

Application to buy added pension

You should use this form to apply to buy added pension. When you are completing the form, fully complete Page 1 and Page 4. Make sure you fill in the right page to show how you would like to buy your added pension. To buy added pension:

- by monthly contributions, complete Page 2
- by lump sum, complete Page 3
- by both methods – complete both Pages 2 and 3

You can check the scheme guides for more information about added pension, and use the online estimator to see how much it costs to buy:

www.civilservicepensionscheme.org.uk/publications

www.civilservicepensionscheme.org.uk/calculators

Your employer will tell you the maximum amount of added pension that you can buy, and the current year's deadline for applications. This is usually early February (and can be found on the Civil Service Pension Scheme website). We must receive a **fully completed** application form by this deadline in order for your application to be successful. Failure to fully complete the relevant sections of this form will result in your application being rejected, and if the deadline has already passed, you may not be able to re-submit your application for the current year.

Please complete this form in black ink and in **BLOCK CAPITALS** and return it to:

Civil Service Pensions, PO Box 2017, Liverpool, L69 2BU.



Remember to:

- Complete the declaration on Page 4

Your personal details

Full name	<input type="text"/>
Current address and postcode	<input type="text"/>
National Insurance number	<input type="text"/>
Email address	<input type="text"/>
Telephone number	<input type="text"/>



Buying added pension with a monthly contribution

Monthly contributions will start from 1 April each year (or from your start date if you are a new joiner). New joiners must apply for added pension within three months of joining the pension scheme. Applications to start from 1 April should be submitted after 1 January of the year in which contributions will commence.

Your contributions will be collected once your application has been processed. There may be some backdated contributions due the first time they are taken from your pay.

Only added pension contributions in the alpha pension scheme will be amended as a result of completing this form, any contributions in your previous scheme will remain unchanged unless you tell us otherwise.

Please complete this section to start monthly contributions

I would like to pay a total contribution of: <small>*this should include any existing added pension contributions in this scheme but not your standard alpha pension contributions*</small>	£ <input type="text"/>	from my salary	as a monthly contribution
	or		
	<input type="text"/> %	of my salary	
I want to pay	for only one year		<input type="checkbox"/>
	for a set number of years (please tell us how many)		<input type="checkbox"/>
	until I cancel in writing		<input type="checkbox"/>
I want to buy added pension for	myself only		<input type="checkbox"/>
	both me and my dependants		<input type="checkbox"/>



Buying added pension with a lump sum payment

You can buy added pension using a lump sum at any time during the scheme year. But you cannot make a lump sum contribution during your first 12 months' membership of your current pension scheme, and you can only make one lump sum purchase each scheme year.

If you are buying added pension as part of an exit scheme, there are different rules that apply, you will be given more details as part of your exit.

I want to pay a lump sum of		£ <input type="text"/>
I want to pay	from my salary <small>*this must not exceed one month's salary</small>	<input type="checkbox"/>
	with a personal cheque <small>Please note: due to COVID-19, we are currently experiencing delays in being able to cash cheques.</small>	<input type="checkbox"/>
	by BACS payment <small>*we will contact you once your application is received to confirm payment details</small>	<input type="checkbox"/>

Personal cheques and BACS payments must come from an account where you are a named account holder. Make your cheque payable to: **GBS RE CO CIVIL SUPERANNUATION**

Please note: If your lump sum is taken from your salary, you will get automatic tax relief on your payment. If it is not taken from your salary, to get tax relief you will need to tell HM Revenue & Customs about your lump sum contribution.

I want to buy added pension for	myself only	<input type="checkbox"/>
	both me and my dependants	<input type="checkbox"/>



Your declaration

I understand that:

- I must be an active member of alpha to buy added pension.
- I must apply before the deadline to buy added pension by lump sum in this scheme year, or to start a monthly contribution on the next 1 April. My employer will confirm this year's deadline.
- to buy added pension using a lump sum I must have been a member of my current scheme for at least 12 months, and I can only make one lump sum purchase each year.
- if I buy added pension by monthly contributions in the alpha scheme I must continue to make payments at the same rate until the end of the scheme year (the next 31 March).
- Added pension contributions are paid in addition to my main scheme contributions.
- I cannot buy more added pension than the current maximum amount allowable.
- I must not use a lump sum from a previous pension scheme to buy added pension.
- I may incur a tax charge if I increase my pension savings, in any one year, over the Annual Allowance set by HM Revenue & Customs.
See www.civilservicepensionscheme.org.uk/pensions-and-tax for more details.
- for more information on my pension scheme and added pension, I should read the guides available on the Civil Service Pensions website
www.civilservicepensionscheme.org.uk/publications
- in some circumstances, such as ill-health retirement, I may have to wait to claim any added pension I bought shortly before retiring.

The Scheme is committed to managing your data in line with Data Protection Legislation. For more information about how your data is managed, please visit:

www.civilservicepensionscheme.org.uk/privacy-policy

Important information

- Buying added pension can affect your ability to buy an EPA option in the future, and if you have already bought an EPA option this can affect your ability to buy added pension.
- You must have been a member of alpha for at least 12 months to buy added pension in alpha using a lump sum payment, even if you were a member of a previous scheme before moving to alpha.
- By signing this form, I agree that I have used the online calculator or contacted the scheme administrator directly to get an estimate of the amount of added pension my contribution will purchase in the alpha scheme.

Your signature: _____

Date: _____ / _____ / _____