015, you will accrue mixed benefits from 1 April 2015. Your previous scheme arrangements will be protected up to 31 March 2015. Any benefits accrued on or after 1 April 2015 will fall under the Scottish Teacher's Pension Scheme 2015 (Teachers' 2015 Scheme)

**If you return to work after retirement from 1 April 2015, you will automatically join the Teachers' 2015 Scheme**

If you took Ill Health retirement and become re-employed in an eligible employment as a teacher your ill health pension ceases to be payable unless you have reached your Normal Pension Age (NPA).

### **SECTION 2. Bank or Building Society details**

If you have any difficulties completing this section, please contact your bank/building society for assistance. We will pay your retirement benefits into the account that you request here and you should ensure that all relevant fields are completed accurately. The details required can be found on your bank card or statement and you should ensure that the correct sort code, account number and/or Building Society Roll number are entered.

If any of these details are wrong this may result in payments being made to the wrong account. If this occurs we will need to have these funds returned prior to making payment to an amended account. If any of your personal or bank details change, please notify us **immediately** as a delay may result in late payment of your benefits.

Pension payments are made on the last banking day of each month and these are paid directly into your nominated bank account. Payment is made monthly, in arrears and you will receive 1/12<sup>th</sup> of the annual amount to the nearest penny. However, the first payment may be a proportion of one month's payment if your pension started partly through the month. If we are in receipt of all the relevant information on time, lump sum payments (if applicable) will normally be paid into your nominated bank account within one month of your date of retirement.

If your bank account is out with the UK, please indicate the country your bank is based in and you will be issued with the Transcontinental Automated Payment Service (TAPS) form.

### **SECTION 3. Details of wife / husband / civil partner / surviving partner**

All fields within this section should be completed as appropriate to your circumstances. This information will assist in dealing with any benefits payable in the event of your death. Certificates are **not required** to be presented at this stage but will be asked for when death benefits are claimed.

The option of paying benefits to a Surviving Partner is only available to scheme members with contributing service on or after 1 April 2007. There are no benefits payable to a surviving

partner for members who left the scheme before 1 April 2007. These members cannot nominate/declare a partner to receive their pension.

The benefits will be paid to the surviving partner, provided that at the date of death the partner and deceased were:

- living together in an exclusive committed long term relationship for a period of at least 2 years;
- free to marry or enter a civil partnership and;
- financially interdependent

#### **SECTION 4. Lump sum choice election**

This means electing to give up part of your pension in exchange for a tax free lump sum or to increase your lump sum.

All members of the scheme who were in service on or before 1 April 2007, have the option to elect to commute part of their pension to increase their tax free lump sum. Members who joined the scheme on or after 1 April 2007 have the option to elect to commute part of their pension to obtain a tax free lump sum. If your service was preserved prior to 1 April 2007 the option to increase your tax free lump sum is not available. To increase the tax free lump sum or to obtain a tax free lump sum, there will be a reduction in your annual pension. You will need to give up £1 of annual pension for every £12 received as a lump sum. However, there is a maximum lump sum that can be taken, as allowed by HM Revenue & Customs, of 25% of the fund value. How this is calculated is shown below.

If you were a member of the scheme before 1 April 2007 and were in service on that date, the formula for calculating the maximum amount of lump sum benefits that can be paid is as follows:

$$\frac{(\text{pension} \times 20) + (\text{lump sum} \times 20/12)}{4.6667}$$

Your pension will reduce by £1 for every £12 of additional lump sum taken. You may choose to take an additional lump sum up to the maximum. Please note that you cannot give up any part of your normal lump sum to increase your pension.

If you joined the scheme on or after 1 April 2007, there is no automatic entitlement to a lump sum. The formula for calculating the maximum amount of lump sum is as follows:

$$\frac{\text{pension} \times 20}{4.6667}$$

You may choose to take a lump sum of any amount up to the maximum. Please see our website [www.pensions.gov.scot](http://www.pensions.gov.scot) where a pensions calculator is available if you wish to investigate further about how electing to convert some of your pension into a higher lump sum would affect your retirement benefits. This should only be used for illustrative purposes and does not give guaranteed figures. You may also wish to consider seeking independent financial advice before making this decision.

The application also offers the opportunity to request further information regarding your lump sum choice prior to you making your election. To allow your retirement award to be processed on time, it is important that you have this election completed and returned to SPPA as soon as you have made your decision. Any delay in returning the election could result in your benefits being paid late.

Please note that changing your lump sum choice election will incur an administrative charge and must be done prior to your benefits being put into payment. Details of the administrative charge can be found on our website <http://www.pensions.gov.scot>

Your lump sum choice election cannot be revoked or changed once you are retired and receiving your benefits.

## **SECTION 5. Additional Voluntary Contributions (AVCs) or Free Standing AVCs**

When we calculate your benefits we will send you a Benefit Crystallisation Certificate with your awarding letter. You must send a copy of this to your provider if this is not with our in house AVC provider the Prudential.

If you have an in house AVC with Prudential please tick the box and we will be in contact with them on your behalf.

## **SECTION 6. Past Added Years (PAY)/Additional Pension Benefits (APB)**

If you have a contract to purchase added years you have the option, prior to retirement, to purchase the remaining added years in your contract. This must be done before proceeding with your retirement application and cannot be purchased using your retirement benefits.

If you have a contract to purchase additional pension you will be credited with your benefits up to your date of retirement, but you do not have the option to purchase the remaining benefits.

## **SECTION 7. Taxation**

Further information about the Lifetime Allowance and other tax issues are available from our website at <http://www.pensions.gov.scot>. If you are affected by these issues you may wish to look at HMRC's website [www.hmrc.gov.uk](http://www.hmrc.gov.uk).

## **SECTION 8. Lump sum recycling**

Please see HMRC website for restrictions around recycling of lump sums.

## **SECTION 9. Re-employment in the Scottish Teachers' Pension Schemes**

If you are intending to return to employment after retirement. Further information can be found on the Reemployment Factsheet.

**SECTION 10. Declaration**

You should ensure that you have completed all relevant parts of the application before signing and dating the declaration. If the declaration is not signed and dated this will result in the application being returned to you and may cause a delay in the payment of your benefits.

If you are an active teacher you should return the application to your employer. If you are a preserved member this should be sent directly to SPPA.

**Personal checklist**

You should note on this checklist the date that you forwarded your application to your employer for completion of their part. Or, if you are preserved, the date you forwarded this form to SPPA.

Superannuation number

<input type="text"/>					
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Date sent

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
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You will be advised of the amount of your retirement benefits when your application has been processed. Please advise us immediately if you change your address or bank before you retire.

The address is:

Scottish Public Pensions Agency

Teachers' Awards

7 Tweedside Park

Tweedbank

Galashiels

TD1 3TE

You can telephone 01896 893000 and ask for "Teachers Awards". You should have your Superannuation reference number ready.

SPPA Payroll will be responsible for the payment of your pension and lump sum. If you have any enquiries about the payment of your pension benefits after retiral, please telephone 01896 893000 and ask for "Payroll".

Your pension is assessed as earned income for tax purposes.

An advice note will be sent when there has been a change in your annual rate of pension or your PAYE tax code. For the first year of your retiral, tax will be based on the total pay and pension received in the year to the last payment before 6 April.

Any enquiry about your PAYE code number of your Tax Liability should be sent to:

HM Inspector of Taxes, Ty Glas, Cardiff, CS4 5YA (quoting your surname and NI Number)

Telephone: 0300 200 3300

**Teacher Pension Schemes Scotland**  
**APPLICATION FOR RETIREMENT BENEFITS**

**(Age, Premature (PRC), Phased Retirement, Actuarial Reduced Pension (ARP) and Preserved)**

**PART 1 - TO BE COMPLETED BY THE MEMBER**

**SECTION 1 – PERSONAL DETAILS**

Superannuation number

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Surname

Contact address

--

Former surname (s) (if applicable)

--

Forenames (in full)

--

Title

Dr  Mr  Mrs  Miss  Ms

Other (please specify)

--

Date of birth (e.g.15/04/1943)

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

National Insurance number

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

Type of Retirement

Mobile telephone number

--

Active or Preserved member

Personal email address

--

Re-employed Member

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**FOR EMPLOYERS ONLY**

Is this application a revision of details?

Yes

No

What is your current job title? (If preserved, give last job before leaving the scheme)

On what date do you expect your employment to end? (If preserved, give the approximate date you left the scheme)

 /  /   

Please state which date you would like to retire from the Scottish Teachers' Scheme?

 /  /   

If applying for Phased retirement, please give the date your contract will change

 /  /   

If applying for Phased retirement, you can take up to a maximum of 75% of your benefits. Please state the percentage you would like to take now

 %

## **SECTION 2 – BANK DETAILS**

Name of account holder

Name of Bank/Building society

Branch

Branch address (related to sort code)

  

Post code

      

Branch sort code

 -  - 

Account number

      

Building Society roll no.

        

Bank account type

Current account

Deposit account

If your bank is outside the UK, please indicate which country your pension will be paid to

SPPA will issue the appropriate TAPS form to you for completion.

### SECTION 3 – DETAILS OF SPOUSE/CIVIL PARTNER/NOMINATED SURVIVING PARTNER

What is your status? (please tick the appropriate box below and, if applicable, provide the relevant date of status change)

Married	<input type="checkbox"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>
Single	<input type="checkbox"/>						
Divorced	<input type="checkbox"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>
Widowed	<input type="checkbox"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>
Civil Partnership	<input type="checkbox"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>
Dissolution or nullity of civil partnership	<input type="checkbox"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>
Surviving partner*	<input type="checkbox"/>		<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>

\*Only applicable if you were an active member of the scheme on or after 1 April 2007

Please give the following information regarding your spouse, civil partner or nominated non legal surviving partner

Title	Dr <input type="checkbox"/>	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Other <input type="checkbox"/>	<input type="text"/>
Surname	<input type="text"/>					
Forenames (in full)	<input type="text"/>					
Date of birth (e.g. 15/04/1943)	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	/	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>	<input type="text"/>
National Insurance number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
If divorced/partnership dissolved, has a court order against part of your pension/lump sum been made?				Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If yes, is this order for:				earmarking <input type="checkbox"/>	<input type="text"/>	
				pension sharing <input type="checkbox"/>	<input type="text"/>	

## SECTION 4 – LUMP SUM CHOICE (PENSION COMMUTATION)

Please read the guidance notes before making your election. An administrative charge will apply if you change your lump sum choice prior to receiving your benefits. Details of this charge can be found on our website <http://www.pensions.gov.scot>.

**Your lump sum choice election cannot be revoked or changed after you are retired and in receipt of your benefits.**

**If you are a member of the Scheme prior to 1 April 2007 and have no pensionable service on or after this date you will receive a lump sum of 3 times your pension. You do not have the option to give up part of your pension to increase your lump sum.**

**1. If you are a member of the Scheme prior to 1 April 2007 and have pensionable service on or after this date:**

You will automatically receive a lump sum of 3 times your pension. You have the option to increase your lump sum by giving up part of your annual pension. **Do you wish to do this?**

Yes  No  Further information required

If yes, please indicate how much of your annual pension you wish to give up, you can specify the amount per year that you wish to give up or you can give up the maximum allowed. (Restrictions to the amount of tax free lump sum you may commute will depend on HM Revenue & Customs taxation restrictions.)

Max allowed (please tick)  Amount per year (enter amount)

**2. If you are a member of the Scheme joining on or after 01 April 2007 with no pensionable service prior to this date:**

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  Further information required

If yes, please indicate how much of your annual pension you wish to give up, you can specify the amount per year that you wish to give up or you can give up the maximum allowed. (Restrictions to the amount of tax free lump sum you may commute will depend on HM Revenue & Customs taxation restrictions.)

Max allowed (please tick)  Amount per year (enter amount)

**3. If you are a member of the Teachers' 2015 Scheme, joining on or after 1 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

Further information required

If yes, please indicate how much of your annual pension you wish to give up, you can specify the amount per year that you wish to give up or you can give up the maximum allowed. (Restrictions to the amount of tax free lump sum you may commute will depend on HM Revenue & Customs taxation restrictions.)

Max allowed  
(please tick)Amount per year  
(enter amount)

If you have ticked yes under questions 1-3 above, have you or are you due to receive any tax free lump sum from any other pension provider at your retirement date

Yes

No

**SECTION 5 – ADDITIONAL VOLUNTARY CONTRIBUTIONS (AVCs)**

Do you have an in house AVC with the Prudential?

Yes

No

If you have ticked yes above, we will contact the Prudential on your behalf. If you have an AVC or FSAVC with a different provider please send them a copy of the Benefit Crystallisation Certificate which we will send to you with details of your retirement benefits.

**SECTION 6 – PAST ADDED YEARS (PAY)**

Are you currently purchasing Past Added Years (PAY)?

Yes

No

If yes, would you like to pay the outstanding contributions prior to retirement

or, accept the service paid for up to the date of retirement

**SECTION 7 – HM REVENUE & CUSTOMS (HMRC) INFORMATION**

The Government introduced changes to the amount you can build up towards your pension benefits for tax relief. It is possible that these changes may affect some members who retire from 6 April 2011. To see if these changes might impact you, please see our website <http://www.pensions.gov.scot>

To comply with HMRC legislation please answer the following questions.

1. Have you any retirement arrangements outside the Teaching Schemes, whether in payment or not? This includes money purchase AVCs, but excludes the state retirement pension or any survivor or dependants benefits you are being paid.

Yes  Please continue

No  Go to question 5

2. Will your annual pension from all your pension arrangements, including Teaching Schemes, be more than £40,000 per year?

Yes  Please continue

No  Go to question 5

3. Excluding your main Teaching benefits, have you taken any pension benefits on or after 6 April 2006?

Yes  Please continue

No  Go to question 4

a) Please give the combined percentage of LTA used by all your separate pension benefits in payment on or after 6 April 2006 and enclose relevant certificates.

%

b) Please give the total amount of lump sum received.

£

c) Date of first Benefit Crystallisation Event

/  /   /   /

4. Excluding your main Teaching benefits were any of your separate benefits in payment before 6 April 2006?

Yes  Please continue

No  Go to question 5

a) Gross annual rate of pension in payment on today's date or date at 3 c)

£

5. Do you have a valid Fixed, Enhanced or Primary protection certificate from HMRC?

Yes

No

If yes, please enclose a photocopy of your certificate with your completed application. Do not send an original as this will not be returned to you.

**SECTION 8 – LUMP SUM RECYCLING**

If you intend to use any part of your lump sum to fund additional pension contributions to any other pension arrangements, 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

**SECTION 9 – RE-EMPLOYMENT IN THE SCOTTISH TEACHERS’ PENSION SCHEMES**

Before completing this section, please read the [“Going back to work”](#) page on the SPPA website.

Do you intend to take up further teaching employment following retirement?

Yes

No

If you have answered yes, please provide the following:

(if this is not currently known, you must provide SPPA with these details immediately if you take up further teaching employment)

Name of employer

--

Address of employer


Post code

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

Grade

--

Annual rate of pay

£

--

Employment type

Whole time

<input type="checkbox"/>
--------------------------

Part time

<input type="checkbox"/>
--------------------------

Number of hours per week

--

When will this employment commence

<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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**Any teacher who commences reemployment on or after 01 April 2015 will automatically join the Teachers’ 2015 scheme where the NPA is the later of State Pension Age or 65<sup>th</sup> birthday. Please note this does not apply to Phased Retirement.**

**SECTION 10 - DECLARATION**

I hereby apply for retirement benefits under the regulations governing the Scottish Teachers' pension schemes).

I understand that I am obliged under scheme regulations to inform SPPA in writing of any continuing of new teaching employment after retirement. I understand that I am required to have a break of at least one day after retirement before returning to work.

I understand that if I have applied for Phased retirement, I will have reduced my reckonable earnings by at least 20% for at least 12 months. I also understand that I am obliged under scheme regulations to inform SPPA of any increase in reckonable earnings which affect the above reduction of less than 20%

I understand that any overpayment of my superannuation benefits will be recovered by SPPA and must be repaid by me.

I will inform SPPA if there are changes to the retirement date or any other information I have provided.

I confirm I have read the guidance and understand the lump sum choice(s) I have made is irrevocable once retired and receiving benefits. I understand that if I change my lump sum choice prior to receiving my benefits, there will be an administrative charge.

I understand that if my existing benefits and any benefits from the Scottish Teachers' Pension Schemes at retirement exceed the LTA and I have no transitional protection certificate, the LTA charge will be paid and my benefits reduced accordingly.

I confirm that details given about my LTA are accurate and the certificate(s) are valid and copies enclosed.

If I have Fixed Protection I declare that I have checked for benefits accrual (Note 2 on the certificate for Fixed Protection refers) and have not had benefit accrual up to and including the date of my retirement.

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

**Signed**

**Date**

**Preserved member**

If you are a preserved member, please submit the application directly to SPPA with a photocopy of your birth certificate. Photocopies of certificates will not be returned.

**Active Teachers' pension schemes member**

If you are still in Teaching employment, please forward the application to your employer directly as soon as possible. Do not send it to SPPA as your pensionable pay details are required in part 2 of the form. Do not send birth or marriage certificates.

**PART 2****TO BE COMPLETED BY THE EMPLOYING AUTHORITY**

This form should be completed by the employer and forwarded to the Scottish Public Pensions Agency (SPPA) at least 3 – 4 months before the applicant's last day of service. Delays in submission of this form may result in late payment of benefits.

Any amendments arising after submitting this form should be notified to SPPA immediately.

Leaver details must be notified to SPPA within three months of termination date.

**SECTION 1 – PERSONAL DETAILS – FOR ALL EMPLOYEES**

Superannuation number

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

Forename

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

Surname

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

Date of birth

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

Date of birth confirmed by employer

To the best of my knowledge I can confirm this is the date of birth we hold for the member. Birth certificates need not be sent if this box has been ticked.

Inclusive date to which earnings will be paid

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

Retirement category

Age  ARP  PRC  Phased

If phased, date phased retirement effective from:

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

For all scheme members, please complete either:

**Section 2A** – Full time members

**Section 2B** – Part time members

**Section 2C** – Supply teachers

**Section 2D** – Career Average Related Earnings

Then complete the employer information in **section 3**

If the applicant is retiring on premature ground, please complete **Section 4**.

If the applicant is retiring on phased retirement, please complete **Section 5**.

**SECTION 2A – DETAILS OF PENSIONABLE SALARY - FULL TIME STAFF (STSS Only)**

Information supplied must be in 365 days format.

Period used for return date needs to be for the financial year preceding date of retirement.

Return date				Salary rate	Number of days worked
Day	Month	Year			
3	1	0	3		

To date of leaving

Leaving date			Salary rate	Number of days worked
Day	Month	Year		

Final year's salary increases, any unpaid leave and periods of acting up in the last 10 years.

Is pay to date of leaving provisional or final?      Provisional       Final

**Please ensure you complete the employer's declaration at Section 3**

## SECTION 2B – DETAILS OF PENSIONABLE SALARY - PART TIME STAFF (STSS Only)

Period used for return date needs to be for the year preceding date of retirement

Return date				Salary Rate	Number of hours worked	Full time equivalent hours e.g 1365 or 1820
Day	Month	Year				
3	1	0	3			

### To date of leaving

Leaving date			Salary Rate	Number of hours worked	Full time equivalent hours e.g 1365 or 1820
Day	Month	Year			

Final year's salary increases, any unpaid leave and periods of acting up in the last 10 years.

Is pay to date of leaving provisional or final?      Provisional       Final

**Please ensure you complete the employer's declaration at Section 3**

## SECTION 2C – DETAILS OF PENSIONABLE SALARY - SUPPLY STAFF (STSS Only)

Period used for return date needs to be for the year preceding date of retirement

Return date				Salary rate	Number of hours worked
Day	Month	Year			
3	1	0	3		LONG TERM SUPPLY
3	1	0	3		SHORT TERM SUPPLY

To date of leaving

Leaving date			Salary rate	Number of hours worked
Day	Month	Year		
			LONG TERM SUPPLY	
			SHORT TERM SUPPLY	

Final year's salary increases, any unpaid leave and periods of acting up in the last 10 years.

Is pay to date of leaving provisional or final?      Provisional       Final

**Please ensure you complete the employer's declaration at Section 3**

## **SECTION 2D – DETAILS OF CAREER AVERAGE RELATED EARNINGS (Teachers' 2015 Scheme only)**

Information supplied must be in 365 days format.

Period used for return date needs to be for the financial year preceding date of retirement.

Return date				Salary Rate	CARE Pensionable Pay (including overtime)
Day	Month	Year			
3	1	0	3		

To date of leaving

Leaving date			Salary Rate	CARE Pensionable Pay (including overtime)
Day	Month	Year		

Employer's Pensionable/Notional Pay (complete if the member's pensionable pay was reduced e.g. Sick Pay). The pay figure that the Employer's contributions are based on should be entered.

Is pay to date of leaving provisional or final?      Provisional       Final

**Please ensure you complete the employer's declaration at Section 3**

**SECTION 3 – EMPLOYER DECLARATION**

To the best of my knowledge all information given in this form is correct and signed and dated by the member.

Name of employer

Name (BLOCK CAPITALS)

Telephone number

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Email address

Signed

Date

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**SECTION 4 – CERTIFICATION RELATING TO PREMATURE RETIREMENT****Employer declaration**

A full description of mandatory and discretionary compensation if available from the Employers guide

I certify that  who is aged 55 or over, is retiring from their teaching post at  on the grounds of redundancy/in the interest of the efficient exercise of the employers function\* with effect from  /  /  /

\* delete as appropriate

I also agree that the above named is entitled to payment of his/her retiring allowances under regulation E6(6) of the Teachers' Superannuation Scheme (Scotland) Regulations 2005 (as amended) or regulation 96 of Teachers' Pension Scheme (Scotland) Regulations 2014 and is therefore entitled to mandatory compensation.

Is the member also being paid a discretionary enhancement? Yes  No

Do you wish to pay SPPA capitalisation costs for:

- mandatory compensation? Yes  No
- discretionary compensation? Yes  Amount  No

Please note that in addition to the capitalisation costs there will also be an administration charge, details of which are on the website.

If the teacher is receiving discretionary compensation not paid by SPPA please give details of the provider

Name of provider

Address of provider

Post code

Telephone number

This certificate should be signed by a senior officer in the Employing Authority who is associated with the decision to accept the voluntary early retirement for the person claiming benefits.

Please ensure to supply us with a valid email address as the salary, service and pension details will now be sent out via email.

Employing authority

Position

Telephone No  Email

Signed

Date

**SECTION 5 – PHASED RETIREMENT CERTIFICATE BY EMPLOYER**

I certify that the particulars given previously are correct and:

- there will be a reduction in the member's contributable salary of 20% or more as compared with the average rate of contributable salary in the six months prior to the end of his/her previous employment
- 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
- all contributions properly payable under the regulations governing the pension scheme have been or will be deduction from the salary.

Salary after phased retirement

£

Employer name

Employer address

  

Post code

Name (in BLOCK caps)

Telephone number

Email address

Signed

Date