

HSC Pension Service **Retirement Guidance Notes & FAQs**

Planning Your Retirement

1. Request an estimate of your pension benefits from the Payroll Shared Services Centre

If you are within one year of normal retirement age, you can obtain an estimate of your pension benefits by completing a Request for Pension Estimate form which is available at <http://www.hscpensions.hscni.net/request-an-estimate>. Completed forms should be sent via e-mail to AW6.EST.PPT@hscni.net or alternatively post to:

Payroll Pension Team
HSC Pension Service
Waterside House
75 Duke Street
Derry
BT47 6FP

Any member within 1 year of their normal retirement age can request one estimate of benefits statement per year free of charge. Additional requests for estimates will be subject to a potential fee.

Alternatively you can use the information from your Annual Benefit Statement and the online calculators available on the HSC Pension Service website which provides a lot more flexibility on options of retirement dates and ways you can claim your benefits.

To access your Annual Benefit Statement, follow the link below:
<https://mypension.hscni.net/>

To access the online calculators, follow the link below:
<http://www.hscpensions.hscni.net/quick-links/calculators/>

If you wish to get an estimate of your pension but are not within one year of eligible retirement age you should use the online calculators which are available at <http://www.hscpensions.hscni.net/quick-links/calculators/>

2. Agree your retirement date with your line manager & submit your resignation

It is essential that you give your notice to your manager at least **4 months** prior to your expected retirement date. When agreeing your retirement date you will need to take into account any outstanding annual leave that is due to be taken before you retire.

When you have agreed a leaving date you must submit your resignation on HRPTS Employee Self Service (ESS) by completing a leaver form. Guidance on how to do this can be found on HRPTS SharePoint - [Click Here](#).

Alternatively, if you do not have access to HRPTS, you may submit your resignation in writing to your manager. Your manager will then need to complete a leaver form via HRPTS Manager Self Service (MSS).

Failure to complete this paperwork will result in a delay in your pension benefits.

3. Complete your Application For Scheme Retirement Benefits Form (AW6)

The '*Application for Scheme Retirement Benefits (AW6)*' form is available from the HSC Pension website www.hscpensions.hscni.net. Your manager or the Employee Relations Department can provide this if you do not have access to the internet. You will need to complete Parts 1 to 9.

It is advisable that staff visit the HSC Pension Service website to obtain a copy of '*A Guide for Pensioners and their Dependants*'. This guide provides useful information in relation to retirement and guidance on completing the AW6 Form.

Once you have completed Parts 1 to 9 of the form you need to forward a copy along with the necessary certificates (detailed on the form) to the Employee Relations Team. The Employee Relations Team will then complete Part 10 of the AW6 form and forward to the Pension Payroll Team on your behalf. The Employee Relations Team can be contacted on 028 37564200 if you have any queries in relation to this.

This form must be completed **4 months** before your intended date of retirement to ensure prompt payment of your pension when you retire.

Completing Your AW6

Part 2.2 - Dependent Children

If you die and leave dependent children, an allowance may be payable from the Scheme. Have you any dependent children?

Answer “yes” to this question if you have children under the age of 23 or children over 23 who because of an illness/disability are unable to earn a living.

Part 3 - Allocation of Pension

If you wish to allocate part of your pension for the benefit of a dependent, please tick this box and attach your completed form AW6/11A from the guide

Allocation of pension is giving up a part of your pension to provide a pension to someone else when you die. This means your pension will be reduced at retirement.

Part 4 - Additional Voluntary Contributions

Have you ever, or are you contributing towards an MPAVC / FSAVC plan?

If you purchased additional contributions to top up your pension you need to answer “yes” to this question and provide the information requested.

Part 6 - Lump Sum Choice, if I want to reduce my monthly pension and increase my lump sum, who do I contact to discuss this?

The ‘Scheme Guide (1995 – 2008 Sections)’ and the ‘HSC Pension Scheme 2015 Guide’ on the HSC Pension website www.hscpensions.hscni.net provides more information on this. Your manager or the Employee Relations Department can provide the relevant guide if you do not have access to the internet.

You can also use the online calculators on the HSC Pension Scheme website which will show how much pension you can convert to take an additional lump sum and what your reduced pension would be. The calculators can be found at <http://www.hscpensions.hscni.net/quick-links/calculators/>

Part 6 - Lump Sum Choice, I don't have final figures from HSC Pension Service which would enable me to make a decision regarding my lump sum choice. Can my application still be processed?

Yes - do not complete part 6.

After signing the declaration at part 9, add a note referring to part 6 and that you will confirm your decision regarding lump sum choice following receipt of final figures from HSC Pension Service.

Alternatively use the calculators as mentioned above.

Frequently Asked Questions

I have completed the AW6 form, what certificates do I need to forward to Employee Relations?

You must forward:

- Your birth certificate; AND
- If you are married or in a civil partnership you must bring the original marriage/civil partnership certificate AND your spouse's/civil partner's certified birth certificate
- If you are a widow/widower you must bring your spouse's/civil partner's certified death certificate
- If you are divorced or in a dissolved civil partnership, you must bring your decree absolute/certified civil partnership dissolution order

Can I lift my retirement pension and return to HSC work afterwards?

Reapplying to work in the HSC after lifting your retirement pension is permitted. The HSC Pension Service has produced a factsheet which provides information to Pension Scheme members on working after retirement, entitled '*Working After Retirement Factsheet*'. This factsheet is available at the following link: <http://www.hscpensions.hscni.net/working-after-retirement/>

In some very exceptional circumstances an employee may be permitted to retire, lift their pension and then return to work immediately afterwards in the same post, on reduced hours. Exceptional circumstances will include areas of the service where there is an identified skills shortage. Requests to return to work, immediately following retirement will be considered on an individual basis. Approval of the relevant Assistant Director and Assistant Director of HROD is required, and there is no automatic right to return. The information contained within the HSC Pension Service '*Working After Retirement Factsheet*' will be applicable in this circumstance.

Where do I find out more general information about the benefits payable on my retirement/death following retirement?

Please refer to the Scheme Guide '*A Guide for Pensioners and their Dependants*' on the HSC Pension website www.hscpensions.hscni.net. Your manager or the Employee Relations Department can provide this if you do not have access to the internet.

How do I contact HSC Pension Service?

By Email: hscpensions@hscni.net

By Phone: (028) 7131 9111

When contacting HSC Pension Service you will need your National Insurance Number.