



Your Retirement Journey with Aptia: Active Members

Chivas Brothers Pension Scheme

June 2026

Your decision to retire

Responsibility

You

1

Notification of Retirement



You must inform your line manager by completing the *Notification of Retirement form* as soon as you decide to retire.
Providing at least 6 months' notice allows you to benefit from up to 10 days of pre-retirement leave (pro-rated for part-time employees).

Chivas Brothers & Aptia

2

Notification from Chivas Brothers HR team



Your employer sends us monthly updates to your pension records, covering retirements, leavers, and any changes to personal details or working hours.

Aptia

3

Record updated



Upon receipt of the notification, we update our administration systems to accurately record the change.

Aptia

4

Your retirement calculation begins

Your retirement benefits are calculated using the date of leaving provided through the monthly notification process.

Your retirement quotation

Responsibility

Aptia

5

Your Pension Retirement Pack is issued



You can access your retirement benefits from age 55 and may choose to retire before your normal retirement date.

Your Pension Retirement Illustration is issued within 15 working days, or six months before your normal retirement date, if you choose to retire at that time. You can find your normal retirement date in your OneView account.

Your benefits may be reassessed closer to your retirement date if there are any changes to the underlying calculation assumptions.

You

6

Book appointment with Aptia Pension Decision Service



The Trustee of the Chivas Brothers Pension Scheme have made available the use of Aptia's Pension Decision Service free of charge.

You & Aptia

7

Meet with PDS Relationship Manager



This service has a team of Retirement Relationship Managers to support you while you decide what to do with your pension benefits. Please refer to the FAQs for details of this service.

Aptia

8

Retirement Decision Form issued to you



We will send you your Retirement Decision Form to complete after your meeting with the Retirement Relationship Manager.

You

9

Complete and send in your Retirement Decision Form

Your retirement settlement

Responsibility

Aptia

10
Retirement Decision Form



Aptia

11
Form reviewed and identity checks completed



Aptia & your AVC Provider

12
AVCs requested



Aptia & Chivas Brothers

13
Chivas Brothers notified of your intention to take your benefits



Aptia

14
Your benefits are settled

If your benefits include Additional Voluntary Contributions (AVCs), we will request these on your behalf from your AVC provider. Please note that your AVC contributions may be deducted from your salary but will not be displayed on your AVC account until you have returned the completed forms to set up your policy.

As you are an active member within the Scheme, we will notify Chivas Brothers of your intention to take your benefits. This is to ensure they update their records and stop any contributions.

Once your completed forms have been received and all AVCs are in place, we will settle your benefits.

If you have chosen to take a lump sum, this will be paid immediately.

Your first pension payment will be made on the first day of the month following your retirement date and will include a pro-rated amount for the month in which you retire.

Frequently asked questions

Where can I here can I find more guidance as I approach my retirement?

You can find useful information and guidance on your OneView account.

What are the timelines for a quotation to be produced?



We will issue most quotations within our standard turnaround time of 11 working days.

*Some quotations may need additional approvals from the Trustee or your employer. In these circumstances the process may not start for up to 2 weeks.

Once the retirement forms have been fully completed and returned, when will my pension be set up?

If your retirement date is within 6 weeks the following timelines apply:



If your retirement date is more than 6 weeks from now, the following timelines apply:



Please note that these timelines are intended as a guideline only and represent variable circumstances. We do however endeavour to settle your pension within our standard turnaround time of 13 days.

What is the Pension Decision Service?

Aptia's Pension Decision Service (PDS) is designed to support you with navigating your options on retirement. PDS offers personalised one-to-one guidance at the point of retirement. It helps you understand the full range of options and navigate your Retirement Pack.

PDS is available to you free of charge. Please visit our webpage <https://www.pensiondecisionsservice.aptia-group.com/> for more details, and to book phone or video consultations at a time that suits you.

Who do I contact if I need more information?

Aptia Website: pensionuk.aptia-group.com

Aptia's online portal: [Contact Aptia Pensions](#)

Here you can send in your completed forms or certificates, request information and view process videos and [FAQs](#)

Chivas: hrhubscotland@pernod-ricard.com