

Local Government Pension Scheme Retirement Option Form



Member Details:

Full Name:		Date of Birth:	
National Insurance No:			
Our ref: (from retirement letter)			

You only need to complete one of sections A, B, C, D, E or F on this Retirement Option Form, along with the forms on pages 5 - 8. The retirement letter that the Clwyd Pension Fund has sent to you lets you know which section you need to complete. Please make sure that you complete the correct section, as forms completed incorrectly could mean the payment of your pension is delayed.

You should also still complete the other retirement forms included in this set of forms:

- Personal Details Form
- Direct Payment of your Annual Pension to a Bank / Building Society Account
- Direct Payment of your Lump Sum to a Bank / Building Society Account
- Lifetime Allowance Pensions Declaration Form
- Please also include relevant certificates (copies are acceptable)

Section A (standard retirement)

Please tick *one* of the options below and complete any conversion information:

Option 1 <input type="checkbox"/>	Standard Benefits: I wish to receive my standard annual pension and lump sum
Option 2 <input type="checkbox"/>	Conversion of Pension: I wish to receive a reduced pension and an increased lump sum Amount of my annual pension to be given up to provide a lump sum is: Amount in pounds: £ _____ * Amount in words: _____ * *Please Note: If you wish to convert the maximum please put 'MAX' on the lines above. Once you have made your decision about your conversion, it cannot be changed.
Option 3 <input type="checkbox"/>	Defer decision until a later date: I wish to defer receiving my benefits until a later date.

Signature:		Date:	
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Section B (retirement with AVCs)

Please tick *one* of the options below and complete any conversion information:

<p>Option 1 (a & b)</p> <p><input type="checkbox"/></p>	<p>Pension Benefits with AVC as Tax Free Cash: I wish to receive my AVC as tax free cash and the amount of my annual pension to be given up to provide a lump sum is:</p> <p>Amount in pounds: £ _____ *</p> <p>Amount in words: _____ *</p> <p>Please Note: If you do not wish to convert, please put 'NIL'. If you wish to convert the maximum please put 'MAX'. Once you have made your decision regarding your conversion it cannot be changed.</p>
<p>Option 2 (a & b)</p> <p><input type="checkbox"/></p>	<p>Pension Benefits using AVC to Purchase an Annuity: I wish to use my AVC fund to purchase an annuity with (tick one):</p> <p>Clwyd Pension Fund (personal and dependents) <input type="checkbox"/></p> <p>Clwyd Pension Fund (personal only) <input type="checkbox"/></p> <p>Open Market <input type="checkbox"/></p> <p>The amount of my annual pension to be given up to provide a lump sum is:</p> <p>Amount in pounds: £ _____ *</p> <p>Amount in words: _____ *</p> <p>Please Note: If you do not wish to convert, please put 'NIL'. If you wish to convert the maximum please put 'MAX'. Once you have made your decision regarding your conversion it cannot be changed.</p>
<p>Option 3</p> <p><input type="checkbox"/></p>	<p>Defer decision until a later date: I wish to defer receiving my benefits until a later date.</p>

Signature:		Date:	
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Section C (Retirement with immediate payment)

Please tick *one* of the options below and complete any conversion information:

<p>Option 1</p> <p><input type="checkbox"/></p>	<p>Standard Benefits: I wish to receive my standard annual pension and lump sum</p>
<p>Option 2</p> <p><input type="checkbox"/></p>	<p>Conversion of Pension: I wish to receive a reduced pension and an increased lump sum</p> <p>Amount of my annual pension to be given up to provide a lump sum is:</p> <p>Amount in pounds: £ _____ *</p> <p>Amount in words: _____ *</p> <p>*Please Note: If you wish to convert the maximum please put 'MAX' on the lines above. Once you have made your decision about your conversion, it cannot be changed.</p>

Signature:		Date:	
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Section D (retirement with possible option for trivial commutation)

Please tick *one* of the options below and complete any conversion information:

Option 1 <input type="checkbox"/>	Standard Benefits: I wish to receive my standard annual pension and lump sum
Option 2 <input type="checkbox"/>	Conversion of Pension: I wish to receive a reduced pension and an increased lump sum Amount of my annual pension to be given up to provide a lump sum is: Amount in pounds: £ _____ * Amount in words: _____ * *Please Note: If you wish to convert the maximum please put 'MAX' on the lines above. Once you have made your decision about your conversion, it cannot be changed.
Option 3 <input type="checkbox"/>	Trivial Commutation – Standard Benefit Trivial Commutation I wish to receive a one off lump sum payment. Please Note: if you have LGPS benefits elsewhere and you are still eligible for a one off lump sum payment with us then you must take one off lump sum payments with all of your other LGPS benefits too.
Option 4 <input type="checkbox"/>	Trivial Commutation – Maximum Conversion Benefits with Trivial Commutation I wish to receive a one off lump sum payment. Please Note: if you have LGPS benefits elsewhere and you are still eligible for a one off lump sum payment with us then you must take one off lump sum payments with all of your other LGPS benefits too.
Option 5 <input type="checkbox"/>	Defer decision until a later date: I wish to defer receiving my benefits until a later date.

Important: If you have chosen option 3 or 4, then there is a possibility this won't be available when we fully review the returned paperwork, please choose an alternative option below just in case:

Option 1 <input type="checkbox"/>	Standard Benefits: I wish to receive my standard annual pension and lump sum
Option 2 <input type="checkbox"/>	Conversion of Pension: I wish to receive a reduced pension and an increased lump sum Amount of my annual pension to be given up to provide a lump sum is: Amount in pounds: £ _____ * Amount in words: _____ * *Please Note: If you wish to convert the maximum please put 'MAX' on the lines above. Once you have made your decision about your conversion, it cannot be changed.
Option 5 <input type="checkbox"/>	Defer decision until a later date: I wish to defer receiving my benefits until a later date.

If you **have other LGPS pensions**, please complete the table below to enable Clwyd Pension Fund to pay the lump sum:

Name of LGPS Fund (where other benefits are held)	Still paying contributions ✓	Deferred pension ✓	Pension in payment ✓

If you **do not have other LGPS pensions**, please read the declaration below and sign to confirm:

Declaration: I certify that I am not aware of any other pension rights in the LGPS in either England or Wales. I acknowledge that if there are such pension rights, I may not be entitled to a one off lump sum from Clwyd Pension Fund and that, if I make a false statement, the payment may extinguish all other pension rights within the LGPS in England & Wales.

Signature:		Date:	
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Section E (retirement with option to combine pension accounts)

Please tick *one* of the options below and complete any conversion information:

<p>Option 1 <input type="checkbox"/></p>	<p>Standard Benefits: I wish to receive my standard annual pension and lump sum</p>
<p>Option 2 <input type="checkbox"/></p>	<p>Conversion of Pension: I wish to receive a reduced pension and an increased lump sum Amount of my annual pension to be given up to provide a lump sum is:</p> <p>Amount in pounds: £ _____ *</p> <p>Amount in words: _____ *</p> <p>*Please Note: If you wish to convert the maximum please put 'MAX' on the lines above. Once you have made your decision about your conversion, it cannot be changed.</p>
<p>Option 3 <input type="checkbox"/></p>	<p>Defer decision until a later date and keep your benefits in this post separate from your other post(s): I wish to defer receiving my benefits until a later date and wish to keep the benefits separate. I understand that I cannot combine them at any time in the future and they will remain permanently separate in the Clwyd Pension Fund.</p>
<p>Option 4 <input type="checkbox"/></p>	<p>Combine your Benefits: I wish to combine my benefits with the following active record: (please specify in the box below the job reference and job title you wish to combine your pension account with (this will show on your retirement options letter))</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>

Signature:		Date:	
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Section F (pension credit retirement)

Please tick *one* of the options below and complete any conversion information:

<p>Option 1 <input type="checkbox"/></p>	<p>Standard Benefits: I wish to receive my standard annual pension and lump sum</p>
<p>Option 2 <input type="checkbox"/></p>	<p>Defer decision until a later date: I wish to defer receiving my benefits until a later date</p>

Signature:		Date:	
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Local Government Pension Scheme

Personal Details Form

Cronfa Bensiynau Clwyd
Clwyd Pension Fund

Gweinyddwyd gan
Administered by



Member Details:

Full Name:					
National Insurance No:		Date of Birth:			
Address:					
		Post Code:			
Telephone No:					
Email Address:					
Language Preference: I wish to receive ALL future correspondence in (Please ✓ the appropriate box to indicate your election):					
Welsh	<input type="checkbox"/>	English	<input type="checkbox"/>	Bilingual	<input type="checkbox"/>
Communications Preference: I wish to receive ALL future correspondence in (Please ✓ the appropriate box to indicate your election):					
Electronic		<input type="checkbox"/>	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 appropriate box)

<input type="checkbox"/>	Married or in a Registered Civil Partnership - Please enclose copies of: your birth certificate, your spouse's / partner's birth certificate and your marriage / civil partnership certificate
<input type="checkbox"/>	Widow / Widower / Surviving Partner of Civil Partnership - Please enclose copies of: your birth certificate and your Partner's death certificate
<input type="checkbox"/>	Divorced or Civil Partnership Dissolved - Please enclose copies of: your birth certificate and your Decree Absolute / Dissolution Order
<input type="checkbox"/>	Cohabiting with Common-Law Partner - Please enclose a copy of your birth certificate (If you are cohabiting and have built up pension membership in the LGPS on or after 1 April 2008, your cohabiting partner may be eligible for a widow / widower's pension if you pass away before them. You can request a 'Details of Your Cohabiting Partner' form from us, so that you can inform us of your Partner's contact details)
<input type="checkbox"/>	Never Married nor Formed a Civil Partnership - Please enclose a copy of your birth certificate

Declaration:

I certify that the above information is correct to the best of my knowledge:

Signature:		Date:	
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Local Government Pension Scheme

Direct Payment of your Annual Pension to a Bank / Building Society Account

Member Details:

Full Name:		Date of Birth:	
National Insurance No:			

Your Payment Details:

Please pay my annual pension into the following account

Name of Account Holder:			
Name and Address of Bank / Building Society:			
		Post Code:	
Sort Code: (6 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)			

Signature:		Date:	
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Local Government Pension Scheme

Direct Payment of your Lump Sum to a Bank / Building Society Account

Member Details:

Full Name:		Date of Birth:	
National Insurance No:			

Your Payment Details:

Please pay my lump sum into the following account

Name of Account Holder:			
Name and Address of Bank / Building Society:			
	Post Code:		
Sort Code: (6 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)			

Signature:		Date:	
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Local Government Pension Scheme Lifetime Allowance Pensions Declaration Form

Important

- Please read the notes on Lifetime Allowance in the retirement pack before completing this form
- We are unable to arrange payment of your benefits until you have completed and returned this form to the Pensions Section
- Failure to complete this form will result in late payment and taxation of your Local Government Pension Scheme benefits.

Member Details:

Full Name:		Date of Birth:	
National Insurance No:			
Retirement Date:			

AVC Details:

Do you have an in-house AVC with the Clwyd Pension Fund?
(Please ✓ the appropriate box)

Yes

No

Details of your other pensions:

Please give full details of any other pensions being paid to you in the table below **OR** tick the box to confirm you have none. You do not need to include State Pension or Widow(er)s benefits.

Please tick this box if you do not have any other pensions:

Name of Pension Provider	Annual Pension	Lump Sum	Fund Value*	Date Paid From
	£	£	£	
	£	£	£	
	£	£	£	
	£	£	£	

*If the pension is in a personal pension, FSAVC or a money purchase pension scheme you must provide details of the up to date fund value.

Declaration:

- I certify that other than the Local Government Pension Scheme or pension benefits disclosed on this form, I will not receive pension benefits from any other source prior to receiving benefits from the Clwyd Pension Fund.
- I certify that the information I have provided is correct and complete to the best of my knowledge.
- If further tax becomes payable because the information I have provided above is proven to be incorrect then I understand that I will be wholly and personally liable for the tax charge due and any resultant penalty as may be imposed by Her Majesty's Revenue and Customs (HMRC).

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



Upload the forms via MSS 'Document Upload'



pensions@flintshire.gov.uk



Clwyd Pension Fund, County Hall, Mold, Flintshire, CH7 6NA