

Royal Mail Statutory Pension Scheme (the Scheme)

Lifetime Allowance and Lump Sum Allowances Form

TO BE COMPLETED BY THE MEMBER

Please return forms to: **Royal Mail Statutory Pension Scheme, PO Box 551, Darlington, DL1 9TX**

Part A Personal Details

Full Name:	<input type="text"/>		
Reference Number:	<input type="text"/>	Retirement Date:	<input type="text"/>

Part B Declarations

I am in receipt of benefits that began before 6 April 2006 Yes No

Yes → Complete Part C

No → I have received benefits* between 6 April 2006 and 5 April 2024
*or transferred benefits overseas

I have received benefits* between 6 April 2006 and 5 April 2024
*or transferred benefits overseas Yes No

Yes → Complete Part D

No → I have received lump sums, or have lump sums due to be paid, on or after 6 April 2024 and before or on the date I take benefits from the Scheme - **Including any RMPP benefits**

I have received lump sums, or have lump sums due to be paid, on or after 6 April 2024 and before or on the date I take benefits from the Scheme - **Including any RMPP benefits** Yes No

Yes → Complete Part E

No → I have a protection certificate/ protection reference number provided by HMRC

I have a protection certificate/ protection reference number provided by HMRC Yes No

Yes → Complete Part F

No → **Sign the declaration below**

Declaration: I confirm that the information I have provided above is correct and complete to the best of my knowledge. If further tax becomes payable because the information that I have provided on this form 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 HM Revenue & Customs (HMRC).

Signed: Date:

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Part C **Details of benefits from other Registered Pension Schemes –**
Section 1 **Pensions starting on or before 5 April 2006**

Only complete this section if you have benefits that started being paid on or before 5 April 2006 from any other pension arrangements.

Please tick one of the following Options

The only pension benefits I currently have in payment all started before 6 April 2006

Complete Part C Section 2 Only

OR

As well as having pension benefits that came into payment before 6 April 2006, I am also in receipt of pension benefits that started on or after 6 April 2006 and / or

Complete Part C Section 3 Only

I have transferred benefits to a Qualifying Recognised Overseas Pension Scheme on or after 6 April 2006

Part C **Pensions starting on or before 5 April 2006**
Section 2

Please provide the current annual rate of any pension benefits that started before 6 April 2006. This should be the amount of pension before the deduction of tax.

If you had designated funds into an income drawdown arrangement before 6 April 2006, for the amount of pension, please provide the maximum allowable annual income which is available based on your last income review.

Current rate of annual pension

Benefit 1:

£

Benefit 2:

£

Benefit 3:

£

Benefit 4:

£

If you have completed Part C Section 2, you do not need to complete Part C Section 3.

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**Part C
Section 3**

Pensions starting on or before 5 April 2006

This section applies if you have pension benefits that started payment before 6 April 2006 AND on or after 6 April 2006 you have taken pension benefits and/or transferred benefits to a Qualifying Recognised Overseas Pension Scheme.

First date a benefit was taken/ transferred overseas after 5 April 2006:
(This should be the earliest date entered on Part D)

On the date entered above, what was the annual amount of pre 6 April 2006 pension in payment before the deduction of tax?

If you had designated funds into an income drawdown arrangement before 6 April 2006, for the amount of pension, please provide the maximum allowable annual income which was available on the date entered above. This would have been based on the most recent income review at the time and may not be the same as the income you were receiving.

Annual rate of pension on the date entered in the box above

Benefit 1:

£

Benefit 2:

£

Benefit 3:

£

Benefit 4:

£

Please ensure you have signed the Member Declaration in Part B before returning your completed forms.

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Part D

**Benefits or overseas transfers paid between 6 April 2006
and 5 April 2024**

Details for each benefit or overseas transfer paid between 6 April 2006 and 5 April 2024

For each benefit that started payment and for each overseas transfer made on or after 6 April 2006 and before 6 April 2024, please provide the following details, which will have been provided to you by your scheme at the time that benefits were taken:

If you have designated funds into an income drawdown arrangement since 6 April 2006, please provide details for each designation of funds in the pension fields below.

	Was the benefit taken a Serious Ill Health Lump Sum?	Percentage of Lifetime Allowance that the total benefit taken represents (to 2 decimal places)	Total amount of benefit crystallised at the date benefit was taken	Amount of tax free cash received <i>If cash is protected under primary protection, also complete Section F</i>	Date benefit was taken
Benefit 1:	Yes / No	%	£	£	
Benefit 2:	Yes / No	%	£	£	
Benefit 3:	Yes / No	%	£	£	
Benefit 4:	Yes / No	%	£	£	

Were you informed by your pension scheme since your pension started, that it had been increased beyond the permitted maximum level?

Please Tick

YES

If **YES**, please detail below

NO

Percentage of the Standard Lifetime Allowance

 %

 %

Please Note: In some circumstances, the percentage of the Lifetime Allowance may have increased after benefits were taken if the increase of your pension was above 5% compound or the increase in the Retail Price Index. Your pension scheme would have made you aware of any increase beyond the maximum level and would have advised you of any additional Lifetime Allowance crystallised. Where this occurred, the additional Lifetime Allowance used up should be quoted above.

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**Part E Lump sums paid, or due to be paid, on or after 6 April 2024 and before
or on the date you take benefits from the Scheme**

For each of the following lump sums paid or due to be paid on or after 6 April 2024 AND the date received is on or before the date you take benefits from the Scheme, please provide the details requested. Types of lump sum relevant to this form:

- Pension Commencement Lump Sums (PCLS)
- Uncrystallised Funds Pension Lump Sums (UFPLS)
- Serious Ill Health Lump Sums (SIHLS)

The Lump Sum Allowance (LSA) and Lump Sum and Death Benefit Allowance (LSDBA) usage should have been notified to you by the scheme that made the payment. If a lump sum has not yet been paid, you may need to make enquiries with the paying scheme to establish the expected LSA and LSDBA usage.

The last column in the table is seeking to identify whether the benefit in question will be treated as having been paid before or after the benefit payable from this Scheme. This information is required for the purpose of undertaking the Lump Sum Allowance and Lump Sum and Death Benefit Allowance test. If we identify that you may exceed the Lump Sum Allowance limits, further investigation of your entitlement to benefits from other sources may be needed.

	Type of lump sum paid (PCLS, UFPLS or SIHLS)	Amount of lump sum allowance (LSA) and lump sum and death benefit allowance (LSDBA) used up	Total (pre tax) lump sum received	Date paid*
RMPP:		£ (LSA) £ (LSDBA)	£	
Benefit 2:		£ (LSA) £ (LSDBA)	£	
Benefit 3:		£ (LSA) £ (LSDBA)	£	
Benefit 4:		£ (LSA) £ (LSDBA)	£	

* If a lump sum has not yet been paid, please enter the expected date of payment and if this is on the same date as your Retirement Date (see Part A) whether the benefit should be treated as having been received before or after the lump sum due from the Scheme.

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Part F Section 1 Protection and Enhancement Factors

Please provide Capita with information requested regarding your protection. **Please also send Capita a copy of your HMRC Protection Certificate(s) or Protection Reference Number(s) for Fixed Protection 2016 or Individual Protection 2016 and ensure that you provide your Scheme Administrator Reference Number in Part F Section 4 below.**

Part F Section 2 Protection

I hold a valid Enhanced Protection Certificate	Please Tick: YES <input type="checkbox"/> NO <input type="checkbox"/>	Please Provide Details: Lump sum percentage (if applicable): <input type="text"/> % The amount of uncrystallised rights on 5 April 2024: <input type="text"/> £
I hold a valid Primary Protection Certificate	Please Tick: YES <input type="checkbox"/> NO <input type="checkbox"/>	Please Provide Details: Lifetime Allowance factor of: <input type="text"/> Protected lump sum amount (if applicable): <input type="text"/> £
I hold a valid Fixed Protection 2012 Certificate	Please Tick: YES <input type="checkbox"/> NO <input type="checkbox"/>	By ticking YES , in the case of applications made on or after 15 March 2023 you are confirming that your certificate/ number is still valid and no action has been taken to cause your protection to be revoked
I hold a valid Fixed Protection 2014 Certificate	Please Tick: YES <input type="checkbox"/> NO <input type="checkbox"/>	
I hold a valid Fixed Protection 2016 Reference Number	Please Tick: YES <input type="checkbox"/> NO <input type="checkbox"/> Reference Number: <input type="text"/>	
I hold a valid Individual Protection 2014 certificate	Please Tick: YES <input type="checkbox"/> NO <input type="checkbox"/>	
I hold a valid Individual Protection 2016 Reference Number	Please Tick: YES <input type="checkbox"/> NO <input type="checkbox"/> Reference Number: <input type="text"/>	Please Provide Details: Personal Lifetime Allowance of: <input type="text"/> £

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Please also ensure **PARTS B to F** are completed in respect of pension and tax-free cash received.

If you have registered for more than one type of protection, tick **YES** for both. For example:

- Enhanced Protection and Primary Protection or Individual Protection – Enhanced Protection takes precedence
- Fixed Protection and Individual Protection – Fixed Protection takes precedence

If you have received more than one certificate/ reference number, please send Capita copies of both.

Part F Section 3 Additional Enhancement Factor

These enhancement factors increased your Lifetime Allowance prior to 6 April 2024. From 6 April 2024, they increase your Lump Sum and Death Benefit Allowance.

I hold an enhancement factor (This does not include an enhancement factor gained under Primary Protection)

Please Tick

YES

Please provide details below

NO

Details

Enhancement Factor and date granted

Pension Credit Factor

This could apply to you if you hold pension credit rights that are derived from a pension already in payment to your ex-spouse or former civil partner whose entitlement to that pension in payment arose **after** 5 April 2006.

Pre Commencement Pension Credit Factor

This could apply to you if you hold pension credits in a registered pension scheme that was acquired **before** 6 April 2006.

Non-residence Enhancement Factor

This could apply to you if you have worked overseas whilst being a member of a pension arrangement. Your unique reference number and enhancement factor details as shown on the certificate must be supplied.

Overseas Transfer Factor

This could apply to you if an overseas scheme transfer of your pension rights is made to a registered pension scheme from an arrangement under a recognised overseas pension scheme after 5 April 2006.

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**Part F
Section 4**

Scheme Administrator Reference Number

HMRC offers a pension scheme administrator look-up service which enables us to confirm that your protection certificate is still valid according to HMRC's records. In order for us to carry out this check, please provide your Scheme Administrator Reference Number below*.

**Scheme Administrator Reference
Number:**

** If you applied for your type of protection using HMRC's online protection service (available since August 2016) then you can find your Scheme Administrator Reference Number on the online confirmation provided by HMRC or by logging in to your HMRC online service account: <https://www.tax.service.gov.uk/gg/sign-in?continue=%2Fprotect-your-lifetime-allowance%2Fexisting-protections%2F&accountType=individual>.*

If you did not apply for your type of protection using HMRC's online protection service then you are able to find your Scheme Administrator Reference Number via your own personal tax account: <https://www.gov.uk/personal-tax-account>. Please note that you may need to register for this service.

Please ensure you have signed the Member Declaration in Part B before returning your completed forms.

The information provided will be processed by Capita for purposes only associated with Royal Mail Statutory Pension Scheme and will be used in accordance with its policies, the Statutory Rules and the applicable data protection legislation.