

Local Government Pension Scheme

Application for payment of pension benefits

Mae'r ddogfen yma hefyd ar gael yn Gymraeg / This document is also available in Welsh

Once you have filled in this application form, please complete the checklist below to make sure that all relevant information and photocopies of certificates have been provided.

Checklist (Please ✓ once completed)

Retirement option form	You have ticked one option and all other questions have been answered <u>Signed and dated</u>
Personal details form	All questions have been answered You have provided relevant certificates (photocopies accepted) <u>Signed and dated</u>
Bank details form	You have confirmed your bank details and they are written clearly <u>Signed and dated</u>
Previous pension benefits declaration form	All relevant questions have been answered by using the guidance notes provided <u>Signed and dated</u>
Death grant expression of wish form	You have confirmed your death grant beneficiaries. (If there is more than one beneficiary, the total percentage adds up to 100%) <u>Signed and dated</u>

Please make sure that you complete all of the forms in this retirement pack and that you complete them fully. Forms completed incorrectly could mean the payment of your pension is delayed.



Did you know we have a video to help you complete your retirement forms? Visit the video section of our website to watch it now!

These completed forms should be returned to the Clwyd Pension Fund by one of the following methods:



Upload the forms through MSS 'Document Upload'



pensions@flintshire.gov.uk



Clwyd Pension Fund, Tŷ Dewi Sant, St. Davids Park, Ewloe, Flintshire, CH5 3FF

Local Government Pension Scheme

Personal details form

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Member Details:

Full Name:					
NI Number:		Date of Birth:			
Address:					
		Postcode:			
Email Address:		Telephone No:			
Language Preference: I wish to receive ALL future correspondence in (Please ✓ the box relevant to you to show your choice)					
Welsh		English		Bilingual	
Communications Preference: I wish to receive ALL future correspondence in (Please ✓ the box relevant to you to show your choice) (Please select only ONE option)					
Electronic				Paper	<input type="checkbox"/>
*Please make sure you have registered to use Member Self-Service to receive correspondence electronically: https://mss.clwydpensionfund.org.uk/home/login					

Your Marital Status Details: (Please ✓ the relevant box)

<input type="checkbox"/>	Married or in a registered civil partnership. Please provide copies of your birth certificate, your husband's / wife's / partner's birth certificate and your marriage / civil partnership certificate
<input type="checkbox"/>	Widow / widower / surviving partner of civil partnership. Please provide copies of your birth certificate and your husband's / wife's / partner's death certificate
<input type="checkbox"/>	Divorced or civil partnership dissolved. Please provide copies of your birth certificate and your final order / dissolution order (a final order used to be known as a decree absolute)
<input type="checkbox"/>	Cohabiting with common-law partner. Please provide a copy of your birth certificate (If you are living with your partner and you have built up LGPS membership on or after 1st April 2008, your cohabiting partner may qualify for a surviving partner's pension if you die before them. You can ask us for a 'Details of cohabiting partner' form, so that you can tell us your partner's contact details)
<input type="checkbox"/>	Never married or formed a civil partnership. Please provide a copy of your birth certificate

Declaration:

I confirm that the above information is correct to the best of my knowledge.

Signature:		Date:	
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Local Government Pension Scheme

Bank details form

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If you want your pension to be paid into an overseas bank account, please get in touch to ask for a different form. We can't make any overseas payments unless this form is completed and submitted along with the others.

Member Details:

Full Name:		Date of Birth:	
NI Number:			

Your Payment Details:

Name of Account Holder:	
Name of Bank / Building Society:	
Sort Code: (six digit number in the right hand corner of your cheque book or bank card)	
Account Number:	
Roll Number of Account: (only needed for Building Society accounts)	

Please make sure that the bank or building society details you have included on this form are written clearly so that payment can be made to the correct account.

Signature:		Date:	
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Local Government Pension Scheme

Previous pension benefits declaration form

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Important

- Please read the **previous pension benefits declaration notes** carefully before completing this form
- We are unable to pay your pension benefits until you have completed and returned this form to us
- Failure to complete this form could result in late payment of your Local Government Pension Scheme benefits

Member Details:

Full Name:		Date of Birth:	
NI Number:			

Section 1: Taking a lump sum (Please ✓ the relevant boxes)

Q1. Are you taking a tax-free lump sum?	
Yes <input type="checkbox"/>	No <input type="checkbox"/> If you are <u>not</u> taking a tax-free lump sum, go straight to section 7 to sign the declaration
Q2. Do you hold a transitional tax-free amount certificate (TTFAC)?	
Yes <input type="checkbox"/> Attach a copy and tell us about any lump sums you have received since it was issued (in section 2)	No <input type="checkbox"/>
Q3. Have you taken payment of any pension benefits before?	
Yes <input type="checkbox"/> Tell us about all the pension benefits you have taken (in section 2)	No <input type="checkbox"/> If you have <u>not</u> taken payment of any pension benefits before, go to section 4

Section 2: Previous pension benefits

If you answered 'yes' to Q2 and / or Q3 in section 1, please complete section 2. Use this section to tell us about the pension benefits you have taken previously. The information we need depends on when your pension benefits were first paid to you. Only complete the sections that are relevant to you. (Once you have completed this section, please go to section 3).

Lump sums paid from 6th April 2024: For pension benefits paid from 6th April 2024, we only need to know about any tax-free lump sums you have been paid. In this section, tell us about:

- pension commencement lump sums (PCLS): these are tax-free lump sums you take when you start taking a pension
- uncrystallised funds pension lump sums (UFPLS): this is a type of lump sum paid from a defined contribution scheme. Only tell us about the tax-free part of the lump sum in this section

Pension provider	Date paid	Amount of tax-free lump sum paid

Pensions and lump sums paid between 6th April 2006 and 5th April 2024: For these pension benefits, we need to know the percentage of lifetime allowance (LTA) used. The pension provider that pays the benefits to you will have told you. If you do not have this information, provide the amount of yearly pension at the date it was first paid to you and any tax-free lump sum paid. If you took an UFPLS, tell us about this in the last column. Include the whole UFPLS amount which is the taxable and tax-free amounts.

Pension provider	Date first paid	LTA %	Yearly pension	Tax-free lump sum	Total UFPLS

Pensions first paid before 6th April 2006: If you took payment of pension benefits before 6th April 2006, we need to know the amount of yearly pension you are currently being paid.

Pension provider	Date first paid	Current amount of yearly pension

Section 3: Other lump sums and transfers (Please ✓ the relevant boxes)

If you had to complete section 2, please now complete section 3. (Once you have completed this section, please go to section 4).

Have you ever been paid a serious ill health lump sum?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, provide the date paid:		Amount paid:
Have you ever been paid a stand-alone lump sum?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, provide the date paid:		Amount paid:
Did you transfer any UK pension benefits to an overseas pension scheme before 6th April 2024?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, provide the date paid:		Amount paid:

Section 4: Tax-free lump sum being paid on the same day (Please ✓ the relevant box)

If you had to complete section 3, please now complete section 4. (Once you have completed this section, please go to section 5).

Are you taking another tax-free lump sum on the same day as your LGPS tax-free lump sum is payable?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Section 5: Lifetime allowance (LTA) protections and enhancements

If you had to complete section 4, please now complete section 5. (Once you have completed this section, please go to section 6).

If you have any LTA protections or enhancements, tell us about them below.

Type of LTA protection / enhancement	HM Revenue & Customs reference number

Section 6: Recycling of lump sums (Please ✓ the relevant box)

If you had to complete section 5, please now complete section 6. (Once you have completed this section, please go to section 7).

I declare that:

I am

I am not

taking the tax-free lump sum from the LGPS with the intention of significantly increasing contributions to one or more registered pension schemes. I understand that doing so may result in me becoming liable to tax charges and surcharges. If you are, please provide details below:

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Section 7: Final declaration

I confirm the information I have provided in this form is, to the best of my knowledge, true and complete. I understand I will be wholly and personally liable for any tax charges and penalties imposed by HM Revenue & Customs if the information I have provided is found to be incorrect.

Signature:		Date:	
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Local Government Pension Scheme

Completing the previous pension benefits declaration form

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These notes will help you complete the previous pension benefits declaration form.

The Government limits the amount of tax-free cash you can take from a registered pension scheme. If you wish to take a lump sum when you take your pension, we need to know about any pension benefits you have taken previously to check you don't go over the lump sum limits. Although most members will not be affected by the limits, we must carry out the checks for everyone.

You do not need to tell us about your State pension or any surviving partner benefits you receive. These are pensions that were built up by your late Husband, Wife or partner and have been paid to you after they died.

Lump sum allowances

Two lump sum allowances were introduced from 6th April 2024. If the total of all lump sums you take from UK pensions is more than one of these allowances, you will have to pay extra tax. Tax on any excess is charged at your marginal rate.

Most members will not be affected because the maximum lump sum they can take is much lower than the allowances. If you have built up a large pension in the Local Government Pension Scheme (LGPS) or a different scheme, the new allowances may affect you.

You can find more information about the lump sum allowances on the national LGPS website:

<https://www.lgpsmember.org/your-pension/the-essentials/tax>

Section 1: Taking a lump sum

Transitional tax-free amount certificate (TTFAC)

If you took payment of a pension or lump sum before 6th April 2024, these payments will have used up part of your lump sum allowances. Under HM Revenue & Customs rules, we must assume that you took the maximum lump sum allowed.

If you took less than the maximum lump sum allowed, you can get a transitional tax-free amount certificate. The certificate sets out the total lump sums you have received. We will then use these amounts to work out how much of the lump sum allowances you have used, rather than assuming you have taken the maximum amount. For most members, a TTFAC will have no effect on the lump sum they can take from the LGPS. The allowances will generally only affect members who have built up very large pensions.

If you hold a TTFAC, you do not need to tell us about pensions or lump sums taken before 6th April 2024. You must send the TTFAC with your declaration form.

If you are thinking about applying for a transitional tax-free amount certificate, you may wish to seek specialist independent financial advice. Some members could be worse off if they apply than they would be without a certificate. The Clwyd Pension Fund is unable to provide any financial advice. These bodies may be able to help you:

Unbiased:

<https://unbiased.co.uk>

MoneyHelper:

<https://www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser?source=mas>

You must apply for a certificate before you take a pension lump sum after 6th April 2024. Please get in touch if you would like more information about the application process in the LGPS.

Section 2: Previous pension benefits

Pension commencement lump sums (PCLS)

These are tax-free lump sums you take when you start taking a pension.

Uncrystallised funds pension lump sums (UFPLS)

This is a type of lump sum paid from a defined contribution scheme. Only tell us about the tax-free part of the lump sum when you are completing the previous pension benefits declaration form.

Lifetime allowance % (LTA)

Before 6th April 2024, the lifetime allowance limited the total amount of pension benefits a person could have before they paid extra tax. The lifetime allowance has now been replaced by the new lump sum allowances.

If you took payment of pension benefits before 6th April 2024, you will have used up LTA. Unless you hold a TTFAC, you should tell us the percentage of LTA you have used for any pensions and lump sums taken between 6th April 2006 and 5th April 2024. The pension scheme that pays/paid these benefits to you will have told you this information. If you do not have this information, tell us the amount of yearly pension at the date it was first paid and any tax-free lump sum paid.

If you took an UFPLS before 6th April 2024, tell us the LTA% used or the whole UFPLS amount which is the taxable and tax-free amounts paid.

If you took an UFPLS from 6th April 2024, we only need to know about the tax-free amount. Enter this in the 'Lump sums paid from 6th April 2024' table.

Section 3: Other lump sums and transfers

You do not need to complete this section if you hold a TTFAC.

Serious ill health lump sum

A lump sum paid where your life expectancy is expected to be less than one year.

Stand-alone lump sum

A special type of lump sum paid to individuals who, on 5th April 2006, had the right to have all their pension scheme benefits paid as a tax-free lump sum. These are not common and are not payable from the LGPS.

Section 4: Tax-free lump sum being paid on the same day

You should let us know if you are taking any other tax-free lump sums on the same day that your LGPS tax-free lump sum is payable.

Section 5: Lifetime allowance (LTA) protections and enhancements

LTA protections

The Government reduced the lifetime allowance three times after it came into place in 2006. Each time it reduced, those people who had already built-up large pensions could apply for protection from the reduction. If you have an LTA protection, your lump sum allowances could be higher than the standard limits.

You can still apply to protect your lifetime allowance by applying to HM Revenue & Customs for Fixed or Individual Protection 2016. The deadline for making an application is 5th April 2025. See <https://www.gov.uk/guidance/pension-schemes-protect-your-lifetime-allowance> for more information.

LTA enhancements

You may have applied for these if you transferred a pension to the UK from overseas or you were awarded a pension credit as part of a divorce or dissolution of a civil partnership.

Section 6: Recycling of lump sums

If you use your tax-free lump sum to increase the contributions you pay to another pension scheme, this is known as recycling. This is a complex area and if HM Revenue & Customs considers that recycling has happened, you will have to pay extra tax.



Local Government Pension Scheme

Death grant expression of wish form

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Member Details:

Full Name:			
NI Number:		Date of Birth:	
Address:			
		Postcode:	

Details of your 1st beneficiary:

Name:		Beneficiary Percentage:	%
Date of Birth:		Relationship:	
Address:			
		Postcode:	

Details of your 2nd beneficiary:

Name:		Beneficiary Percentage:	%
Date of Birth:		Relationship:	
Address:			
		Postcode:	

Details of your 3rd beneficiary:

Name:		Beneficiary Percentage:	%
Date of Birth:		Relationship:	
Address:			
		Postcode:	

Declaration: I have read the guidance notes. I request that Flintshire County Council (the Administering Authority for the Clwyd Pension Fund) in the exercise of its absolute discretion, consider paying any lump sum death benefit due under the Local Government Pension Scheme to the above individual(s) and/or institution(s) and (if more than one) split according to my expression of wish.

Signature:		Date:	
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Notes on death grant expression of wish

Please read these guidance notes carefully before completing the form.

The amount of death grant payable depends on what type of member you are in the LGPS. You must also die under the age of 75 for a death grant to possibly be payable:

If you die in service and are still paying LGPS contributions	The death grant will be three times your assumed pensionable pay. (If you work part-time or term-time, the death grant will be worked out based on your actual pensionable pay rather than your full-time equivalent pay).	
	Stopped paying pension contributions on or before 31st March 2008	Stopped paying pension contributions on or after 1st April 2008
If you leave before retirement with deferred benefits and you die before receiving them	The death grant will be three times your deferred annual pension value plus cost of living increase.	The death grant will be five times your deferred annual pension value plus cost of living increase.
If you die when you are receiving your pension	The death grant will be five times your annual pension amount less any payments you had already received. (If you stopped paying LGPS contributions before 1st April 1998, these older LGPS rules are more complex. We can give you an estimate of the death grant on request).	The death grant will be 10 times the amount of your annual pension before you gave up any pension for lump sum, less the pension and lump sum you had already received. This is worked out slightly differently for any part of your pension you built up before 1st April 2014.

- Any death grant must take into account if you have any other pensions in other LGPS funds. We will check with the other LGPS funds in England and Wales to see if you have any membership with them. The grant payable will then be the higher of:
 - The death grant from your deferred or pensioner accounts; or
 - The death-in-service grant.
- Your death grant beneficiaries can be one or more family members, friends, or charities. If there is more than one proposed beneficiary, please make sure that each beneficiary's share adds up to 100% in total.
- If more space is needed for more than three beneficiaries, please confirm their details on a separate sheet (**please also sign and date the separate sheet**).
- You can update your expression of wish(es) at any time by completing another form.
- You can't nominate who would be next in line if your original nominated beneficiary dies before you. In this case, you should complete a new expression of wish form.
- If you do not complete an expression of wish form, the payment will be made to your personal representative, for example, your Estate.
- The advantage of making an expression of wish is that the death grant will be paid quickly, without having to wait for your Estate to be settled. The death grant will not form part of your Estate, therefore avoiding any liability to inheritance tax.
- HM Revenue & Customs states that, to avoid tax charges, payment of the death grant needs to be made within two years of the LGPS fund being told of the death. Your next of kin should tell us of your death and complete all forms as soon as possible, so that the death grant is paid within this two year timeframe.
- You should keep a copy of your completed expression of wish form and these notes and file them in a safe place for your records.
- This form is for the death grant payment only. **You can't make a nomination for the survivor's pension.**
- Please note that by law, the Clwyd Pension Fund has discretion about who should receive the death grant. If you fill in an expression of wish form naming your beneficiaries, this helps us pay the death grant to the correct people.