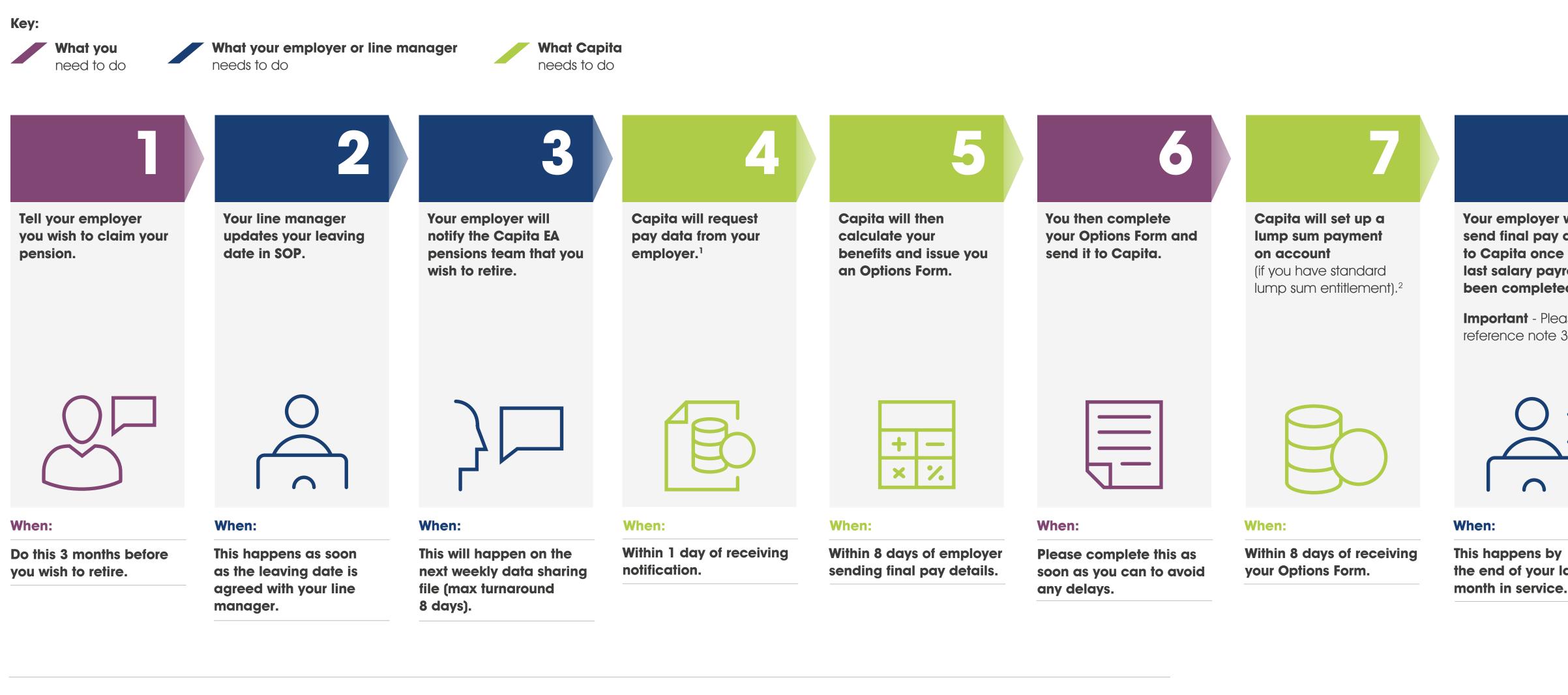
## **Environment Agency Pension Fund**

## **Retirement process flowchart**



<sup>1</sup> If you've paid into an AVC, the process steps and timescales are different. Please see our AVC version at www.eapf.org.uk/member/im-thinking-of-retiring (and click the Retirement process and timescales box).

<sup>2</sup> The payment on account is 90% of the standard lump sum. If you're not entitled to a standard lump sum, then no lump sum payment on account is set up.

<sup>3</sup> Depending on what date in the month your retirement date is, Capita may have to wait longer for the final pay data, as your employer cannot provide this until your final payroll has been processed. **Important note:** If you're late in sending your Options form back to us and you miss the payroll cut off point, any payments that are paid late would be backdated.



Your employer will send final pay data to Capita once your last salary payroll has been completed.<sup>3</sup>

Important - Please read reference note 3.

Capita will calculate and pay your final benefits.<sup>1</sup>



the end of your last



## When:

Lump sum is paid as close as possible to the day after your last day of service. Monthly pension is paid at the end of the month following the month that you left service.