

Cover Additional Service for Family Pensions

Purpose

You may increase the amount of family benefits to be paid by electing to purchase all or part of your earlier service that may be eligible under the conditions outlined in the notes attached.

An estimate of the costs involved can be obtained by contacting Teachers' Pensions Branch

Please complete in CAPITAL letters.

PART A - To be completed by the applicant in all cases

Section 1 Personal details

Teacher's Ref No: TR _____

Surname: _____ Mr Mrs Miss Other

Previous Surname(s): _____

Forename(s): _____

Date of Birth: _____

Address: _____

_____ Postcode: _____

E-mail address: _____

Home Tel. No. _____

Mobile No. _____

What is your status?

Married Civil Partner Have nominated a partner

Single Divorced Partnership Dissolved/Revoked

Gender of nominee

Male Female

Section 2. Election to cover service

Have you previously made any election to cover service for family benefits? Yes No

Election to cover service between 1 April 1972 and 5 April 1988 (for widowers and civil partners)

Please indicate the amount of service you wish to cover.

Tick one box only: a. All service b. Part service

If you have chosen option b, please state the number of whole years you wish to cover years

Election to cover service before 1 April 2007 (for nominated partners)

Please indicate the amount of service you wish to cover.

Tick one box only: a. All service b. Part service

If you have chosen option b please state the number of whole years you wish to cover Years

Section 3. Election to cover service bought-in under the added years arrangement prior to 1 June 1988 or transferred-in prior to 6 April 1988 (For widowers and civil partners)

This section may only be completed if you have elected in section 2 to cover all your service between 1 April 1972 and 5 April 1988.

Tick one box only a. All added years/
Transferred-in service b. Past added years/
transferred-in service

If you have chosen option b please state the number of whole years you wish to cover Years

Section 4. Method of Payment

You may choose only **one** method of payment. Please indicate how you wish to cover your service.

Tick one box only:

- a. Method A (monthly deduction from salary) at least one year
- b. Method B (single payment)

If you have chosen Method A, please indicate by entering a tick in the appropriate box below the percentage rate at which you wish to be deducted from your salary.

1%	2%	3%	4%	5%	6%	7%	8%	9%
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PART B – Declaration by Scheme member

- + I elect to purchase previous service for family benefits as indicated a in Section 2 and 3 by the method indicated in section 4.
- + If option B has been chosen in section 4, I understand that payment by Method B must be made within 3 months of our notification of the amount due
- + I have no reason to believe that my health prevents me from continuing in pensionable employment until the payment period is completed
- + **I understand that this election is IRREVOCABLE.**
- + All the information I have given on this form is true to the best of my knowledge and belief.

Signed

Date

Now please return the completed form direct to:

**Department of Education, Teachers' Pensions Branch,
Waterside House, 75 Duke Street, Londonderry, BT47 6FP
Tel: 028 7131 9000 Fax: 028 7131 919**

Notes for Applications to Cover Additional Service for Family benefits

(PLEASE DETACH AND RETAIN)

Qualifying for Family Benefit

Widows / Children

All reckonable service under the NITPS from 1 April 1972 counts for widow's and children's pensions.

Widowers / Children / Civil Partners of male and female teachers

All reckonable service under the NITPS from 6 April 1988, together with any service purchased under the past added years' arrangements after 31 May 1988, counts for widower's, civil partner's and children's pensions.

Nominated Partners

All reckonable service under the NITPS from 1 April 2007 counts for nominated partner's pensions.

Pensions

Short term

If you die in service or within a year of leaving due to ill health but have not received ill-health benefits under the NITPS, a short-term pension will be paid for three months at the rate of your final salary. There is also an equivalent short-term pension payable for one or more eligible children, paid concurrently. A short-term pension is not payable if you die out of service.

If you die after retirement, a short-term pension is only payable if a long-term pension(s) is due to be paid. It would be payable for three months at the rate of your final pension. There is also an equivalent short-term pension payable for one or more eligible children, paid concurrently.

If there is no spouse, civil partner or registered partner but one or more eligible children, a short term pension would be paid for six months at the rate of your final salary / pension.

Adult's pension

A pension will be paid if you have at least two years' service covered for family benefit. It is calculated at the rate of 1/160 of your average salary for each year of family benefit service. It will be one half of your pension if all your service counts for family benefit or a smaller proportion if you have not covered all your service. A pension is payable for life if it comes into payment on or after 1 April 2007.

Children's pensions

Children's pensions are payable for:

- + children under 17 years of age or are under 23 and receiving full-time continuing education or training lasting at least 2 years without a break of more than 1 academic year, or
- + children who are incapacitated when you die. Half of the spouse's, civil partner's or nominated partner's pension is payable for one child; two or more children receive the same rate as the spouse, civil partner or dependants pension. A higher rate of child's pension is paid if there is no pension payable to an adult.

Index linking of family pensions

To help maintain their original purchasing power, family pensions are increased annually in line with the rise in the cost of living.

Increasing the value of family pensions

The rate of pension depends on the amount of qualifying service. If you wish to provide for an increased pension, you will need to purchase all or part of your earlier service. You may only make an election within:

- + six months of returning to pensionable employment if you have not been employed for any continuous period of six months from 6 December 1973 (for widow's), 1 March 1989 (for widower's) or from 5 December 2005 (for civil partner's);
- + six months of your marriage or civil registration;
- + six months of returning to pensionable employment if you married or registered a civil partnership while not employed;
- + in the case of a nomination of a partner, within six months of the date of nominating the partner.

Paying for previous service

You may choose **one** of the following methods of payment:

Method A (Periodical payments)

Additional contributions will be deducted from salary. Deductions will begin once you are notified of the acceptance of your election. The higher the percentage rate chosen, the shorter the payment period will be. You may elect to increase the rate of deductions at any time to complete payment earlier. The payment period must be at least one year.

Method B (single payment)

Payment is made as a lump sum, which must be received within three months of you being notified of the amount due.

What will it cost?

An estimate of the costs involved can be obtained by contacting Teachers' Pensions Branch.

Conditions of payment

You may elect to increase the contribution rate within the applicable limits at any time. You will not be able to reduce the contribution rate.

Breaks in service or employment in part-time pensionable employment will automatically extend the period. If you are in part-time employment and making a new election, the percentage rate contributions will be calculated as the full time equivalent of your salary. The additional contributions will continue to be payable until all the service has been paid for, irrespective of any change in your circumstances. If at the time of retirement the payment period has not been completed, then the outstanding contributions will be deducted from the lump sum.

Income tax relief on payments

Additional contributions to cover previous service for family benefits will attract tax relief in the same way as normal pension contributions.

Acceptance of an election

On receipt of a valid election, the payment period will be determined based on the contribution rate chosen by you for the amount of service specified. If you decide to pay

by instalments, TPAB will be notified of the contribution rate, the amount of service covered and the period of payment. You should check that the correct deductions are made from your salary each month to avoid an overpayment or the need for payment of arrears. Any apparent errors should be queried with TPAB immediately. If you require any further information, please contact Teachers' Pensions Branch on 028 7131 9000

Please quote your Teacher's Reference or National Insurance number.

Data Protection Act 1998

The Department of Education will use any information you provide in connection with the Northern Ireland Teachers' Pension Scheme for the purpose of administering and operating the scheme and paying benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The Department may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public funds, the Department of Education may use information it holds to prevent and detect fraud. The Department may also share such information, for the same purpose, with other organisations that handle public funds.

If there is any difference between the legislation governing this scheme and the information in these notes, the legislation will apply.