

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

Retirement flexibilities can support you to work flexibly, improve your wellbeing and manage your finances in the lead-up to full retirement.



## Partial retirement (draw down)

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

Role and band: **community staff nurse, band 5**

“I want to improve my work life balance, so I have chosen to draw down some of my benefits. This means I can reduce my working hours and top up my salary with part of my pension.”



## Retire and return

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

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

“I retired from my role to spend more time with family but I’ve found that I miss working. I’ve decided to return on a part-time basis to reconnect with colleagues and build up further pension.”



## Step down

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

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

“I was keen to spend more time providing hands-on care for patients and less time on management and paperwork in the lead up to full retirement. I chose to step down to a less pressured role to refocus on my vocation.”



## Wind down

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

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

“I want to travel more and spend time with my partner who has recently retired. I’ve decided to reduce my working hours, ahead of taking full retirement in a few years’ time.”



## Choosing when to retire

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

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

“I’m going to retire in a few years with an increased pension as I still enjoy working. This means I can continue in my role, build my pension and mentor staff.”



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)