



State Pension

These notes tell you more about the state pension, and help you fill in your claim form.

These notes do not apply to you if you are:

- a man born on or after **6 April 1951**, or
- a woman born on or after **6 April 1953**.

You will need to read the notes on the new State Pension instead.

Other ways to communicate with us

If you need braille, British Sign Language, a hearing loop, translations, large print, Easy Read, audio or something else, please contact us on 0800 731 7898.

If you use Relay UK dial 18001 followed by our telephone number.

If you live in Wales and want these notes in Welsh call 0800 328 1744.

Calls to 0800 numbers are free from personal mobiles and landlines.

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Treating people fairly

We are committed to the Equality Act 2010 and treating people fairly.
To find out more about this law, search 'Equality Act' on www.gov.uk

Important

This booklet gives general guidance only and should not be treated as a complete and authoritative statement of the law.

About your State Pension

Your State Pension is based on the National Insurance (NI) contributions you have paid, been treated as paying, or have been credited with, during your working life. There may be different parts to your State Pension, for example basic State Pension and additional State Pension.

We can tell you how much State Pension you will get. Call us on 0800 731 7898.

If you are not entitled to the full rate of basic State Pension you may be able to increase the amount you get by paying voluntary National Insurance contributions for past years.

Voluntary and additional voluntary National Insurance contributions

You may be able to improve your basic State Pension by paying for voluntary National Insurance contributions (for the last 6 tax years) to fill any gaps in your National Insurance record.

You can sometimes pay for gaps from more than 6 years ago, depending on your age. You have 6 years after you reach State Pension age to increase your State Pension if you are a man born between 6 April 1945 and 5 April 1950, or a woman born between 6 April 1950 and 5 October 1952 and have at least 20 qualifying years of National Insurance contributions (including full years of Home Responsibilities Protection). The 6 years need to be between 6 April 1975 and the tax year before you reached State Pension age.

Customers who reached State Pension age between 6 April 2008 and 5 April 2010 must have at least one paid, or treated as paid, qualifying year.

Additional voluntary National Insurance contributions cannot be paid for any tax year the whole of which is covered by a married woman's or widow's reduced rate election.

If you do not already have the 20 qualifying years needed to pay additional voluntary National Insurance contributions you may be able to get them by paying some voluntary National Insurance contributions under the usual time limits.

If you want to know if you can increase your basic State Pension in this way, get in touch with us. You can ask us about this at any time, even if you do not want to claim your State Pension yet.

You can find more information about voluntary National Insurance contributions on www.gov.uk

Improving your State Pension

If you are married or a civil partner

Sometimes you will not get State Pension based on your own National Insurance contributions, or your basic State Pension will be less than the full rate. But you may be able to get basic State Pension based on your husband's, wife's or civil partner's National Insurance contributions if you are:

- a woman married to a man, and your husband reached state pension age, or
- a married man, and your wife:
 - was born on or after 6 April 1950 and
 - has reached State Pension age, or
- a woman married to a woman, a man married to a man or a civil partner, and your husband, wife or civil partner:
 - was born on or after 6 April 1950 and
 - has reached State Pension age.

The earliest a man married to a man or a male civil partner will be able to get a basic State Pension based on his husband's or civil partner's National Insurance record is 6 April 2015. This is the date a man born on 6 April 1950 reaches State Pension age.

If you are a married woman and your spouse legally changes gender from male to female during your marriage, you may be able to have your basic State Pension improved by using her contributions even if she was born before 6 April 1950. This is the same treatment as if she had not legally changed her gender.

If you are divorced

You may be able to get an increase of basic State Pension by using your ex-husband or wife's National Insurance contributions.

If your civil partnership has been dissolved

You may be able to improve your basic State Pension by using your ex-civil partner's National Insurance contributions.

If you have been widowed

You may be able to improve your basic State Pension by using your late husband or wife's National Insurance contributions. But you will not be able to improve your basic State Pension by using the National Insurance contributions of your late husband or wife if:

- you were under State Pension age when your husband or wife died, and
- you remarry or form a civil partnership before you reach State Pension age.

If you were widowed on or after 9 April 2001 and get a bereavement benefit like Bereavement Allowance or Widowed Parent's Allowance, you will stop getting that benefit when you reach State Pension age. You will then normally be entitled to State Pension instead.

If you were widowed before 9 April 2001 and get a widow's benefit like Widow's Pension or Widowed Mother's Allowance, you can:

- claim State Pension from State Pension age, or
- keep getting your Widow's Pension until you are 65, or
- keep getting your Widowed Mother's Allowance for as long as you are entitled to it, or
- give up your widow's benefit to earn extra State Pension.

Help with filling in the form

If you are more than thirty days away from reaching State Pension age, you can get a State Pension statement to help you decide what to do. It will tell you if you will get more money by claiming State Pension instead of your widow's benefit.

If you are a surviving civil partner

You may be able to improve your basic State Pension by using your late civil partner's National Insurance contributions. But you will not be able to improve your basic State Pension by using the National Insurance contributions of your late civil partner if:

- you were under State Pension age when your civil partner died, and
- you form a new civil partnership or marry before you reach State Pension age.

If you are entitled to Widowed Parent's Allowance or Bereavement Allowance because of the death of your civil partner, you will stop getting those benefits when you reach State Pension age. You will then normally be entitled to State Pension instead.

Tracing a lost occupational or personal pension

If you have changed jobs a number of times during your working life, it is easy to lose contact with an old employer and their pension scheme. The Pension Tracing Service may be able to help you if you are not sure of all the details but you:

- think you may have an old occupational or personal pension
- think you may be a beneficiary of an old pension scheme, or
- are acting on behalf of someone else.

Tracing all your pension benefits now will help you make decisions in the future about saving for your retirement. And it will help make sure that you get all the pension benefits that you are entitled to when you retire. You can trace a pension by:

- visiting [**www.gov.uk/find-pension-contact-details**](http://www.gov.uk/find-pension-contact-details)
- calling us on 0800 731 0175. We will do the trace over the phone or
- send you an application form. Opening hours are Monday to Friday 8am to 6pm
- writing to:

The Pension Tracing Service
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE98 1BA

We need to know at least the name of your previous employer or pension scheme.

Working past state pension age

If you work past State Pension age, you can increase your income when you retire. This is because you will have more time to earn and save for your future.

If you decide to:

- work fewer hours
- job share
- do a less demanding role, or
- do seasonal work

check how it will affect any occupational pension schemes you are paying into.

If you work past State Pension age, you can claim State Pension while you keep working. The money you earn and the hours you work will not affect your State Pension, but you may pay tax on your State Pension as well as the money you earn.

You can also put off your claim to State Pension to earn extra State Pension or a lump sum.

You may be able to keep working with the same employer while they are paying you an occupational pension.

Paying National Insurance contributions past

State Pension age

Once you have reached State Pension age you do not have to pay National Insurance (NI). If you intend to work after you reach State Pension age or if you put off claiming your State Pension, you should show your birth certificate or passport to your employer as proof of your age. HMRC no longer issue age exception certificates.

Your employer should be aware of this. They can find out more about the new process at

www.gov.uk/tax-national-insurance-after-state-pension-age

If your employer needs to check when you will reach State Pension age they can use the State Pension age calculator at

www.gov.uk/calculate-state-pension

Putting off your State Pension

If you have been putting off claiming your State Pension you may have earned extra State Pension or be entitled to a lump sum. This depends on how long you have put off your claim, even if your claim date is on or after 6 April 2016. To get extra State Pension you must have put off claiming it for at least 5 weeks, or 12 consecutive months for a lump sum payment. You can only do this once and you must normally live in Great Britain. You can put off claiming State Pension for as long as you like.

For more information about putting off your claim for State Pension see **When to claim your State Pension in Part 4 on page 11** of this booklet.

Extra State Pension

You can choose to get extra State Pension if you have put off claiming your State Pension for **5 weeks or more**. When you do claim, you will get a higher weekly State Pension for the rest of your life. The amount of extra State Pension you get is 0.2% of your weekly State Pension for each week you have put off your claim. This works out at 1% for every 5 weeks, and 10.4% for a full year.

When your State Pension increases every April, your extra State Pension will usually increase as well. The State Pension is not increased in all overseas countries.

Lump Sum payment

If you have put off claiming your State Pension continuously, for at least one year or more in a row, you have two choices. You can get extra State Pension or you can get a lump sum payment instead. You will have to pay tax on the lump sum. The lump sum payment is made up of the State Pension you would have got if you had not put off claiming, plus interest. We will add interest to the lump sum payment for each week that you put off claiming.

We will add the interest at 2% above the Bank of England's base rate.

You can get the lump sum when you start to claim your State Pension or in the following tax year. You will also get your normal State Pension when you start claiming.

How putting off your State Pension is affected by other benefits

If you have put off claiming State Pension while getting other benefits, you will not have built up any extra State Pension or lump sum for the days that you got the other benefit. These other benefits include:

- Carer's Allowance
- Carer Support Payment
- Severe Disablement Allowance
- Unemployability Supplement
- Widow's Pension
- Widowed Mother's Allowance
- Incapacity Benefit
- Pension Credit.

Also you would not have been able to build up extra State Pension or a lump sum for the days that you or your partner, if you have one, got one or more of the following income-related benefits:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Universal Credit.

We use partner to mean:

- a person you are married to or a person you live with as if you are married to them, or
- a civil partner or a person you live with as if you are civil partners.

Taxation

You may have to pay tax on your State Pension. And if you decide to take the extra State Pension, you will have to pay tax on that as well. If you decide to take the lump sum instead of extra State Pension you may have to pay tax on the lump sum.

Extra State Pension will be taken into account for Pension Credit and Housing Benefit, just like other types of income.

The lump sum will not affect your claim for Pension Credit or Housing Benefit. To find out more about tax and the State Pension visit [**www.gov.uk**](http://www.gov.uk)

What do I have to do?

You do not have to tell us if you keep putting off claiming your State Pension. But if you get another social security benefit you need to tell us what you want to do.

This booklet can only give general information. There is more information on our website at [**www.gov.uk/state-pension**](http://www.gov.uk/state-pension)

You may also want to get independent financial advice. You may have to pay for this.

If you are currently putting off claiming your State Pension

You may also benefit from the choices available. To find out more, please contact us on 0800 731 7898.

Remember

You can call us to claim your state pension.

Phone The Pension Service claim line on 0800 731 7898.

Lines are open from 8am to 6pm Monday to Friday, except public holidays.

Calls to 0800 numbers are free from landlines and mobiles.

If English is not your first language, you can ask for an interpreter.

At the same time, you can apply for Pension Credit and claim Housing Benefit.

Notes to help you fill in your claim form

Page 2 - About you

Use this part of the form to tell us your personal details.

Page 3 - About your husband, wife or civil partner

Answer all the questions on the form that apply to your husband, wife or civil partner, if you have one.

If you converted or changed your civil partnership into a marriage, or married your civil partner, enter the date your marriage is treated as starting on.

If you have told us that you are married or in a civil partnership you should send us your:

- marriage certificate, or
- civil partnership certificate.

Page 4 - When to claim your State Pension

This section of the notes will give you more information about some of the questions and parts in the form.

State Pension payday is a fixed day of the week. Any money that you earn will not affect your State Pension but may affect your income tax.

You will need to contact us to make a separate claim for any State Pension you qualify for based on your husband's, wife's or civil partner's National Insurance record if:

- you qualify for some State Pension based on your own National Insurance record and you claim this before they reach State Pension age, and
- when they reach State Pension age they decide to put off claiming their own State Pension.

Time limits

We can accept your claim if it is received no earlier than 4 months before the date you wish to get State Pension, or the date you reach State Pension age, whichever is the later.

Your State Pension cannot be backdated more than 12 months before the date your claim is received.

If you ask us to backdate your State Pension claim, we will work out how much State Pension you are due, back to the date you tell us you want your claim to start from, and pay you this amount. This payment does not include any interest, and you will not earn extra State Pension or a lump-sum payment for the period you backdate your claim for.

Delaying your claim to State Pension

You might want to think about a more flexible approach to your retirement. If you want to, you can continue to work longer, or work part-time, whether or not you have claimed your State Pension.

If you put off claiming your State Pension until a time that suits you, you can get extra State Pension or a one-off taxable lump sum payment.

Depending on how long you put off your claim for, when you finally claim your State Pension, you can choose either:

- extra State Pension, paid for life on top of your normal weekly State Pension, or
- a one-off, taxable lump-sum payment, plus your normal weekly State Pension.

The minimum period you must put off claiming your State Pension to get extra State Pension is 5 weeks, or 12 consecutive months to get a lump sum payment.

Extra State Pension

If you choose extra State Pension, you can get an extra 1% on top of your weekly State Pension for every five weeks that you put off claiming – this is the same as 10.4% extra for every year you put off claiming. So, if you put off claiming for a year, you could get about £1 extra for every £10 of your weekly State Pension.

One-off lump sum payment

This is a one-off payment based on the amount of State Pension you would have received in the period you put off claiming. It also includes interest, which will always be at least 2% above the Bank of England base rate. As well as getting your lump sum, you will also get your weekly State Pension, paid at the normal rate from when you start claiming it.

You can put off claiming your State Pension for as long as you like to build up either extra State Pension or a lump sum. You could also choose to have your State Pension backdated.

Circumstances when putting off claiming your State Pension does not earn extra money

If you put off claiming your State Pension for more than five weeks, there are certain circumstances in which you might not earn extra State Pension. Or if you have put off claiming your State Pension for more than 12 months there are certain circumstances in which you might not earn a lump sum payment. For example if since reaching State Pension age you or your partner have received certain other benefits, or someone else has received an increase of another benefit for you, or you have been in prison.

If you want more information about delaying your claim to State Pension, please contact us on 0800 731 7898.

Page 4 - How we pay you

Please read these notes before you complete this section on page 4 of the claim form.

We normally pay your money into an account

Many banks and building societies will let you collect your money at a post office. We will tell you when the first and second payment will be made and how much each is for.

We will tell you if the amount we pay into the account is going to change.

Finding out how much we have paid into the account

You can check your payments on account statements. The statements may show your National Insurance (NI) number next to any payments we have made. If you think a payment is wrong, get in touch with the office that pays you straight away.

If we pay you too much money

If we pay you too much money, we have the right to take back any money we pay that you are not entitled to. For example, you may give us some information which means you are entitled to less money. Sometimes we may not be able to change the amount we have already paid you. This means we will have paid you money that you are not entitled to.

We will contact you before we take back any money.

About the account you want to use

You can use a bank or building society **account in your name**, or a **joint account**.

You can use **someone else's account** if:

- the terms and conditions of their account allow this, and
- they agree to let you use their account, and
- you are sure they will use your money in the way you tell them.

You can use a **Credit Union account**. You must tell us the Credit Union's account details. Your Credit Union will be able to help you with this.

If you are an **appointee** or **legal representative** acting on behalf of the customer, the account should be in your name only.

It is very important you fill in ALL the boxes in the claim form correctly, including the building society roll or reference number, if you have one. If you tell us the wrong account details your payment may be delayed or you may lose money.

You can find the account details on your chequebook or bank statements. If you do not know the account details, ask the bank or building society.

What to do now

Tell us about the account you want to use on page 4 of the claim form.

By giving us your account details you:

- agree that we will pay you into an account, and
- understand what we have told you in the section above.

If you are going to open an account, please tell us your account details as soon as you get them.

If you do not have an account, please contact us and we will give you more information.

Fill in the rest of the claim form. You do not have to wait until you have opened an account or contacted us.

Page 5 - About any time you lived or worked outside the United Kingdom

We need to know about any time you have lived or worked outside the United Kingdom (UK). This is because if you have paid into the social security system in another country, it may count towards your State Pension.

The United Kingdom is England, Scotland, Wales and Northern Ireland.

Please tell us about any time that you lived or worked in:

- a country outside the UK,
- the Channel Islands, or
- Ireland.

Do not tell us about any time that you were overseas with HM Forces.

Page 6 - About your National Insurance contributions

Use this part of the form to tell us if you have been working prior to reaching State Pension age and give us details of your employment.

Page 7 - About other benefits

We need to know if you or your husband, wife or civil partner are receiving or waiting to hear about any of the following benefits:

- Adult Disability Payment
- Attendance Allowance
- Bereavement benefits
- Carer's Allowance
- Carer Support Payment
- Child Benefit
- Child Disability Payment
- Disability Living Allowance
- Employment and Support Allowance
- Graduated Retirement Benefit
- Guardian's Allowance

- Incapacity Benefit
- Income Support
- Industrial Death Benefit
- Jobseeker's Allowance
- Pension Age Disability Payment
- Pension Credit
- Personal Independence Payment
- Reduced Earnings Allowance
- Scottish Adult Disability Living Allowance
- Severe Disablement Allowance
- State Pension
- Temporary Allowance For Widows
- Unemployability Supplement paid because of
 - a war disability due to service with HM Forces, or
 - an industrial accident or disease
- Universal Credit
- War Widow's or Widower's Pension
- Widow's Benefit
- Working Tax Credit.

Page 9 - Other information

Use this part of the claim form to tell us any other information about your circumstances.

Page 10 - Pension Credit

Pension Credit is a tax free payment for those who have reached the qualifying age, and live in Great Britain. By Great Britain we mean England, Scotland and Wales.

The Pension Credit qualifying age is gradually going up. It reached 65 for women in November 2018 and is going up in line with the State Pension age to reach 66 by October 2020 and 67 by 2028 for men and women.

To find out when you can get Pension Credit visit

www.gov.uk/pension-credit-calculator

You can also ask for a PC1F leaflet about Pension Credit from your pension centre. The leaflet includes a table that will help you work out when you can get Pension Credit.

There are two parts to Pension Credit - the **Guarantee Credit** and the **Savings Credit**.

The Guarantee Credit works by topping up your weekly income to a guaranteed minimum level.

If you or your partner are aged 65 or over and you have saved some money towards your retirement, like a second pension or savings, you may get the Savings Credit.

If you are getting or applying for Pension Credit while you are putting off claiming your State Pension, we will work out your Pension Credit as if you were getting your State Pension.

We cannot pay Pension Credit instead of the State Pension you have chosen to put off.

To apply for Pension Credit you can call us on 0800 99 1234. If you use Relay UK dial 18001 followed by 0800 99 1234.

If you want to know more about Pension Credit, ask when you contact us about your State Pension. Or visit www.gov.uk/pension-credit

When you call us we will ask you about your circumstances. For example we may ask you about any income, savings and investments you and your partner have or about a child or young person you are responsible for.

If you apply for Pension Credit, we can also help you apply for Housing Benefit at the same time.

Changes to Pension Credit for couples from 15 May 2019.

The benefit rules about couples have changed from 15 May 2019.

From that date, if you are in a couple both you and your partner will need to have reached the Pension Credit qualifying age before you can get Pension Credit.

If only one of you has reached the qualifying age and you are entitled to Pension Credit or to Housing Benefit for pensioners before 15 May:

- this change will not apply to you, and
- it will not apply to you for as long as you continue to receive either of these benefits as a couple.

If you would be eligible for Pension Credit, or Housing Benefit for pensioners, under the rules that apply before 15 May, but have not claimed before then you will have until 13 August to make a backdated claim to 14 May. This will mean that you can get Pension Credit under the old rules.

For more information, including when this change does not apply, visit www.gov.uk/pension-credit

Page 10 - Declaration

It is important that you sign and date the claim form. If you do not, we will have to send it back to you.

When you have filled in your claim form

1. Check that you have answered all the questions on your claim form that apply to you.
2. Check that you have signed the form on **Page 10**.
3. Send your claim form and any documents to us.

If there is no reply envelope, please phone The Pension Service on 0800 731 7898.

4. When to claim

If you want to claim your State Pension now, send your claim form to us. To ensure your claim is not delayed you should answer all the questions on this form that apply to you and your husband, wife or civil partner, if you have one and send us any documents we may have asked for.

If you cannot do this, get in touch with us. But any benefit you can get as a result of this claim may be delayed, or lost altogether.

5. You may be entitled to Pension Credit. For more information call the freephone number 0800 99 1234.

What happens next

We will write to tell you how much State Pension you can get and when it will be paid from. If you are not entitled to State Pension we will tell you why.

More information

How the Department for Work and Pensions collects and uses information

When we collect information about you we may use it for any of our purposes. These include:

- social security benefits and allowances
- child maintenance
- employment and training
- investigating and prosecuting tax credits offences
- private pensions policy and
- retirement planning.

We may get information about you from other parties for any of our purposes as the law allows to check the information you provide and improve our services. We may give information about you to other organisations as the law allows, for example to protect against crime.

To find out more about our purposes, how we use personal information for those purposes and your information rights, including how to request a copy of your information, please visit

www.gov.uk/dwp/personal-information-charter

More information

For more about State Pension you can visit our website at [**www.gov.uk/state-pension**](http://www.gov.uk/state-pension), or by phoning 0800 731 0469.

For more information about tax and the State Pension you can visit HMRC's website [**www.gov.uk/tax-national-insurance-after-state-pension-age**](http://www.gov.uk/tax-national-insurance-after-state-pension-age)

You cannot claim an increase of your State Pension for children or qualifying young persons.

You can no longer make a new claim for Child Tax Credit to help support a child or qualifying young person that you are responsible for. You may instead be able to claim Pension Credit, which contains an additional amount as part of the Guarantee Credit element.

The additional amount for a child or qualifying young person cannot be paid to anybody who is already claiming Tax Credits. If you are claiming Tax Credits, or have been claiming Tax Credits in the previous year you should first contact HM Revenue and Customs (HMRC), to see if this support can be continued. You can call HMRC on 0345 300 3900.

For more information on these changes visit [**www.gov.uk/pension-credit**](http://www.gov.uk/pension-credit)

The Department for Work and Pensions can give you advice about Attendance Allowance, Carer's Allowance, Winter Fuel Payments and Funeral Payment.

For more information regarding Housing Benefit please contact your local authority. Please visit [**www.gov.uk/find-local-council**](http://www.gov.uk/find-local-council) to find the details of your local authority.

Useful contacts

Other contacts you may find useful

Disability Benefits

If you have access to the internet you can find claim forms, guidance and information at [**www.gov.uk**](http://www.gov.uk)

By answering some simple questions you can check if you are entitled to a range of benefits by visiting [**www.gov.uk/check-benefits-financial-support**](http://www.gov.uk/check-benefits-financial-support)

If you live in Scotland visit [**www.mygov.scot/benefits**](http://www.mygov.scot/benefits)

Carer's Allowance Unit

Phone: 0800 731 0297

For advice and information for people who look after someone who is disabled.

NHS-funded nursing care in care homes

Phone: 0300 123 1002 (England) or 029 2082 5295 (Wales)

For a free copy of the leaflet 'NHS Funding Care in Nursing Homes – what it means for you.'

Age UK Advice Line

You can contact Age UK for information and advice by calling 0800 055 6112. To find contact details if you live in Wales, Scotland or Northern Ireland, or to find local services in your area go to [**www.ageuk.org.uk**](http://www.ageuk.org.uk)

Royal National Institute for Deaf People (RNID)

Phone: 0808 808 0123

Relay UK: 18001 then 0808 808 0123

Email: [**information@rnid.org.uk**](mailto:information@rnid.org.uk)

Website: [**www.rnid.org.uk**](http://www.rnid.org.uk)

For information and resources for deaf and hard of hearing people, their families and friends.

Citizens Advice

Website: [**www.citizensadvice.org.uk**](http://www.citizensadvice.org.uk)

For basic advice, including advice on pensions. You can find the number of your local bureau in the phone book.

Keep these notes in a safe place. They do not need to be returned with the form.

