**Commutation Election Form**

Name:

NI Number:

Pay reference:

I wish to receive the standard tax free lump sum (if applicable).

I wish to increase my tax free lump sum to £……………….. with the corresponding reduction to my annual pension.

I wish to increase my tax free lump sum to create the maximum lump sum and understand this will reduce my annual pension.

I confirm I wish to receive immediate payment of retirement benefits.

I wish to receive full retirement options before my pension is processed and put into payment

**I understand that once implemented I will not be able to alter my decision and confirm that I have checked my retirement benefits on member self-serve.**

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Please ensure that the following documents are completed and returned in order that your pension benefits can be paid.**

* Personal details form
* Member declaration form
* Commutation election form
* Certificates as appropriate

**Your Pension Service**

**Member - Personal Details Form (PLEASE COMPLETE IN BLACK INK)**

|  |  |
| --- | --- |
| **NAME** |  |
| **NI NUMBER** |  |
| **EMPLOYER** |  |
| **RETIREMENT DATE** |  |
| **HOME ADDRESS** |  |
| **POSTCODE** |  |
| **TELEPHONE NO** |  |
| **PERSONAL**  **EMAIL ADDRESS\*** |  |

\*Please note that the email address will be used to send details of your retirement benefits, including confirmation once you have retired. Your Pension Service is committed to electronic communications so that we can provide you with the most efficient service possible. The email address entered by you above will be used for further communications with you. If you wish to opt out of electronic communications you must inform us in writing.

Whilst in retirement your pension will grow in line with inflation and you can keep track of your payments, view your payslip, and keep us informed of changes in your personal circumstances by using our My Pension Online Service at [www.yourpensionservice.org.uk](http://www.yourpensionservice.org.uk)

Please forward the certificates or certified copies requested below and tick the box to indicate it is enclosed. **Photocopies of certificates are acceptable.**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Marital Status** | Please tick | Date of Event | Name of Spouse/ Nominated or Civil Partner | Date of Birth of Spouse/ Nominated or Civil Partner | Certificate Enclosed |
| Unmarried |  |  | | | |
| Married |  |  |  |  |  |
| Civil Partnership |  |  |  |  |  |
| Nominated co-habiting Partner |  |  |  |  |  |
| Divorced |  |  |  | |
| Widow/widower |  |  |

**I also require your own birth certificate.**

**NB** To pay your pension benefits I am required to verify your birth and marital status before any payment can be made. If you do not send the birth certificate of your spouse/civil partner/cohabiting partner this will not delay your pension benefits however this would be required prior to any dependant's benefits being paid.

**Payment of Pension**

Your pension will only be paid to a Bank/Building Society/or National Giro Bank Account.

**You pension can NOT be paid into a Post Office account or by means of a cheque to your home address.**

If you are not sure of the full details required, e.g. type of account, or bank sort code, etc, please check with your bank/building society. Before completing the details below, please note that the account provided must be in your name, or a joint account in which you are joint account holder.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Name of Bank/Building Society/Nat.Giro Bank | | | | | | | | | | | | | | | | |
| Address | | | | | | | | | | | | | | | | |
| Bank Sort Code |  |  | |  |  |  |  | Account Number |  |  |  |  |  |  |  |  |
| Building Soc Roll No | | |  | | | | | | | | | | | | | |
| Name of Account Holder: | | | | | | | | | | | | | | | | |

**Payment of Lump Sum**

If you are receiving a lump sum and would like it paid into a different account to that above, please tick the box below and provide the details on a separate sheet, **ensuring that the additional details are accompanied by your signature** (this account must also be in your name, or a joint account in which you are a joint account holder).

**General Data Protection Regulation (GDPR)**

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 General Data Protection Regulation (GDPR) or any superseding legislation in processing data as a result of your membership of the scheme. This may include passing such data to the actuary, administrators, auditors, insurers, lawyers and such other third parties as may be necessary for the operation of the scheme. The Administering Authority and LPP who administer ‘The Fund’, are joint data controller’s under the GDPR and remain legally responsible for collecting and processing personal data under the GDPR for the fund.”

**National Data Matching**

The Administering Authority 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 this information with other bodies responsible for auditing or administering public funds for these purposes. For further information please see the retired member section of our website or contact the Pensions Helpdesk.

Signed \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**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 | * Pension Benefits that you are not planning |
| * State Pension Credit | to start taking until **after** the date of |
| * Spouse’s or Dependant’s Pensions | 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 already in payment? You should answer no if you have already transferred these to your current pension. |  |  |  |  |  |

* 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? |  |  |  |  |  |
|  |  |  |  |  |  |
| 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: |  | £ | | |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Question 3: Pensions that came into payment after 5 April 2006 but before 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? |  |  |  |  |  |
|  |  |  |  |  |  |
| 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 3 %  Pension 2 % 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)** | | | | | |
|  |  | Yes |  | No |  |
| 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? |  |  |  |  |  |
|  |  |  |  |  |  |
| 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.  **Please remember to include your Local Government pension below and indicate the order in which they will be taken.**  Name of Scheme/Policy Number / Contact Details Order in which taken Percentage  (eg 1st, 2nd, 3rd etc)  1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_%    2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_%  3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_% | | | | |  |
|  |  |  |  |  |  |
| **Question 5: Enhanced Lifetime Allowance factors, Enhanced Protection entitlement, Fixed Protection 2014 or 2016 AND Individual Protection 2014 or 2016 (for people who exceed the Lifetime Allowance)** | | | | | |
|  |  | Yes |  | No |  |
| Have you applied for **and been granted** an Enhanced Lifetime Allowance factor, Enhanced Protection entitlement, Fixed Protection 2014 or 2016 or Individual Protection 2014 or 2016? |  |  |  |  |  |
|  |  |  |  |  |  |
| 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** | | | | | |
|  |  | Yes |  | No |  |
| Have you previously transferred any benefits to an overseas scheme? I only need to know about any transfers which took place on or after 6 April 2006. |  |  |  |  |  |
|  |  |  |  |  |  |
| 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 THE LGPS OR ANOTHER PENSION SCHEME THERE MAY BE TAX PENALTIES APPLIED TO YOU. IF YOU ARE CONSIDERING THIS PLEASE CONTACT ASKPENSIONS.** | | | | | |
| **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**

**Scan and email to** [**askpensions@localpensionspartnership.org.uk**](mailto:askpensions@localpensionspartnership.org.uk)

**or post to**

LPP - Your Pension Service, PO Box 1381, Preston, PR2 0WP

**BEFORE** pension benefits can be paid to you