

## Notes on completion – Additional Pension 2015 Scheme

### General

From 1 April 2015 members of the NHS 2015 Pension Scheme for Scotland and Scottish Teachers Pension Scheme 2015 can purchase Additional Pension 2015 (AP2015) to increase their pension benefits at retirement.

AP2015 will be payable in full at your State Pension Age (SPA) as 2015 Scheme members have a normal pension age (NPA) equal to their SPA. UK State Pension Age currently ranges from age 65 up to age 68. If you are unclear about your State Pension Age (SPA) please use the calculator on the Government's website [www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension)

Note that if you decide to retire earlier your Additional Pension 2015 amount will be reduced to account for it being paid for longer.

### Note 1

Please enter amount of AP2015 you wish to purchase in multiples of £250 up to a maximum of £6500. This maximum amount will increase in line with rate of inflation each year.

If you choose to take out more than one AP2015 contract we will take into account the value of any other AP2015 contract(s). This is to ensure that the maximum amount allowed is not exceeded.

If you have Additional Pension contract(s) in the old NHS or Teachers Pension Schemes you can continue these if you move to the new 2015 Schemes. In addition you are also able to take out AP2015 contracts in 2015 Scheme up to the maximum amount allowed (as above).

### Note 2

When taking out an election to purchase additional pension please select whether you wish the agreement to cover your personal benefits only or to include dependent's benefits after your death.

### Note 3

Please tick one box to indicate if you wish to pay by a single payment **or** pay by regular instalments from your earnings.

### Note 4

Please enter number of years if you wish to pay by instalments. This is the period over which these amounts are to be paid. You must enter a number of whole years from 1-20 and your agreement cannot end later than your state pension age (SPA).

## ADDITIONAL PENSION QUOTATION

### SECTION 1 – PERSONAL DETAILS

Superannuation number

Surname

Former surname (if applicable)

Forenames (in full)

Title  
Mr  Dr  Ms  Mrs  Miss

If other, please specify

Date of birth (e.g. 15/04/1973)  
 /  /

Gender  
Male  Female

### Scheme (tick one box)

NHS  TEACHERS

Contact address

Postcode

Home telephone number (including STD code)

Mobile telephone number

Email address

National Insurance number

Current employer

### SECTION 2 – OPTIONS

I wish to purchase additional pension of  £  amount per annum (see note 1)

I wish to purchase additional pension for (see note 2)  
(please tick one only)

Personal benefits only  Personal benefits and dependent's benefits

I wish to pay by (see note 3)

Single payment  Regular contributions from earnings

Enter number of whole years over which instalments are to be made (see note 4)

Employer details - if you are currently working for more than one employer please specify which employment these deductions should be taken from

Name of employer

Contact address

  
  

Pay reference number

Postcode

## SECTION 3 – DECLARATION

- I declare that the information given in this form is true to the best of my knowledge
- 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 the factors used to calculate my additional pension are based on my normal pension age and are subject to change
- I understand that if I take out an AP contract and claim my pension before my normal pension age, the amount I receive may be reduced as it is being paid earlier than expected

Signed

Date

/

/

To be completed if employer is purchasing additional pension on behalf of the member

EMPLOYER  
STAMP

Please return the completed form to: SPPA, 7 Tweedside Park, Tweedbank, Galashiels, TD1 3TE