

University of Warwick Pension Scheme – Heritage Defined Contribution Section

Retirement Process for Uncrystallised Funds Pension Lump Sums (UFPLS) and Small Lump Sums

1. If considering retirement, please contact the scheme administrator Scottish Widows directly on 0800 028 9548 to request a quote with relevant retirement notification forms
2. Scottish Widows will provide a retirement quote with retirement options through the post to your home address
3. Once your retirement date is confirmed and you have decided on the benefit option you wish to take, liaise with Scottish Widows directly and complete their retirement notification forms and return them to Scottish Widows
4. Scottish Widows may need you provide them with proof your of date of birth via a passport or birth certificate.
5. If you have selected an UFPLS or Small Lump Sum, Scottish Widows will make the payment direct to your bank account.
6. If you have selected an Annuity option, you will either be liaising with Scottish Widows or the Annuity provider who you have chosen.