

The retirement process for active scheme members

If you are currently contributing to the LGPS and considering retirement, the typical process is as follows. Please note that if you are retiring on ill-health or redundancy grounds or considering flexible retirement, the process will be different and led by your employer.

1. You obtain a benefits indication

Before you decide to retire, we recommend you get an estimate of how much your pension is likely to be on your expected retirement date. You can calculate an indication of your benefits using [Pensions Online](#). Go to Membership Details and then select My Estimate of Benefits.

2. You decide to leave and inform your employer

If you decide to leave, you follow your resignation process with your employer and indicate that you would like to take your LGPS retirement benefits.

3. Your employer informs us that you are retiring

At some point after you resign, your employer will issue you with a statutory notification letter that confirms your retirement date. At this point, your employer may notify us that you are retiring or wait until closer to your leaving date. They are required to inform us that you have ceased employment within 20 working days of your date of leaving. If you have not heard from us, you may wish to contact your employer to confirm that they have notified us that you have ceased employment.

4. We will send you a retirement quote

Upon notification, we will start a retirement quote process and send you your retirement options letter within 20 working days. If your leaving date is more than three months away, this process will be put on hold until then.

5. You return the retirement forms

You must then decide the basis on which you would like to take your benefits and then complete and return the retirement forms that we have sent you.

6. We confirm your final retirement benefits

Much closer to your retirement date, we will recalculate your retirement benefits using the basis you have decided. This cannot happen earlier because we need your final month's pay and that is not available until that month's payroll is closed by your employer. This is usually a couple of weeks before the end of the month. 10 working days from the point that is made available to us,

we will send you your final retirement letter. This will confirm the actual lump sum and annual pension you will receive.

7. We pay you your lump sum benefits and add you to the pensioner payroll

We won't make payment of any pension benefits to you until after your retirement date. The lump sum will generally be paid to you within 15 working days of your complete retirement pack or retirement date (whichever is later). You will be added to the monthly pensioner payroll at the next available date following your retirement and you will receive a payslip prior to your first pension payment. If required, we will pay you any arrears alongside this first pension payment back to your date of retirement.