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Types of retirement



There are several possible ways you could claim your benefits but this section aims to provide you with guidance about the different types of retirement and when you may retire. Retirement benefits are not paid automatically; you must complete an application form online in **My Pension Online**.

To claim retirement benefits other than phased retirement, you must have stopped all eligible employment.

You should ensure that your application is submitted six months before your proposed retirement date, to allow those affected by Transitional Protection to make and receive their choices. Don't submit it before this as there may be salary changes that could affect your benefits if submitted too early.

The options in retirement include:

[> Early Retirement](#)[> Normal Age Retirement](#)[> Phased Retirement](#)[> Premature Retirement](#)[> Ill Health Retirement](#)

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Have you thought about Phased Retirement?

[Find out more >](#)

FAQ

Need help planning for your retirement?

[> Read our FAQs](#)

Factsheet

Learn more about Career Average.

[> Download PDF \(145 KB\)](#)

Calculators

Get an insight into how your pension is built and explore your options.

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