

We understand your circumstances could change at any time. If you leave the Clergy pension scheme, we'll keep your pension with us providing you have completed three months pensionable service.

## Leaving with more than three months pensionable service

If you need to leave the Clergy pension scheme, and you have completed three months pensionable service, we'll keep your pension with us. It will be ready for you to access when you wish to retire.

While it is with us, it will continue to increase each year. We'll still send you a pension statement each summer to let you know how your pension is progressing.

You don't have to leave your pension with us. You can transfer it to another pension scheme. Doing this means giving up a number of guarantees so you'll need professional financial advice before doing this.

## Taking a break in service

Quite often people take a short break in service. This could be for various reasons, such as a break between posts. If your break is less than three months and you come back into the Clergy pension scheme then we'll treat this break as pensionable.

if your break is due to family leave your pension is usually protected and you continue to earn pension as you usually would.

If you are off due to sick leave, check with your HR team to find out what happens to your pension.

## Opting out

You can voluntarily leave the Clergy pension scheme. This is called 'opting out'. it's important you consider the benefits you'll lose if you do this.

Not only will you stop earning pension but you'll lose your life cover too.

If you wish to opt out, ask us for an opt out notice.

## What happens to my pension if I die before retiring?

If the worst happens and you die after leaving, and you haven't taken your pension, we'll pay two-thirds of your pension to your spouse or civil partner.

If you have children under 18, or under 23 and still in education we'll also pay part of your pension to them as well.

## Leaving with less than three months pensionable service

If you leave before completing three months pensionable service then unfortunately you will not be entitled to a Clergy pension.

## Life cover

Your pension comes with life cover of 3x the National Minimum Stipend. If you leave, your life cover stops. If this is important to you, you can set up your own life cover policy.

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