



Member's retirement form

For help on filling in this form please read the notes for guidance on pages four and five and the instructions in your retirement letter.



1. Your personal details

Full name

Date of birth

Daytime phone number

Pension number

I confirm my information in the My Details section on My Pension is correct (eg address, email).

2. Your lump sum choices

You need to decide which lump sum option you want. **THIS OPTION CANNOT BE CHANGED LATER. See the notes for guidance for help completing this section.**

Please tick **one** of the boxes below.

Option 1 - Standard benefits

Option 2 - Maximum lump sum benefits

Option 3 - Converting some pension to lump sum - I want a total lump sum of £

2a. In house additional voluntary contributions (AVCs)

(leave this section blank if you don't have AVCs and go to section 3.)

You need to decide which lump sum option you want. **THIS OPTION CANNOT BE CHANGED LATER. See the notes for guidance for help completing this section.**

Option A - I wish to take the maximum AVC value permitted

Option B - The amount of my AVC fund I wish to use to increase my lump sum is £

Option C - Please send me a quote to purchase an annuity with my AVC fund (or remaining fund)

3. Your bank details

We can only pay your pension into a bank account in your name or an account you hold jointly with another person.

Please ensure the details you provide are correct, as incorrect information may cause delays to the payment of your retirement benefits.

Name of your bank or building society

Person(s) name account is held under

Sort code (6 numbers)

Account number

Building Society roll number/
reference (if any)

4. Previous pension details

Have you previously received any LGPS ill health pension before 1 April 2008 or a tier 1 or tier 2 LGPS ill health pension after 31 March 2008?

Yes (please give details below) No

5. Current status

Tell us your partnership status by ticking one box below.

| | | |
|------------------------|-------------------|--|
| Married | Civil partnership | |
| Widowed | Divorced | |
| Cohabiting partnership | | Date married or civil partnership or widowed or divorced or cohabiting |
| Separated | Single | |

6. HM Treasury limits

Before we can pay your pension benefits, we need you to provide us with certain information about any pensions and lump sums you have previously taken.

Please answer the **six** questions below. You do not need to include details about the types of pension listed here:

- State Pension or State Pension Credit.
- Your GMPF pension benefits, including pensions transferred to us from other schemes.
- Spouse's or dependent's pensions.

You need to answer **all** six questions:

Question 1

Have you any pensions that started to be paid **before 6 April 2006**? No Yes

If yes, add together the current annual amounts of all your pensions that started to be paid before 6 April 2006 and tell us the total amount: £

Question 2

Have you any pensions that started to be paid **between 6 April 2006 and 5 April 2024**? No Yes

If yes, you should have been told by your other schemes how much lifetime allowance those benefits used up.

Add together all the percentages, and tell us the total: %

Question 3

Have you received any tax free lump sums from other pensions **since 6 April 2024**? (also include any lump sums you will receive at the same time as this GMPF pension, plus any lump sum you have received on the grounds of serious ill health) No Yes

If yes, please tell us the total amount received: £

Question 4

Did you transfer any UK pensions abroad between 6 April 2006 and 5 April 2024? No Yes

If yes, please provide the percentage of the lifetime allowance used by the transfer(s): %

Question 5

Have you ever applied for and been granted any of the following protections? No Yes

- Lump sum allowance: Transitional tax-free amount certificate
- Lifetime allowance: Primary, Enhanced, Fixed or Individual

If yes, please upload along with this form, a copy of the certificate that confirms your entitlement to protection. We cannot apply any adjustment to your lump sum allowances without seeing your certificate(s).

Question 6

Do you intend to use any lump sum from us to make higher contributions to one or more registered pension schemes? No Yes

If yes, please provide details below. You may be liable for tax charges.

7. Declaration and authority

- I confirm I have read and understood the letter and notes for guidance that accompany this form.
- **Applicable to members with AVC benefits only** - I confirm that I have read and understood the information contained in the AVC Risk Warning. Please tick the box to confirm.
- I have given full and correct details to the best of my knowledge. I understand if I don't give full and correct information this could affect my pension rights under the scheme.
- 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. I also confirm that I will not reinvest any tax free lump sums from GMPF into another pension arrangement.
- **I confirm that I am happy with the options I have chosen and I understand that once GMPF receive this form I cannot change my mind.**

Please tick the box to confirm that you have read and agree with the declaration.

Validate

Please click the validate button to ensure you have not missed any required fields. If any have been missed, a warning message will appear for you to complete them. If no message appears please submit your form to GMPF.

Please note that if you provide information or make a statement that you know is, or might be, untrue or misleading, and intend by doing so to make a gain for yourself or another person, or cause loss or the risk of loss to another person, you may commit an offence of fraud under section 1 of the Fraud Act 2006.

How to fill in your Member's retirement form (P71m)

Your employer has told us that you are retiring. Before we can begin working out and paying your benefits we need some information from you so we have sent you this form to fill in. Please complete form P71m and send it to us as soon as you can.

Completing the form - Please fill in your form carefully, as if you make mistakes or miss something out, this could delay us paying your benefits. Here are some notes to help you fill in your form:

1. Your personal details (complete in all cases)

Please fill in your personal details and confirm your details are correct on My Pension.

2. Your cash lump sum choices (complete in all cases)

Your standard benefits will be made up of an annual pension, and in some cases, a tax free lump sum too.

If you like, you can give up some of your pension and draw this as tax free lump sum instead. If you do this, every £1 of yearly pension you give up will give you £12 of lump sum. So giving up £100 of pension would give you £1200 of lump sum.

You can choose between:

Standard benefits: This means that you will **NOT** be converting any of your annual pension into a tax free lump sum as shown in the letter. Please select Option 1 in Part 2.

Maximum tax free lump sum: This means that you will be converting some of your annual pension into an extra amount of lump sum as shown in the letter. Please select Option 2 in Part 2

Choose your own: This means that you will be converting some of your annual pension into a tax free lump sum lower than the maximum. Please select Option 3 in Part 2 and enter the total lump sum value required.

Please note that once you have made your choice you cannot change your mind.

2a. In house additional voluntary contributions (AVCs) (AVC contributors only)

If you have AVC's you have further options that you will need to consider:

- 1) **Standard benefits:** This means that you will **NOT** be converting any of your annual pension into a tax free lump sum and you will **NOT** be taking any of your AVCs as a lump sum. Please select Option 1 in Part 2 and Option C in Part 2a on the P71m. We will send you a quote(s) for a scheme annuity.
- 2) **Maximum tax free lump sum permitted:** This means that you will be taking the full value permitted of your additional voluntary contributions (AVCs) and also converting some of your annual pension into an extra amount of lump sum. Please select Option 2 in Part 2 and Option A in Part 2a on the P71m.
- 3) **Taking some or all of your AVCs as a tax free lump sum:** This means that you will be taking some or all of your AVCs but **NOT** converting any of your annual pension into an extra amount of lump sum. Please complete Option 1 in Part 2 and Option A or B & C in Part 2a of the P71m. We will send you an annuity quote(s) if you choose not to take all of your AVC as lump sum.
- 4) **Converting some annual pension to lump sum:** This means that you will be converting some of your annual pension into a tax free lump sum but **NOT** using your AVCs to provide any additional lump sum. Please choose Option 3 in Part 2 and Option C in Part 2a on the P71m. We will send you an annuity quote(s) for your AVC.
- 5) **Taking some of your AVCs as lump sum and converting some annual pension to lump sum.** Please choose Option 3 In Part 2 and Option B & C in Part 2a on the P71m. We will send you an annuity quote(s) for the remaining balance of your AVC.

3. Payment details

(complete in all cases)

Please fill in your bank details here. The account number will be eight digits in most cases and the sort code six digits. Roll numbers are required for some kinds of building society accounts only.

Your monthly pension and lump sum must be paid into the same bank account. The account must be in your own name or you must be one of the named account holders if it is a joint account. If you do not hold a bank account, please contact us.

4. Previous pension details

(complete in all cases)

Under current LGPS rules, if you have previously received any LGPS ill health pension before 1 April 2008 or a tier 1 or tier 2 LGPS ill health pension after 1 April 2008 **and** you are retiring on ill health grounds from this employment, then any extra pension will be affected. This means that you may not be given any extra pension or that we must reduce the amount of any extra pension you are given. If this applies to you, tick yes here. We may need to contact you for further details.

5. Marital status on date of leaving

(complete in all cases)

Please tick the box that applies to you and fill in the date where applicable. We need this information to work out your benefits.

6. HM Treasury limits

(complete in all cases)

Under HM Treasury rules, you must tell us about other pensions you started to receive before 6 April 2024 and any tax free lump sums that you have received from a pension on or after that date. There are certain pensions we do not need to know about such as your state pension, any spouse's or dependant's pensions you receive, any pensions you have already transferred to GMPF and any you will not be drawing until a later date. If you have another pension with the GMPF please see your most recent P60 or the statement issued at the point of retirement for the percentage of the lifetime allowance used.

Please answer all six questions in this section.

7. Declaration and authority

(complete in all cases)

Please make sure you have read and understood the letter and notes, you are happy with the options you have chosen and you have given full and correct information before you tick to confirm in this section. If you do not tick to confirm, the form will be invalid and we will return it to you.

Easier to Read

If now, or in the future, you have difficulty in reading the information we send you, please let us know, as we can provide information in different formats such as large print or Braille.

Purpose for which this form will be used

The information you provide will be used to process and administer your pension. This may require us to share some of that information with other sources, including your employer and Government departments like the Department for Work and Pensions and Her Majesty's Revenue & Customs. This is to make sure that the information provided is accurate; prevent or detect crime or fraud; protect public funds and comply with our statutory duties. A full list of organisations we may share data with is available on request.