

Retirement application form

This form should be used to complete your details and read alongside the **Retirement application form: step by step guide**.

Save time, go online

It's quicker and easier to complete your retirement claim online. Just sign in to your [Smart Pension account](#), click **Access your pension savings**, then **Take your savings in one go**.

You can also keep track of your retirement claim online and add additional documents if required.

Important information about returning documents by post

Please send postal documents to Smart Pension Limited, Oxford Point, 19 Oxford Road, Bournemouth, BH8 8GS.

Pension Wise guidance

Whenever you contact us about taking your Smart Pension or transferring out elsewhere to do so (known as taking “flexible benefits”), the Government requires us to direct you to Pension Wise for guidance. Pension Wise offers free, impartial guidance about your retirement options.

If you choose to receive the guidance, you can book the appointment yourself, or you can ask us to do this for you. Alternatively, you can decide to opt out of receiving guidance. You can find further information about this at our dedicated webpage:

smartpension.co.uk/members/pension-wise-guidance

Before your application can proceed, you must tell us that you have either:

- received Pension Wise guidance; or
- decided to opt out of the guidance.

Until you do so, we will not be able to process your retirement claim.

How long does the claim process take?

When will I receive my claim payment?

If you've sent us everything that we've asked for and all our requirements below have been met, your claim can be paid within 10 to 14 working days.

What can cause a delay to my claim payment?

Common causes of delay and how to avoid them are:

- You are still showing as an active member of the scheme.
- You will need to be showing as left employment or cease your membership before we can process your claim. You can cease your membership online or by contacting our member support team. If you have left employment please check that your employer has updated the pension scheme with this information.
- Your contributions are not up to date - we might be waiting for a final payment from your employer, or we may need to ask you to confirm when you had a last pension contribution deducted from your wages to make sure you pay the full value of your claim. We will be in touch with you within three working days if there will be a delay due to your contributions.
- You haven't selected a Pension Wise choice - please see section D. You must do one of the options provided exactly as listed. If you don't we will not be able to process your application until you have done so.
- You haven't provided any or all required identification (ID) - please provide ID as per the checklist in section G. If you can't or don't, your application will take a little longer.
- You provided an incomplete/incorrect application form - please ensure all sections are completed correctly.
- Your National Insurance number (NINO) is missing/incorrect - please provide your correct NINO on this form. If this does not match your account we will ask you to provide proof of this. Please contact our member support team if you think we hold an incorrect NINO for you.

If you wish to take a different retirement option rather than a lump sum payment, please contact us so that we can send you the correct claim form to complete. You can find our contact details in section G of this form.

Section A - provide us with your details

This is a mandatory section.

Your full name	
Postal address (including postcode)	
Date of birth (proof of age required)	
National Insurance number	
Name of employer associated with the pension scheme	
Your contact telephone number	
Your email address	
When your claim is paid, you will be issued with a P45/payslip through Payright. As this contains sensitive personal information, it will be sent to you through a secure password protected email. Can we please ask that you provide us with your current email address	

Your pension history:

This is a mandatory field

<p>Is this the first time you are taking any retirement benefits (lump sum or pension income) from any of your pension schemes after 6 April 2024?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
<p>Also, is this the first time you have ever taken any retirement benefits (lump sum or pension income)?</p> <p><i>(Therefore, when you take your pension savings from this pension scheme, it will be the first time you have ever taken pension savings).</i></p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>If 'Yes' to both questions, move to Section B</p> <p>If 'No' to either question, please complete the questions below as appropriate</p>

Pension savings taken from 6 April 2024 onwards

Were any of your pension savings paid to you on or after **6 April 2024**?

If so please add the details to the table below.

Name of pension scheme or pension provider*	Gross value of pension savings paid to you (£s)	Tax-free lump sum amount paid to you (£s)	Date benefit came into payment

Please note that depending on the information you provide we may need to request some additional documentation from you before proceeding with the claim.

Also, please confirm if any of the above benefits paid to you were paid as a tax-free serious ill-health lump sum.

- If so, what was the tax free amount paid to you: £ _____ and when _____

Pension savings taken before 6 April 2024

Were any of your pension savings paid to you before 6 April 2024?

If so, please add the details to the table below.

Pension scheme or pension provider	Percentage of lifetime allowance used(*)	Gross value of pension savings paid to you	Tax-free lump sum amount paid to you (£s)	Date benefit came into payment

(*)The scheme administrator or pension provider should have given you a statement confirming this % figure.

Please note that depending on the information you provide we may need to request some additional documentation from you before proceeding with the claim.

Was the amount of any tax-free lump sum paid to you below the maximum tax free cash level of 25% of the overall benefits taken?

- If so, and you took a lower amount than 25% as a tax-free lump sum, you may wish to consider applying for a Transitional Tax Free Certificate, **before completing this claim.**
- **NB: in this scenario we strongly recommend you seek professional retirement advice before proceeding with this claim.**

Also, please confirm if any of the above benefits paid to you were paid as a tax-free serious ill-health lump sum.

- If so, what was the tax-free amount paid to you: £ _____
and when _____

Section B - select your retirement option

In this section, you will be asked to select the lump sum retirement option that best suits your needs. You should only select **one** of the options from below.

This section is mandatory. Please only complete one or two. You cannot mix and match these methods.

Taking your pension savings all in one go

There are **two methods** you can take to do this and you must select **only one** of the options below. The correct selection will depend on your total claim value with us.

- Taking the full value of your Smart Pension account(s) if you have £10,000 or less. This is known as **a small pot commutation**.
- Taking the full value of your Smart Pension account(s) as a lump sum if the value of your pension savings is over £10,000. This is known as an **uncrystallised funds pension lump sum (UFPLS)**.

Method one: taking your savings in one go using small pot commutation

- I wish to take my pension savings as a small pot lump sum and have read the information provided above and within the retirement options guide.
- I understand I can only take this option if the pension savings in my Smart Pension account are £10,000 or less.
- I understand that the lump sum will be treated for tax purposes in line with the explanation in the retirement options guide.
- I can also confirm that I have not made a transfer payment in the last three years prior to the payment of the lump sum under this option. If you think this may be the case, please email us at pensionclaims@smartpension.co.uk before completing this form.

Please tick this box if you are happy to proceed

Method two: taking your savings in one go using an uncrystallised funds pension lump sum

- I wish to take my pension savings as an uncrystallised funds pension lump sum and have read the information provided above and within the retirement options guide.
- I understand that the lump sum will be treated for tax purposes in line with the explanation in the retirement options guide.

Please tick this box if you are happy to proceed

Section C - book a Pension Wise appointment

Prior to you taking retirement benefits we are required by the government to direct you to make an appointment with Pension Wise for free and impartial guidance.

For further information, please go to our dedicated webpage smartpension.co.uk/members/pension-wise-guidance

This is a mandatory section.

<p>Have you already had an appointment with Pension Wise in relation to this claim, within the last 12 months?</p> <p>If no, you will need to make an appointment with Pension Wise or let us know that you have opted out (see below)</p> <p>If no, you will need to either make an appointment with Pension Wise or let us know that you have opted out</p>	<p>Yes</p> <input type="checkbox"/>	<p>No</p> <input type="checkbox"/>
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If you have selected 'no' to the question above, you can make your own appointment through the Pension Wise appointment portal www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/pension-wise-customers or call them on 0800 138 3944.

Alternatively, you can ask us to make the appointment for you. If you would like us to do so, please give us a call on 0333 666 2626 or complete our contact form at www.smartpension.co.uk/contact-forms/member.

You do have the option to opt-out of speaking with Pension Wise. If you decide to do so, we will need you to give us a separate notification of your decision. You can find our opt-out form by visiting our website at smartpension.co.uk/members/pension-wise-guidance.

We will not be able to proceed with your application until you confirm that you have had your Pension Wise appointment, or you wish to opt-out.

What happens if I don't complete any of the Pension Wise instructions?

Since 1 June 2022, it is a legal requirement that you complete one of the above actions. If you have not completed one of these items, or you do something different such as sending an email that doesn't confirm your chosen option, this will result in a delay because we won't be able to process your application.

Section D - your payment details

Please provide your bank account details for payment of your retirement claim. Please note, this must be a bank account held in your own name, or joint names. If you want payment made to an international account please contact us at pensionclaims@smartpension.co.uk so we can send you an additional form to complete to gather all required details.

Bank name	
Account holder's name	
Account number	
Bank sort code	

Section E - your declaration

This section is mandatory and must be completed to progress your application.

- I confirm that I have reached at least age 55 and I have enclosed the evidence of my age and identity required to support my claim.
- I have read and understood the information provided to me in the retirement options guide.
- I confirm that to the best of my knowledge and belief the information I have provided in this form is accurate and complete.
- I confirm that I am not a controlling director of a sponsoring employer of this, or any related pension scheme, or a person connected to such a person. If this applies to you, please email us at pensionclaims@smartpension.co.uk before completing this form.
- By signing this form, I accept that, once I receive the savings in my Smart Pension account and my account is closed, the trustees will be discharged from all their obligations and liabilities under the rules of the scheme in relation to my benefits and no further claim shall be made against the scheme in future by myself or any other parties.
- I confirm that I have enough unused lump sum allowance and lump sum and death benefit allowance remaining to take my pension savings in this way.

We will hold and use your personal data so that we can administer the scheme and provide you and your dependants with the correct benefits. We will do so in accordance with GDPR legislation. For more information about how we use your personal data, see our privacy policy at www.smart.co/footer/privacy-policy.

Have you read the risk warnings?

If you haven't read the risk warnings, you will miss out on important information about the potential consequences of you claiming your smart pension funds. If you state that you have not read the risk warnings in the box below, your application will be delayed.

Why must I give you my financial adviser's details?

Your retirement choices are an important financial decision and advice is often targeted by scammers. We will check your adviser's details to make sure they are regulated by the FCA and not a scammer. If your adviser has asked you not to disclose their details, you may be at risk of a scam so please do tell us about them so we can help prevent you from being a victim of a scam. You don't need to tell us in this section about seeking advice from Pension Wise, only tell us here if you have received advice from a person/company about your retirement choices.

You must tick either 'yes' or 'no' in the table below for each of the following questions. We will **not** be able to proceed with your application unless you have completed this.

<p>Question 1 You must read the risk warnings that are associated with taking your pension savings from your Smart Pension account.</p> <p>Have you read the risk warnings?</p>	<p>Yes <input type="checkbox"/></p>	<p>No <input type="checkbox"/></p>
<p>Question 2 Have you sought regulated advice on your Smart Pension account benefit options from a financial adviser?</p> <p>If yes, please also provide the following details:</p> <p>Adviser name: Name of adviser firm: Telephone number: Email address: FCA number: Date of most recent advice:</p>	<p>Yes <input type="checkbox"/></p>	<p>No <input type="checkbox"/></p>

Signature	
Print Name	
Date	

We accept original "wet ink" and electronic signatures.

Section F - verifying your identity

This is one of the most important sections. If you do not complete it correctly, it can slow down your application.

We've listed below the verification we need to process your application, we've also included an acceptable documents list below that you can use to make sure you attach all of the relevant IDs.

Your ID checklist

- A photocopy or clear photograph of one piece of photo ID (for example, a passport or driving licence). **Please note the ID you provide to us must not be expired.**
- A clear copy of a recent bank statement, for the account you are asking us to pay your claim to, clearly showing your address. This statement must be dated within the last 3 months.
- A clear copy of **one** further proof of address (for example, a council tax bill or utility bill, **but not** a mobile phone bill).

Please note that we must receive both forms of ID listed above to pay out your claim.

Please do not send us any original ID . We are unable to guarantee the safe return of the ID.

What do I do if I don't have some items of ID that you are asking for?

If you do not have the specified documentation, please provide as much documentation as possible that you believe is equivalent to what we have asked for and let us know why you have provided substitute documents so we can consider your personal circumstances. We will then review what you have provided and see if we can accept it or get in touch with you to work out a solution.

Section G - returning this form to us

Complete and return this form to us with the relevant ID requirements.

Our preferred method would be by email

If you are able to, please scan or take clear photographs and email your completed application form and verification information to pensionclaims@smartpension.co.uk.

Alternatively, you can post your identity documents and application form to:

Smart Pension Limited, Oxford Point, 19 Oxford Road, Bournemouth, BH8 8GS.

Get in touch if you have any questions about this form, by emailing us at pensionclaims@smartpension.co.uk or calling the member support team on 0333 666 2626.

Identification Checklist

Acceptable ID document	
Photo ID *All documents must contain a photo	Please provide <u>one</u> of the items listed and tick below
Driving licence (EU)	
Driving licence (International)	
Driving licence (UK full or provisional)	
ID card (EU National)	
ID card (MoD)	
ID card (police warrant card) <i>*may only be accepted for lower value claims</i>	
ID card (resident permit, issued from Home Office)	
Passport (international current)	
Passport (UK current)	

Address verification - Bank Statement	Please provide <u>one</u> of the items listed and tick below
Statement - personal bank account, for the account you're asking us to pay your claim to, clearly showing your address. This statement must be dated within the last 3 months.	

Address verification - additional document <i>*dated within the last 3 months unless specified otherwise</i>	Please provide <u>one</u> of the items listed and tick below
Bill - car tax	
Bill - council tax <i>*relating to the current tax year</i>	
Bill - home phone	
Bill - internet provider	
Bill - Virgin/Sky	
Communities Directorate Letter	
Driving licence - UK/provisional <i>*only if not used as photo ID</i>	
Insurance schedule - car	
Insurance schedule - home	
Insurance schedule - landlord	
Other - DWP official letters <i>*only if relating to benefits</i>	
Other - DBS certificate	
Other - HMRC coding notice	
Other - HMRC official letter	
Other - HMRC tax bill	
Other - loan confirmation letter	
Other - P45	
Other - P60 <i>*relating to the last tax year</i>	
Other - payslip	
Other - State Pension payment letter	
Other - tenancy agreement	
Statement - mortgage	
Statement - pension (personal pension only)	
Utility bill - electric	
Utility bill - gas	
Utility bill - water	

The following documents are not acceptable forms of ID	
Photo ID	Acceptable?
Blue Badge Parking Permit	No
HM funded travel card	No
Local Elector Card	No
ID card (PASS)	No
Passport (expired)	No
Student card (NUS)	No
Student card (International)	No

Address verification	Acceptable?
Bank letters (other than statements)	No
Bill - credit card	No
Bill - mobile phone	No
Bill - TV licence	No
Letters - general from energy suppliers	No
Letters - NHS/GP	No
Other - electoral roll confirmation	No
Other - mobile phone contract	No