

We understand your circumstances could change at any time. If you leave you will have a number of options, depending on how much pensionable service you have completed.

Leaving with more than 30 days pensionable service

If you need to leave our pension scheme, and you have completed 30 days pensionable service, we'll keep your pension with us. It will be ready for you to access when you retire.

While it's with us, we keep it invested, so it will continue to go up and down in line with your investment choice. We'll still send you a pension statement each summer to let you know how your pension is progressing.

You can change your investment choice if you want to. You can find out more about your investment choices in our investment guide below.

There is also a form at the bottom of the page to change your investments.

If you're invested in one of our Journey funds, or the old Lifestyle fund, your pension lines up its investments according to the date you intend to retire. If your plans change, it's a good idea to update your 'target retirement date' so your pension keeps up with your plans.

You don't have to leave your pension with us. You can transfer it to another pension scheme, such as your new employer's pension. Doing this can be a good idea if keeping track of your pensions is important to you.

Taking time off

If your time off is due to family leave your pension contributions are linked to your pay, so if your pay goes down your pension contributions will go down too.

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

Changing jobs within the Church

If you change jobs within the NCIs, your pension carries on as usual. If your new role is with another Church organisation, your new pension might be with another one of our pension schemes. If it is, we can't combine your new and old pensions together. We need to keep these separate so that we can account for each pension under each employer.

However, you can take both pensions together when you retire.

Opting out

You can voluntarily leave the 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, your money doesn't disappear.

We'll pay out your pension pot to your loved ones. You can tell us who you'd like this money to go to by completing your nomination on PensionsOnline.

Leaving with less than 30 days pensionable service

If you leave before completing 30 days pensionable service then, unfortunately you will not be entitled to a pension.

We'll refund any contributions you paid, less tax.

Life cover

Your pension comes with life cover of 4x your pensionable salary. If you leave, your life cover stops. If this is important to you, you can set up your own life cover policy.



It's good to know what happens to your pension when you leave.

Read more about what happens if you leave CAPF DC



It's a good idea to review your investment choice from time to time.

Understand more about your investment choices



If your plans change, it's a good idea to change your pension with them.

Update your investment choice and 'target retirement date'

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