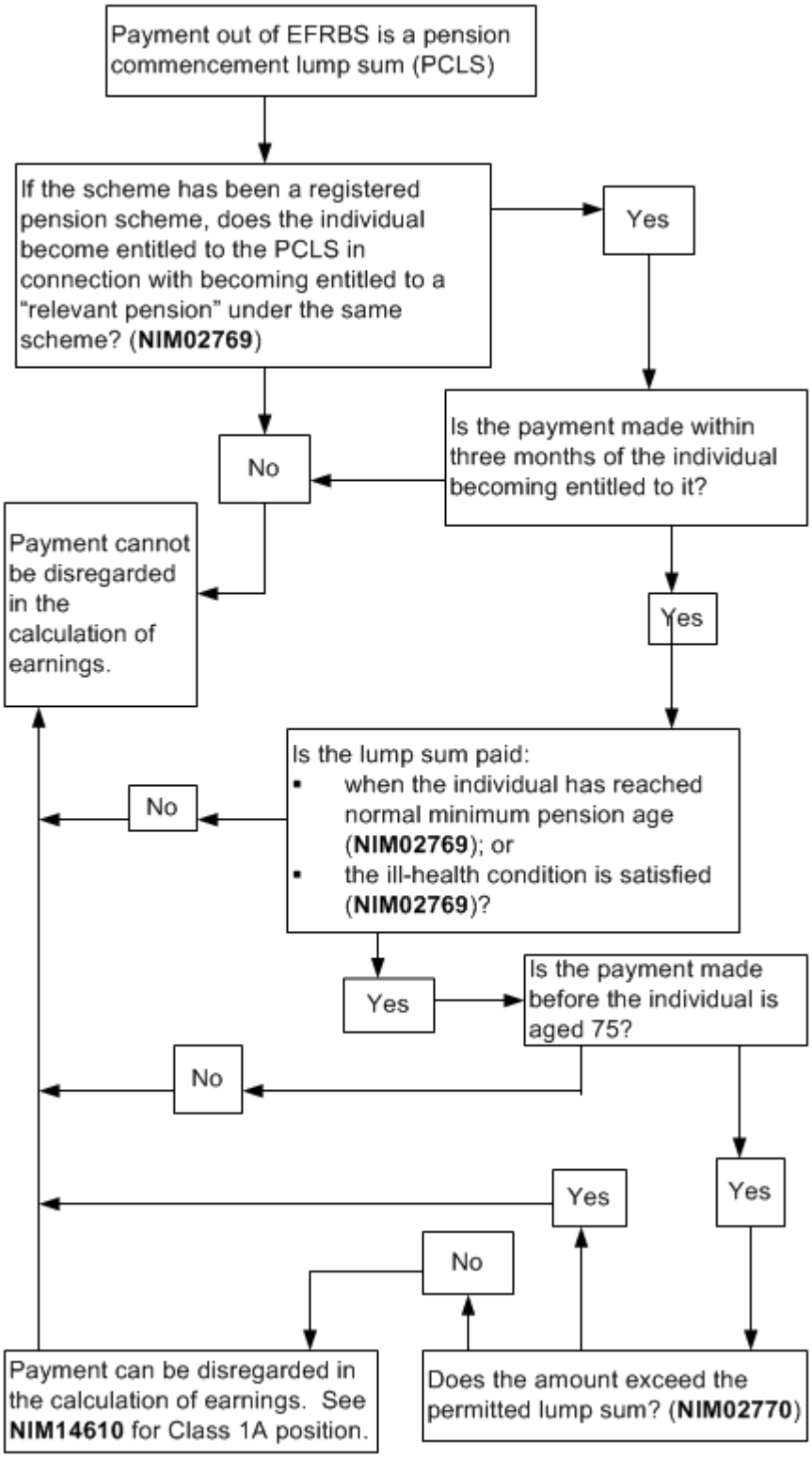
Payment out of EFRBS is a pension commencement lump sum (PCLS)
If the scheme has been a registered pension scheme, does the individual become entitled to the PCLS in connection with becoming entitled to a "relevant pension" under the same scheme? (NIM02769)
Yes
No
Is the payment made within three months of the individual becoming entitled to it?
Payment cannot be disregarded in the calculation of earnings.
Yes
Is the lump sum paid:
▪ when the individual has reached normal minimum pension age (NIM02769); or
▪ the ill-health condition is satisfied (NIM02769)?
No
Yes
Is the payment made before the individual is aged 75?
No
Yes
Yes
No
Payment can be disregarded in the calculation of earnings. See NIM14610 for Class 1A position.
Does the amount exceed the permitted lump sum? (NIM02770)