Environment Agency Pension Fund

Retirement process flowchart

For members without Additional Voluntary Contributions (AVCs).

Key:

- **What you** need to do
- **What your employer or line manager** needs to do
- **What Capita** needs to do

1

Tell your employer you wish to claim your pension.

When:

Do this 3 months before you wish to retire.

2

Your line manager updates your leaving date in SOP.

When:

This happens as soon as the leaving date is agreed with your line manager.

3

Your employer will notify the Capita EA pensions team that you wish to retire.

When:

This will happen on the next weekly data sharing file (max turnaround 8 days).

4

Capita will request pay data from your employer.[1]

When:

Within 1 day of receiving notification.

5

Your employer will prepare your estimated final pay data and send it to Capita.

When:

Within 4 working days of receiving Capita's request.

6

Capita will then calculate your benefits and issue you an Options Form.

When:

Within 8 days of employer sending final pay details.

7

You then complete your Options Form and send it to Capita.

When:

Please complete this as soon as you can to avoid any delays.

8

Capita will set up a lump sum payment on account
(if you have standard lump sum entitlement).[2]

When:

Within 8 days of receiving your Options Form.

9

Your employer will send final pay data to Capita once your last salary payroll has been completed.[3]

Important - Please read reference note 3.

When:

This happens by the end of your last month in service.

10

Capita will calculate and pay your final benefits.[1]

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.

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[1] 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).

[2] An interim payment (known as a 'payment on account') would be made of 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. Any payment due will be set up to be paid to you on the day after your retirement date, unless your completed forms are received after your retirement date.

[3] 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.