

How to claim your pension

Step by step guide to claiming your pension

1

Use our estimators to see how much you might get

Use the Pension Portal or other [pension calculators](#) to get an estimate of your pension amount and options.

2

Tell your employer or us you want to retire

4 months before your planned retirement date. If you're still working for the Civil Service - talk to your employer about your plans to retire and arrange a planned retirement date. Your employer will then request a retirement quote from us.

If you have left the Civil Service and have an unclaimed pension – complete the [Online Change of details and Retirement Form – Deferred members](#).

3

We'll calculate your pension amount

We'll check your records and calculate your pension amount. We may need to contact you or your employer for more information.

4

We'll send you a quote

Around 2 months before your planned retirement date we'll send you a quote of your pension amount, an option form and personal details form.

For those members impacted by 2015 Remedy (McCloud), it will also include a choice about how you would like part of your benefits to be calculated.

You should complete and return your forms to us as soon as possible.

5

Payment

If we receive your completed forms **at least 1 month before your planned retirement date**, any lump sum due should be paid shortly after you retire, into the bank account you provided in your form.

You'll receive your first pension payment a month after your retirement date. This is paid monthly, in arrears. If we receive your option form less than **1 month before your planned retirement date**, it may result in a delay.