

**Guide to ill health retirement**

**If you’re seriously ill, with a life expectancy of less than one year, you may be able to get all of your pension from SAUL as a single lump sum**

**If you’re too ill to work you may qualify to get your pension from SAUL early**

The SAUL Trustee will decide whether you can have an ill health pension, based on the evidence you provide about your health and on the SAUL Rules.

**What do we mean by ill health?**

Under the SAUL Rules, **ill health** (termed incapacity) means that you’re unable to continue working because of mental or physical illness or incapacity that’s likely to be **permanent**.

You can apply for retirement on the grounds of **serious ill health** if you have a life expectancy of 12 months or less.

**How will the Trustee decide?**

The Trustee will consider whether you can continue working:

* in your current job (if you become ill while working for a SAUL employer) or,
* in a job similar to the one you did while working for a SAUL employer (if you become ill after leaving that employer).

You will need to provide evidence about your health, usually from two different registered medical professionals including your own doctor or consultant.

The Trustee could ask you to visit another doctor or provide further information about your circumstances. This doctor would be based in London. If you’re too ill to attend a London appointment, we’ll make alternative arrangements for you.

The Trustee must be satisfied that your ill health is **permanent** and you’re unlikely to be able to work again.

They’ll ask their medical adviser to consider all the medical evidence you provide before deciding whether you qualify for ill health retirement.

**Your application for ill health retirement may not be successful and there is no guarantee that the Trustee will allow you to get your SAUL pension early.**

**What might I get from SAUL?**

If the Trustee approves your application for ill health retirement, the pension you get will depend on your circumstances.

* ***If you’re working for a SAUL employer and you’ve been in SAUL for at least two years***we’ll assume that you would have paid in to SAUL until the last day of the month before your 66th birthday when we work out your pension. You’ll also get a tax-free lump sum of three times your annual pension.
* ***If you no longer work for a SAUL employer, or you’ve been in SAUL for less than two years*** you’ll get the pension you’ve built up in SAUL but we won’t include any additional service in the calculations. You’ll also get a tax-free lump sum of three times your annual pension.
* ***If you’re seriously ill*** you may be offered a tax-free lump sum (equivalent to the value of the benefits explained above) instead of a pension.

 **If we pay you an ill health pension and you start paid work or your health improves, your pension may be stopped. You must tell us if your circumstances change.**

**How long will it take for the Trustee to decide?**

We’ll do our best to process your application for ill health retirement quickly.

The information you provide will be considered by the Trustee and their medical adviser so it can take several weeks for a decision to be made.

The Trustee or the doctor could ask for additional information about your health and might ask you to visit another doctor at any time during the application process.

If you’re seriously ill, please let us know when you submit your application so that we can prioritise your case and ensure you get a decision as quickly as possible.

**What can I do if my application isn’t successful?**

The Trustee will only approve your application if you’re too ill to work and this situation is likely to be **permanent**.

If your application isn’t successful, you can write to us at: **SAUL Trustee Company, 1 Kings Arms Yard, London EC2R 7AF** and we’ll ask the Trustee to re-consider your application. They’ll only be able to do this if you provide new medical evidence.