



Your Retirement Journey with Aptia: Deferred Members

Chivas Brothers Pension Scheme

June 2026

Leaving the scheme without taking your pension

Responsibility

**Chivas
Brothers
& Aptia**

1
Notification from
Chivas Brothers HR team



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

Aptia

2
Record updated



Your notification to leave the scheme and to keep your pension intact will be notified to us via this monthly email.

We will mark your status to 'Deferred' on our records to indicate you have left the scheme but deferred taking your pension to a later date.

**Chivas
Brothers
& Aptia**

3
Contributions ceased

Contributions into the scheme will cease at this stage.

Your retirement quotation

Responsibility

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4

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

You

5

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

6

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

7

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

8

Complete and send in your Retirement Decision Form

Your retirement settlement

Responsibility

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9

Retirement Decision Form



Aptia

10

Form reviewed and identity checks completed



Aptia & your AVC Provider

11

AVCs requested



Aptia

12

Your benefits are settled

If your benefits include Additional Voluntary Contributions (AVCs), we will request these on your behalf from your AVC provider.

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.

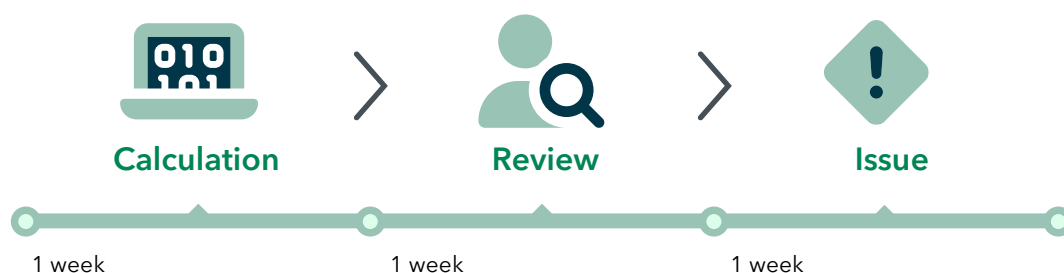
Your first pension payment will be made on the first day of the month following your retirement date and will include a pro-rated amount for the month in which you retire.

Frequently asked questions

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

Your OneView account contains useful information and guidance.

What are the timelines for a quotation to be produced?



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

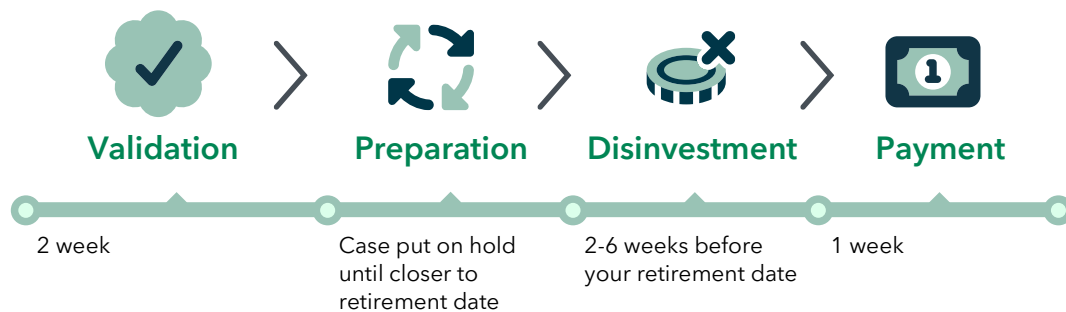
*Some quotations may need additional approvals from the Trustee or your employer. In these circumstances the process may not start for up to 2 weeks.

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.pensiondecisionservice.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: hrrhubscotland@pernod-ricard.com