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**INSTRUCTIONS TO APPLICANTS: -**

Please complete and return this form to the PSPA (address above).  
Please read the notes for information on how to complete the form.

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**TO BE COMPLETED IN FULL BY ALL APPLICANTS**

Your Ref No. (If known) \_\_\_\_\_ Date of Birth \_\_\_\_\_

Surname (BLOCK CAPITALS) \_\_\_\_\_

First Name(s) \_\_\_\_\_

Employed by \_\_\_\_\_

Post held \_\_\_\_\_ Last day of service \_\_\_\_\_

E-Mail Address \_\_\_\_\_ Telephone Number \_\_\_\_\_

Postal Address (To which all correspondence should be sent) \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

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***(Place X in the appropriate box)***

I hereby apply to:

- |                          |   |
|--------------------------|---|
| <input type="checkbox"/> | Refund of contributions (only if less than 2 years service)   |
| <input type="checkbox"/> | Claim pension from (date): _____  |
| <input type="checkbox"/> | Preserve (freeze) my pension benefits until a later date  |
| <input type="checkbox"/> | Transfer my benefits to an approved pension arrangement:<br>Name of scheme to transfer to _____<br>_____<br>_____ |

I declare that the statements above are true to the best of my knowledge and belief.

Signature \_\_\_\_\_ Date \_\_\_\_\_

## **Notes for Applicants**

- 1 A refund of superannuation contributions can only be made when calendar service is less than two years. A refund is not available if you have transferred in pension benefits from any other occupational or personal pension even if your overall service is less than two years. Once total service exceeds two years (or you have previously transferred in benefits), pension rights must be preserved until retirement age (see note 8), subsequently it may then be possible to transfer your preserved pension benefits to another occupational pension scheme (see note 9).
- 2 Though an application for a refund will be dealt with as quickly as possible, in most instances three weeks from the receipt of all the required information from your payroll office will elapse before a refund is paid into your nominated bank account.
- 3 If you apply for a refund, you will only get your own contributions plus interest if applicable. Manx income tax will be deducted. If you have been contracted out of the National Insurance Pension Schemes, a further deduction may be made towards the payment of those schemes in place of the contributions you would have made if you had not been contracted out.
- 4 You may claim your pension benefits at any point following your last day of service providing you are aged 55 or over for Unified Scheme members. If you are a member of any other pension scheme please contact the PSPA for information on your minimum retirement date.
- 5 If you are claiming your pension benefits within the next 3 months the PSPA will provide you with an estimate of your benefits to your retirement date and the required claim forms upon receipt of this application. Please complete these forms and return them to the PSPA with the requested ID.
- 6 Your pension will be paid on the 25<sup>th</sup> of each month unless you are a member of a Police Pension Scheme when it will be paid on the 1<sup>st</sup> of each month. Your first payment will be the 25<sup>th</sup> (1<sup>st</sup> for Police Pension Scheme members) of the month following your retirement date. If you have opted to take a lump sum we aim to pay this into your nominated bank account within 2 weeks of your retirement date, lump sum payments are always made on a Friday. Payment of any pension and lump sum is dependent on the PSPA receiving all the required information from you and your payroll office, if any information is outstanding there may be a delay in paying your pension and lump sum.
- 7 If you are a GUS member under the age of 55 and have two or more years of service in the pension scheme, you must preserve your pension benefits or transfer your benefits to an eligible occupational pension scheme (see note 9). Your preserved pension benefits will rise in line with the yearly inflation figure while they are preserved, please be aware however that the yearly inflation figure can be zero and so a yearly increase is not guaranteed.
- 8 If you intend commencing employment with another employer it may be possible to transfer your preserved pension benefits to them. In such a case you should ask your new to apply to this office for a transfer value calculation. Please be aware that some employers may impose time limits with regard to the acceptance of a transfer in from other pension arrangements.

**How we use your information:** The PSPA will use the information that you have provided on this form for administering your scheme membership and processing the payment of your pension benefits. We may share your information to administer and pay your pension, enable us to prevent and detect fraud and mistakes, or as required by law. For more information about with whom we share your information and how long we keep your personal data and your rights, please refer to our Privacy Notice on our website at [www.pspa.im](http://www.pspa.im)