

Retirement and Partial Retirement Planner

Coordinate pension options with a safe and sustainable later-career job

- ✓ Six structured review stages
- ✓ Private writing space
- ✓ Contract, confidentiality and advice safeguards

Prepared for SAS, locally employed and other UK doctors

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Before you write

Use a trusted device or paper copy. Keep personal financial material secure. Do not copy patient-identifiable or unauthorised employer information. Nothing is sent to SAS Doctors Review.

1. Desired future

Use factual language. Identify the document, date, owner and action needed.

Target date

Hours and clinical scope

On-call and leadership

Health and caring needs

2. Official data

Use factual language. Identify the document, date, owner and action needed.

Benefit estimate

Scheme sections

McCloud position

Tax statements

3. Employment plan

Use factual language. Identify the document, date, owner and action needed.

Flexible-working route

New job plan

Pay and WTE

Re-employment conditions

4. Financial advice

Use factual language. Identify the document, date, owner and action needed.

Income need

Lump-sum question

Annual allowance or Scheme Pays

Regulated adviser and fees

5. Service continuity

Use factual language. Identify the document, date, owner and action needed.

Notice period
Succession
Handover
Workforce approval

6. Decision control

Use factual language. Identify the document, date, owner and action needed.

Options compared

Irreversible choices

Forms and deadlines

Final advice and review

Action summary

What must happen next?

Who owns each action and by when?

Which official national or scheme source must be rechecked?

Sources and disclaimer

Use the current contract, national terms, pay circular, pension scheme rules and tax-year guidance. Obtain individual BMA, union, legal, tax or regulated financial advice where needed.

Independent general education

This workbook cannot determine contractual entitlement, calculate pay, tax or pension benefits, stop a legal deadline or recommend an irreversible financial decision.