

# Did you know there are different ways to **retire flexibly?**

Retirement flexibilities can support you to retire from the NHS in a way that suits you by varying the nature or pattern of work in the lead-up to full retirement.

## Step down

Name: **Yusuf** Age: **57**

Role and band: **mental health team lead, band 7**

“I was keen to achieve a better work life balance in the lead up to full retirement. I agreed with my employer to step down to a less pressured and demanding role which will not affect my final salary pension.”

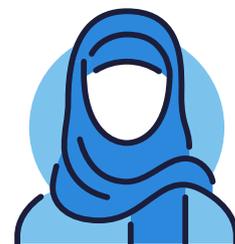


## Wind down

Name: **Zaria** Age: **56**

Role and band: **midwife, band 6**

“I wanted to travel more and spend time with my partner, so I reduced my working hours without negatively affecting the pension I’ve already built up.”



## Draw down

Name: **Mark** Age: **61**

Role and band: **district nurse, band 5**

“I wanted to enjoy an improved lifestyle and pay off my mortgage early, so I chose to draw down 50% of my benefit which meant I was able to reduce my working hours and use part of my pension to top up my salary.”



## Late retirement

Name: **Kamal** Age: **65**

Role and band: **estates manager, band 8a**

“I’m going to retire at 69 as I still enjoy working. This means I can continue contributing to my pension and mentor my junior staff to pass on my skills and expertise.”



## Retire and return

Name: **Susan** Age: **57**

Role and band: **project manager, band 7**

“I retired from my role and claimed my pension but returned to the same one on a part-time basis of 2.5 days a week, so I could focus on my health and spend more time with family and enjoy hobbies.”



Speak to your line manager about flexible retirement and see how it could work for you. To find out more about retirement flexibilities and these stories go to the NHS Employers website: [www.nhsemployers.org/articles/flexible-retirement](http://www.nhsemployers.org/articles/flexible-retirement)