| **Cambridgeshire**  Pension Fund | **Northamptonshire**  Pension Fund |
| --- | --- |

**Local Government Pension Scheme RETIRE5**

**Previous pension benefits declaration**

The Government limits the amount of tax-free cash that can be paid to, or in respect of, you from registered pension schemes. If you wish to take a lump sum, we need to know about any pension benefits you have taken previously to ensure you don’t exceed these limits. We don’t need to know about your state pension or any dependant’s pensions.

**Section 1 – Personal details**

| **Question** | **Answer** |
| --- | --- |
| Surname |  |
| First names(s) |  |
| Title |  |
| National insurance number |  |
| Employer |  |
| Date you are taking your LGPS pension |  |

**Section 2 – Taking a lump sum**

| **Question 1** | **Answer Yes / No** |
| --- | --- |
| Are you taking a tax-free lump sum |  |

**If you answer ‘yes’, go to question 2 and if you answer ‘no’, go to section 7.**

| **Question 2** | **Answer Yes / No** |
| --- | --- |
| Do you hold a transitional tax-free amount certificate (TTFAC) |  |

**If you answer ‘yes’, attach a copy and tell us about any lump sums you have received since it was issued in section 3 and if you answer ‘no’, go to question 3.**

| **Question 3** | **Answer Yes / No** |
| --- | --- |
| Have you taken payment of any pension benefits before |  |

**If you answer ‘yes’, tell us about all the pension benefits in section 3 and if you answer ‘no’, go to section 5.**

**Section 3 – Previous pension benefits**

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.

**Lump sums paid from 6 April 2024**

For pension benefits paid from 6 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.

| **Name of pension provider** | **Date paid** | **Amount of tax-free lump sum paid** |
| --- | --- | --- |
|  |  | £ |
|  |  | £ |
|  |  | £ |

**Pensions and lump sums paid between 6 April 2006 and 5 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 notified you of this. If you do not have this information, provide the amount of yearly pension at the date it was first paid, 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 ie the taxable and tax-free amounts.

| **Name of pension provider** | **Date first paid** | **LTA %** | **Yearly pension** | **Tax-free lump sum** | **Total UFPLS** |
| --- | --- | --- | --- | --- | --- |
|  |  |  | £ | £ | £ |
|  |  |  | £ | £ | £ |
|  |  |  | £ | £ | £ |

**Pensions first paid before 6 April 2006**

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

| **Name of pension provider** | **Date first paid** | **Current amount of yearly pension** |
| --- | --- | --- |
|  |  | £ |
|  |  | £ |
|  |  | £ |

**Section 4 – Other lump sums and transfers**

| **Question 1** | **Answer Yes / No** | **If you answer ‘yes’, amount paid** | **If you answer ‘yes’, date paid** |
| --- | --- | --- | --- |
| Have you ever been paid a serious ill health lump sum |  |  |  |

| **Question 2** | **Answer Yes / No** | **If you answer ‘yes’, amount paid** | **If you answer ‘yes’, date paid** |
| --- | --- | --- | --- |
| Have you ever been paid a stand-alone lump sum |  |  |  |

| **Question 3** | **Answer Yes / No** | **If you answer ‘yes’, amount paid** | **If you answer ‘yes’, date paid** |
| --- | --- | --- | --- |
| Did you transfer any UK pension benefits to an overseas pension scheme before 6 April 2024 |  |  |  |

**Section 5 – Tax-free lump sum being paid on the same day**

| **Question** | **Answer Yes / No** |
| --- | --- |
| Are you taking another tax-free lump sum on the same day as your LGPS tax-free lump sum is payable |  |

If you answer ‘yes’ to the above, please let us know the order in which you wish the lump sums deemed to be paid.

| **Order of lump sums being taken** | **Name of pension provider** | **Amount of lump sum taken** |
| --- | --- | --- |
| First |  | £ |
| Second |  | £ |
| Third |  | £ |
| Fourth |  | £ |

**Section 6 – Lifetime allowance (LTA) protections and enhancements**

If you have any LTA protections or enhancements, tell us about them below and provide a copy of the HMRC protection certificate or, for Fixed Protection 2016 or Individual Protection 2016, your HMRC Protection Notification Number and Pension Scheme Administrator Reference number:

| **Type of LTA protection / enhancement** | **HMRC protection notification number** | **HMRC pension scheme administrator reference number** |
| --- | --- | --- |
|  |  |  |
|  |  |  |

**Section 7 – Declaration**

* I confirm the information I have provided in this form is, to the best of my knowledge, true and complete.
* I understand that it may be necessary for me to provide further information and evidence regarding my previous pension benefits before my LGPS benefits are finalised and paid.
* I understand I will be wholly and personally liable for any tax charges and penalties imposed by HMRC if the information I have provided is found to be incorrect.

| **Question** | **Answer** | |
| --- | --- | --- |
| Name | |  |
| Signature (only required if form is returned by post or email) | |  |
| Date | |  |

The Cambridgeshire Pension Fund and Northamptonshire Pension Fund are 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 allow us to provide you with pension administration services. To allow us to carry out our statutory duty, we’re 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 Fund, please visit:

[Cambridgeshire Pension Fund](https://pensions.cambridgeshire.gov.uk/governance/key-documents/cambridgeshire/)

[Northamptonshire Pension Fund](https://pensions.westnorthants.gov.uk/governance/key-documents/northamptonshire/)

This information can be made available in other languages and formats upon request like Braille, large print, and audio cassette.