

## ANNEX A

## 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"> <li>• Reads the <a href="#">Guide to partial retirement</a></li> <li>• Uses <a href="#">partial retirement calculator</a></li> <li>• Discusses possibility of job reshaping with line manager/HR.</li> </ul>	<p>To access their pension, employee must be a member of the Civil Service Pension Scheme, be over minimum pension age and reduce their annual rate of permanent pensionable earnings by at least 20%.</p> <p>They can do this by reducing their hours or reducing their salary. This could mean a lower grade role with fewer responsibilities.</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 if employee has read the 'Guide to partial retirement' and used calculator on CSPS website.</p> <p>If 'yes' – go to Step 3</p> <p>If 'no' -</p> <ul style="list-style-type: none"> <li>• Advises employee that they may be eligible for partial retirement</li> <li>• directs employee to the CSP website to look at the partial retirement guidance</li> <li>• 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.</li> </ul>	<p>CSPS website: <a href="http://www.civilservicepensionscheme.org.uk">www.civilservicepensionscheme.org.uk</a></p>
3	Employer	<ul style="list-style-type: none"> <li>• Agrees date with employee from which job reshaping will start, and advises them to complete the <a href="#">CSP15 application form</a> (available on the CSPS website under Knowledge Centre &gt; Tools and calculators &gt; Members forms) if they have not already done so.</li> </ul>	<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 Section A of CSP15 form and sends it to employer.</p>	
5	Employer	<p>Completes Section B of CSP15 form. This involves providing:</p> <ul style="list-style-type: none"> <li>• Employee's reshaped start date</li> <li>• Employee's total reshaped annual earnings</li> </ul>	

## Changes to the partial retirement process

EPN 665

		The employer then sends the authorised form to the Scheme Administrator (MyCSP).	
6	Scheme Administrator	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 <a href="#">calculator</a> on the <a href="#">CSPS website</a> which may help them in making this decision.
7	Employee	<ul style="list-style-type: none"> <li>Decides whether or not to take any pension and lump sum</li> <li>If they decide to take some pension and lump sum, completes option form enclosed with the estimate statement, saying how much they wish to take</li> <li>Sends completed option form to the Scheme Administrator</li> </ul>	Member must return the option form within three months of reshaping their job and their pension will be backdated to the reshaping date.
8	Scheme Administrator	<ul style="list-style-type: none"> <li>Processes partial retirement award and if applicable, apply the abatement.</li> <li>Confirms details to the member of their pension award and any lump sum taken</li> </ul>	
9	Scheme Administrator	Sends notification to employer that partial retirement award has been processed so that they can ensure job re-shaping has been completed accordingly on their systems.	
10	Scheme Administrator	Starts paying pension from agreed date, abating pension where appropriate.	
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 <a href="#">CSP13 form</a> and sends to Scheme Administrator.	