

PREPARING FOR STARTING AND STOPPING PENSIONS

Although the Scheme Administrator holds some information about members, it is not possible to begin paying a pension or to stop paying one and start paying a spouse's or dependant's pension without receiving certain documentation. The Trustees think that it may be helpful for members to understand what will be required so that they can ensure that the relevant information and documentation is readily available at the appropriate time.

Retirement

The Scheme Administrator will contact you approximately 6 months before your Normal Pension Age with details of the options available to you in respect of your retirement benefits.

You will be asked to complete and return the following forms:

- **Retirement Option Form** – in order to confirm your chosen option.
- **Bank Mandate** – this will enable your benefits to be paid to you. You will have to include your National Insurance number and details of your bank/building society account (including the account name, sort code and account number) on this form.
- **Marital Status Declaration** – to confirm your marital status.
- **Lifetime Allowance Form** – to establish whether you have sufficient Lifetime Allowance available to pay your retirement benefits without triggering a recovery tax charge. You will need to provide details of the benefits you hold in other pension schemes to enable the Administrator to complete this assessment.

Verification of Identity

The Scheme Administrator will need to verify your identity before any payments can be made to you. Proof of your identity, address and, where applicable, your marital status will be required. In this respect you will be requested to provide **original** copies of the certificates and documents detailed below.

- **Proof of your identity** – you will be asked to provide one of the following documents:
 - Your passport
 - Your photocard driving licence
- **Proof of your address** – you will be required to provide proof of your address, which must be issued in your name and dated within the last 3 months. Examples of satisfactory proof of address documents include one of the following:
 - Statement from a bank/credit card/building society
 - Utility bill – telephone/electricity/gas/water/mortgage
 - A document issued by the Government or Local Authority
- **Proof of your marital status where you have indicated a status other than single** – if you have indicated that you are married or in a civil partnership, you will need to provide:
 - Your marriage/civil partnership certificate
 - Your spouse's/civil partner's birth certificate

If you are a UK resident, the Scheme Administrator can usually accept scanned copies or photographs of your certified passport or driving licence and other documents which will then be verified using an online verification tool. Whilst the Scheme Administrator endeavours to complete as much of the process as possible electronically, from time to time they may need to request original documentation.

It is recommended that any original documents are sent to the Scheme Administrator by a recorded delivery service; they will then be returned using the same service by which they were sent.

Spouse's Pension

Upon receipt of notification that a member has passed away, the following document will be provided by the Scheme Administrator for completion:

- **Death Notification and Questionnaire** – this will enable the Scheme Administrator to assess whether any benefits are payable. Wherever possible, the form should be completed by your personal representative (which may be a person, solicitor or other third party who is acting on behalf of your estate). The following information will be required:
 - Details about you including your date of birth and National Insurance number
 - Details about your spouse/civil partner including their date of birth, date of marriage/civil partnership and National Insurance number. *
 - Details regarding any dependent children or an adult dependant
- * This section must be signed by your spouse/civil partner unless there is authority in place to sign on their behalf (for example Power of Attorney). Evidence of authority to sign on behalf of the spouse/ civil partner must be provided.

Your personal representative will also be asked to provide an **original Death Certificate** for you along with the following documents, where applicable:

- **A copy of your Will**
- **Grant of Representation**
- **Original birth and marriage/civil partnership certificates** in respect of your spouse/civil partner
- **Original birth certificate** in respect of a dependent child or children or adult dependant

If you are a UK resident, the same conditions apply regarding the provision of scanned copies of documents as detailed under the retirement section above.