

ANNEX B

Partial retirement step by step

Step	Owner	Trigger points and pension actions	Timelines / comments
1	Employee	<p>Considers partial retirement.</p> <ul style="list-style-type: none"> ▪ Reads booklet ‘Partial retirement – a guide for scheme members’ ▪ Uses calculator on Civil Service Pensions website ▪ Discusses possibility of job reshaping with line manager/HR. 	<p>To access their pension, employee must be a member of the PCSPS, reduce their annual rate of permanent pensionable earnings by at least 20% and be over minimum pension age.</p>
2	Employer	<p>Tells employee that their request for job reshaping will be considered in the light of business needs.</p> <p>Considers request for job reshaping and advises employee of decision.</p> <p>If the employee’s request is accepted and they are reducing the annual rate of their permanent pensionable earnings by at least 20%, asks employee if he/she has read the booklet ‘Partial retirement – a guide for scheme members’ and used calculator on website.</p> <p>If employee replies ‘yes’ – go to Step 3</p> <p>If employee replies ‘no’ -</p> <ul style="list-style-type: none"> ▪ Advises employee that they may be eligible for partial retirement ▪ directs employee to the CSP website (Publications, rules and forms) to look at the booklet ▪ advises the employee to use the partial retirement calculator on the website to help them understand the possible effects of partial retirement on their income immediately after job reshaping and when they finally retire. 	<p>CSP website: www.civilservice-pensions.gov.uk</p>
3	Employer	<ul style="list-style-type: none"> ▪ Agrees date with employee from which job reshaping will start, and advises him/her to complete the CSP15 application form (at the end of the partial retirement booklet and also on the CSP website under Publications, rules and forms) if he/she has not already done so. 	<p>Employers may want to set timescales for the application and reshaping date so that the member can receive their pension quote before they reshape their job. (The member will then have confirmation of how much pension and lump sum they can take).</p>
4	Employee	<p>Completes CSP15 and sends it to employer.</p>	

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5	Employer	Completes Employer authorisation part of CSP15. This involves providing the start date of the reshaped job, full details of the old and new salary, and the number of hours per week to be worked in the reshaped job. The employer then sends the authorised form to the APAC.	
6	APAC	Sends the employee a letter with an estimate statement of the total pension and lump sum available to them, and asks them how much, if any, pension they would like to take.	The letter will refer the member to the calculator on the CSP website which may help them in making this decision. Employers' contract managers may want to discuss respective roles in the process at review meetings with their APAC.
7	Employee	<ul style="list-style-type: none"> ▪ Decides whether or not to take any pension and lump sum. ▪ If yes, completes option form enclosed with the estimate statement, saying how much pension they wish to take, and ▪ sends it to the APAC. 	Member must return the option form within 3 months of reshaping their job and their pension will be backdated to the reshaping date.
8	APAC	Sends form CSP16 to employer telling them that the member has decided to partially retire, and asking the employer to confirm details on the CSP15 remain correct.	Employer signs, dates and returns CSP16 to APAC.
9	APAC	<ul style="list-style-type: none"> ▪ Confirms details to the member of their pension award and any lump sum taken. ▪ Processes partial retirement award and sends to Capita Hartshead with the details of the member's new salary so that Capita can determine whether the pension will be abated and, if so, apply the abatement. 	Capita Hartshead make pension payments under contract to Civil Service Pensions.
10	Capita Hartshead	Starts paying pension from agreed date, abating pension where appropriate. Writes to member confirming amount of pension and any abatement.	
11	Employer	If there is any change to the employee's pay that would affect abatement or they resign, completes box B, C or D of the CSP13 form and sends to Capita Hartshead.	