



Notes for Letter of Election

When to use this form

This form may be used to choose how you wish to receive your retiring benefits and/or how you wish to continue to contribute to the Pensions (Civil Service Family Benefits) Scheme.

Retiring benefits in this case is either:

- full pension OR
- reduced pension and a gratuity

Full pension – this is the annuity payable.

Formula – annual pension

$\text{months}/540 \times \text{salary/pensionable emoluments at date of retirement}$

Opting to receive a full pension means that no lump sum payment will be made. You will only receive a lifetime payment on a monthly basis (i.e. annual pension/12).

Reduced pension – This is seventy-five (75%) of the full pension.

Formula

$\frac{3}{4} \times \text{months}/540 \times \text{salary/pensionable emoluments at date of retirement}$

Gratuity – this is a one-time payment also known as “lump sum” payment.

Formula

$12\frac{1}{2} \times \frac{1}{4} \times \text{months}/540 \times \text{salary/pensionable emoluments at date of retirement}$

Opting to receive a reduced pension and a gratuity means you will receive a lifetime payment on a monthly basis together with a gratuity.

NB: **months** is the number of years served reduced to completed months, e.g. 12 years would be equivalent to 144 months.

Continuing Contributions to the Pensions (Civil Service Family Benefits) Scheme – The Scheme is only open to persons whose retiring benefits are determined under the **Pensions Act** and is governed by the terms and conditions set out in the **Pensions (Civil Service Family Benefits) Act**.

The **Pensions (Civil Service Family Benefits) Act** requires that you contribute to the Scheme for thirty-five (35) years or until age sixty-five (65) whichever comes first. If you did not meet this requirement, you will need to elect on how you wish to continue contribution either:

1. on the basis of salary at the date of retirement or
2. your reduced pension

until you have met the requirement.

Salary at the date of retirement – these are your pensionable emoluments.

Pensionable emoluments include salary, personal pensionable allowances and house allowance but do not include duty allowance, entertainment allowance or any other emoluments.

Personal allowance means a special addition to salary granted personally to the holder for the time being of the office but does not include such addition if it is granted subject to the condition that it shall not be pensionable.

House allowance includes the estimated value of free quarters and shall not exceed 1/6th of the salary of the office.

Filling in this form

If not filling in this form electronically, please write in BLOCK CAPITALS using a **black** or **blue** inked pen.

Mark boxes like this with a tick ✓ or ✗.

For more information

You may call the Pensions Administration Unit at 876 932 5046 or 876 932 5047 or email pensionsclientservices@mof.gov.jm.

Note: Calls to the Pensions Administration Unit from landlines are charged at a fixed rate determined by your phone provider. Calls from mobile phones may be timed and charged at a higher rate.

Submitting your form

Check that you have filled in all the relevant sections and that you have signed and dated the form.

Submit this form (with any requested documents) as soon as possible by post or delivery to your respective **Department** or **Ministry**.

NB: Only if requested should you submit form to:

**Director, Pensions Administration Unit
Ministry of Finance and the Public Service
30 National Heroes Circle
Kingston 4
JAMAICA**

Contents

| | |
|--|----------|
| Privacy and your personal information | 3 |
| Filling out the election form | 4 |
| Terms and Conditions | 5 |

Privacy and your personal information

The information you provide on this form will be used to provide payments and services to you and, where relevant, third parties (for example, other family members).

The Pensions Administration Unit may give some or all of your information to the Accountant General's Department for the purposes of preparing and delivering these payments and services provided to you.

For more information about privacy, call the Pensions Administration Unit at 876 932 5046 or 876 932 5047 or email pensionsclientservices@mof.gov.jm.

Tax Payer Registration Number (TRN)

This is a unique nine-digit identification number assigned to each individual taxpayer, business enterprise, organization by way of the Taxpayer Registration System implemented by the Government through the Tax Administration Reform Project (TaxARP) to improving Tax Administration in Jamaica.

If you do not have a TRN, you may still fill out the application. However, payment can only be made, on the production of your TRN card.

Please note that the name on the TRN card must correspond to the name on all official documents.

TRN application forms and procedures may be viewed at the Government of Jamaica's (GoJ) Tax Administration website at <http://www.jrs.gov.jm/>. Please note the Pensions Administration Unit will be unable to answer or process any TRN related questions or issues.

Name(s)

This should be your legal first name(s) and relevant middle name(s) and family/surname (i.e. no nicknames and/or pseudonyms/aliases) and should be the name reflected on the submitted TRN card.

Mailing address

This should be the address where you receive mails. Please note, it doesn't have to be an address in Jamaica and is not necessarily the address where you reside.

Telephone numbers

These must be local telephone numbers and can be either your home or mobile number, or both.

If any of the telephone numbers change or are no longer valid after submission, please contact the Pensions Administration Unit at 876 932 5046 or 876 932 5047 or email pensionsclientservices@mof.gov.jm.

Email address

This is optional. (See Terms and Conditions for email).

Please note that the email address must be valid and the Pensions Administration Unit will be unable to answer or process any related questions or issues related to the access of your email account.

Dates

Unless otherwise stated, dates should be entered in the format year-month-day

Terms and Conditions for email

The Pensions Administration Unit may send you information messages appropriate to your circumstances.

No email generated by the Pensions Administration Unit will contain any information that may be used for others to make a claim on your behalf.

You may respond via email to any Pensions Administration Unit generated message.

Messages you may receive include:

- requests to provide up-to-date information
- requests to provide documents
- case update messages

The Pensions Administration Unit will NOT include direct links to ANY website within an email from this service.