**Subject:** Your guide to retirement

**Your guide to retirement**

Retiring from work is a big step and it pays to plan ahead. We’ve put together this guide to help you understand the process and answer some key questions relating to your firefighter pension.

1. **How does the retirement process work?**

Now that you’ve notified us about your retirement, you'll receive some forms to complete and a letter from LPPA (your pension scheme administrator) in the next few weeks.

[Understand the 5-step process](https://www.lppapensions.co.uk/members/retirement/planning-for-retirement/firefighters/?utm_source=MS-Word&utm_medium=Email&utm_campaign=Employer-Toolkit-Retirement-pack&utm_content=Fire#how)

1. **How long will it take?**

It can vary depending on your situation but typically the retirement process will take at least two months from LPPA being notified. Read these tips on how to make the process run smoothly.

[Tips on avoiding delays](https://www.lppapensions.co.uk/news-hub/5-top-tips-to-stop-your-pension-getting-delayed?utm_source=MS-Word&utm_medium=Email&utm_campaign=Employer-Toolkit-Retirement-pack&utm_content=Fire)

1. **How much will I get?**

LPPA will send you a letter confirming your pension benefits and any choices you may need to make. Generally, your benefits are calculated based on your earnings, how long you’ve been a member and when you joined the scheme.

[Find out more](https://www.lppapensions.co.uk/members/retirement/planning-for-retirement/firefighters/?utm_source=MS-Word&utm_medium=Email&utm_campaign=Employer-Toolkit-Retirement-pack&utm_content=Fire#calculate)

1. **Is my pension taxed?**

Like any income, your pension will be taxed, depending on the value of the benefits you receive.

[Find out more](https://www.lppapensions.co.uk/members/pension-finances/understanding-tax-and-your-pension/?utm_source=MS-Word&utm_medium=Email&utm_campaign=Employer-Toolkit-Retirement-pack&utm_content=Fire)

1. **Have you registered for your online account?**

Once you have retired, the best way to manage your pension is via PensionPoint – your secure online portal, where you can view your payslips and P60s, update your personal details and nominate beneficiaries. Remember to register with your personal (not workplace) email address or you may miss out on future communications!

[Register for PensionPoint](https://members.lppapensions.co.uk/?utm_source=MS-Word&utm_medium=Email&utm_campaign=Employer-Toolkit-Retirement-pack&utm_content=Fire)

**Your retirement checklist**

For more tips on how to make the retirement process a little easier, read our retirement checklist.

[View retirement checklist](https://www.lppapensions.co.uk/members/retirement/planning-for-retirement/thinking-about-retiring?utm_source=MS-Word&utm_medium=Email&utm_campaign=Employer-Toolkit-Retirement-pack&utm_content=Fire)

For more information, [view our online retirement guide](https://www.lppapensions.co.uk/members/retirement/planning-for-retirement/firefighters/?utm_source=MS-Word&utm_medium=Email&utm_campaign=Employer-Toolkit-Retirement-pack&utm_content=Fire)

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