<u>Normal Age Retirement Process</u>

1. Employee accesses pension estimate through https://www.spfonline.org.uk/
2. If employee decides to retire, they send their official resignation to their manager confirming retirement date*
3. Manager confirms date to HR (retirement@glasgowlife.org.uk) and HR sends appropriate forms to employee.
4. Employee can then return completed forms electronically, preferably scanned but pension office will accept clear photographs.
5. HR sends forms to CBS for payroll input who then forward to pension office. The pension office will liaise directly with the employee from this point.
6. HR confirms to employee and manager that forms are in progress.
7. HR reminds manager to send leaver form to CBS

Process complete.

*Please note that the pension office recommend a 3 month processing time from when your forms are sent to them. This doesn't mean that you can't retire within 3 months, just that your first pension payment may not be ready on time. If this is the case, pension payments will be backdated to the date of your retirement.