

Retirement Process

(Active scheme members)

Are you considering retiring?

If so, there are a few questions you may wish to ask yourself.

When can I retire?

How much will I get?

To find out, log into your My Pension Online account and use the benefit calculator to look at estimates of your benefits. Please see scheme documents in your My Pension Online account for a step by step guide of how to use the benefit calculator.

Don't have an account? Register now at to take control of your pension.

Have you decided to retire?

If you have decided it's time to retire the first step is to inform your employer of your intention. They will then inform LPPA by completing the appropriate forms.

If you already know how much pension and lump sum you would like to take, because you have reviewed your entitlement via the benefit calculator on your My Pension Online account, you can don't need to wait for an estimate from LPPA, you can go right ahead and complete the retirement forms as part of our self-service retirement process, you can ask your employer for a copy of these.

If you prefer to receive an estimate from LPPA to outline your pension benefits, we will provide this to you within 10 working days of your employer notifying us of your intention to retire. This estimate will also include the relevant forms you need to complete to process your retirement. These forms are important so that we know where to pay your pension and allow you to notify us if you wish to convert any of your pension to lump sum.

Please note:

Your employer will also need to provide us with salary information before your final pension can be calculated and paid.

If you have Additional Voluntary Contributions (AVCs), we may need you to complete additional documentation.

What do I do next?

Once you have received your retirement options from us please complete all forms and return them with any certificates that have been requested (good quality photocopies are acceptable).

If you need any help completing the forms, please telephone our Helpdesk on 0300 323 0260

Where do I send my completed forms to?

Once fully completed you can post or email the documentation to us Email:

askpensions@localpensionspartnership.org.uk

Mail: LPPA – PO Box 1381, Preston, PR2 0WP (Lancashire members)

LPPA – PO Box 1382, Preston, PR2 0WQ (Cumbria members)

When will my pension be paid?

We will process your benefits within 10 working days of receipt of all information from you and your employer and aim to pay your lump sum at the next available payment date. Your pension will be paid from the next available payment date and include any arrears due.

Pensions are normally paid on the last banking day of the month, however, in some cases, your pension may be paid early in December and we will notify you of this in your annual pensioner newsletter.

If you have an AVC and you contribute up until you retire, this will result in a delay to your first pension payment which could be at least two months. If you wish, you may cease your AVC payments prior to your retirement date to avoid these delays. You will need to contact your employers to arrange this.

We will inform HMRC that you have retired. For further information regarding your tax, please contact HMRC at <https://www.gov.uk/contact-hmrc>

What can I expect from LPPA once I have retired?

Your pension payments are increased annually in line with inflation. Notification of this will be on the website and in the pensioner newsletter.

A summary of your pension payment is available on My Pension Online each month.

A pensioner newsletter will be available each April.

A P60 will be made available on My Pension Online before 31st May each year.

If we have your email address or if you are registered to use the My Pension Online facility, we will issue an email alert to remind you that your P60 and pensioner newsletter are available online.

If you do not wish to receive electronic communications, please email us at askpensions@localpensionspartnership.org.uk or write to us at on the addresses detailed below.

What do I need to do once I have retired?

Please remember to keep us informed of your changes of address, bank account or death grant nomination. These can be amended via My Pension Online.

If you move abroad, please let us know so we can arrange payment of your pension to your overseas bank account if required.

If following your retirement, you take up new employment within LGPS or employment which offers membership of the LGPS you should notify LPPA, additionally if you have been granted 3rd tier ill health retirement you should notify LPPA of any gainful employment.

Please return any correspondence, documents or forms to this address:
LPPA, PO Box 1381, Preston, PR2 0WP (Lancashire members)
LPPA, PO Box 1382, Preston, PR2 0WQ (Cumbria members)
Company Registration 09985860, Registered in England and Wales
Registered Address: Local Pensions Partnership Administration Ltd, 169 Union Street, London, SE1 0LL