

# What to expect if you leave the scheme before Normal Pension Age


## This guide applies to:

- **Active members.** You work for an employer covered by the Civil Service Pension Scheme, and you have not opted out of the pension.


## It will inform you of:

How long steps usually take	What you need to do	What your employer needs to do	What the pension scheme will do
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## You are leaving the pension scheme


 You will automatically leave the scheme on your last day of employment or the day that you opt out.

If **you** want to opt out you need to tell your employer you wish to leave the pension scheme. You can do this using the Opting Out form, which you can find in the Member Forms section of our website.

 **Up to six weeks after your last day of service in the pension scheme**

Your **employer** sends a notification and supporting information to us following your last day of service.

If **you** have been a member of the pension scheme for less than one month, or more than one month but less than three months and do not already have a deferred pension, your **employer** will refund your contributions less tax and other deductions.


 **Five days after receipt of notification from your employer**

We will check the documentation is complete and what benefits you will be eligible for.

If there is any missing information this will be requested from your **employer**.

**You** will be told about the actions that are being taken if it's causing a delay.

When the information is received from your **employer**, we can process your leaving options.

 **Up to three weeks after receipt of all information**


We will calculate your benefits, and write to you to confirm your options.

**You have been a member for two or more years**

We will defer your pension. It is held in the scheme until you choose to claim it or you decide to transfer the value of your deferred pension to another eligible scheme. Your pension may also be deferred if your current period of service is less than two years but you have transferred benefits in from a personal pension, occupational pension scheme or you already have a deferred pension from a previous period of service.

**You have been a member for less than two years**

If **you** have not transferred benefits in or you do not already have a deferred pension from a previous period of service, you have the option of taking a refund of your contributions less tax or the option to transfer to another eligible pension scheme. If you have less than three months service your employer refunds your contributions, you cannot transfer your benefits.


 **Within three months**

**If you want to transfer the value of your benefits**

If you want to transfer you must tell us within three months from receipt of your options pack.

**If you want a refund of your contributions**

We will refund your contributions less tax around four weeks after receiving your forms.

 **Please note:** These are guidelines only. Some cases may be more complex and will take longer to process.