




*your* pension  
**CHOICE**

## YOU ARE RETIRING SOON

DO YOU WANT TO MAKE YOUR PENSION CHOICE FIRST?

You are being given this leaflet because you have agreed a retirement date from the HSC Pension Scheme. You should complete the form attached to this leaflet and your employer will send the form to the Choice Team at HSC Pension Service whilst your AW6 - Application to retire, is being completed.



This leaflet explains what your options are now you have agreed your last day of service which is on or after 1 October 2009.

This leaflet does not explain your options if you have applied for ill health retirement and are still awaiting the outcome of that application. For more information on ill health retirement please read the ill health retirement factsheet which can be found in the Your Pension Choice area of our website.

As you have already agreed a retirement date with your employer they will give you some important information to read about Your Pension Choice along with this leaflet. You must read this information before completing the attached option form.

## Your choice

You have a very important decision to make. You are a member of the HSC Pension Scheme [1995 section](#). On 1 April 2008 a new section of the Scheme was introduced, called the [2008 section](#).

An exercise is currently taking place to offer all members of the 1995 section the option to move to the 2008 section. Members being given this option are being sent a Your Pension Choice Pack to help them decide whether they wish to move sections. These packs include a personalised statement showing the differences between the two sections of the scheme.

As you are due to retire shortly from the 1995 section and you have not yet been sent a Your Pension Choice Pack, you are eligible to move sections before you retire.

### Do you want to receive a personalised Your Pension Choice Statement?

You have to decide whether you want to receive a personalised Your Pension Choice Statement showing your 1995 section benefits compared to what they would be worth in the 2008 section or whether you want to continue with your retirement from the 1995 section as planned.



#### What next?

Once you have decided what you want to do you must complete the form on the next page.

#### You need to decide between:

##### **No, you do not want you receive a personalised Your Pension Choice Statement.**

If you have decided that you do not want to receive a personalised Your Pension Choice Statement you can continue with your retirement from the 1995 section. Your employer will submit form AW6 – Application to retire and your pension benefits will be paid accordingly.

#### OR

##### **Yes, you do want to receive a personalised Your Pension Choice Statement.**

If you have decided that you do want to receive a personalised Your Pension Choice Statement, your employer will forward your signed declaration to HSC Pension Service and a statement will be issued to you within 10 working days. You need to be aware that until you have received your personalised statement and made Your Pension Choice we cannot pay you any pension benefits.

Please note that the benefits in the two sections have many differences, including the normal pension age and the way that benefits are earned and taken. A summary of the differences are detailed in Your Pension Choice Guide and the DVD which you should have received from your employer with this form. You should make yourself aware of the differences and consider how they may affect you before completing this form.

There is a factsheet available for retiring members which is also available from the Your Pension Choice area of our website. Visit [www.hscpensions.hscni.net/choice](http://www.hscpensions.hscni.net/choice)



## Your Pension Choice Form

This form is for members who have agreed a retirement date from the HSC Pension Scheme 1995 section and have not yet had a Your Pension Choice Pack.

Please complete the form below to indicate whether you would like to receive a Your Pension Choice Statement..

**NO** I do not want to receive my Your Pension Choice Statement. I am definitely going to retire from the 1995 section of the HSC Pension Scheme and I do not want the option to move to the 2008 section.

I understand that by choosing this option I have made my choice to stay in the 1995 section of the HSC Pension Scheme and have my benefits paid. I will not have another option to move to the 2008 section.

**YES** I would like to receive my Your Pension Choice Statement so that I can decide whether I would like to move to the 2008 section of the HSC Pension Scheme before I retire.

I understand that my benefits will not be put into payment until I have made my choice.

**I understand that the decision I make on this form is final.**

Name:

SB Number/National Insurance Number:

Address:

Postcode:

Telephone number:

Signed:

Date:



When you have completed this form, please return it to your employer.