



Retirement Handbook

2025 Edition

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Contents

| | |
|----------------------------|----|
| Welcome | 02 |
| Where to start | 03 |
| Before you leave | 04 |
| Available courses | 05 |
| Your wellbeing | 06 |
| Building Resilience | 07 |
| Networks | 08 |
| The Great Outdoors | 09 |
| Other support | 10 |

This is a handbook from Health & Care.

If you have any questions or would like to update information in this workbook, please email health&care@lincs.police.uk





Welcome

Retirement is a major life transition, bringing both new opportunities and adjustments. After years of service in policing, stepping into this next chapter can be both exciting and challenging. This booklet has been created to support officers and staff as they navigate this change, providing essential information on the retirement process, available resources, and opportunities for continued growth and connection.

Wellbeing plays a crucial role in this transition. Leaving behind the structure and camaraderie of policing can take time to adjust to, and it is important to focus on maintaining both physical and mental health. Staying connected, exploring new interests, and seeking support when needed can all contribute to a positive and fulfilling retirement.

Inside, you will find practical guidance, details on courses and networks, and information on where to find additional support. While retirement marks the end of one chapter, it also opens the door to new experiences, and this booklet is here to help make that journey as smooth and rewarding as possible.



Where to start

When you have decided that you definitely wish to retire, to start the process you need to submit an email with notice of your retirement to HR@lincs.police.uk, confirming when your last day will be. Please make your line manager aware too.

Staff must refer to their contract for details for their minimum notice period. Officers must provide at least 28 days' notice, however the more notice you can give the better to ensure the pension provider has ample time to make arrangements regarding your pension.

✓ Once you have provided your notice:

- The HR team will notify payroll, who will in turn confirm your retirement to your pension provider, XPS for officers or West Yorkshire Pension Fund for staff. Your pension provider will get in touch with you in relation to your pension arrangements.
- Your annual leave balance will be recalculated based on your leaving date, and you will be informed of what you have remaining to take (or if you have taken too much). You should try and plan in as much of this as possible prior to you leaving, as well as your RDIL and TOIL/flexi.
- Arrangements will be made to confirm your retirement in routine orders.





✓ Before you leave:

- If you have any outstanding expense claims to make, ensure you submit these.
- Your line manager will need to confirm that they have destroyed your warrant card and all IT equipment has been returned. IT equipment must be returned to the Digital and Data Team at HQ.
- If you wear uniform, you should return all of your uniform to Stores at HQ which can be dropped off directly to them or sent via local Support Services Teams, with a note confirming your name and collar number.
- You won't have access to your electronic payslips or P60s after you've left, so make sure you download or print these before you go.
- Your last payslip and P45 will be posted to your home address (so please ensure the address we hold for you is correct).



Available courses

Finance

Affinity offer a 2.5 hour financial course around the key aspects of planning for a financially secure future. Retirement might be up to 10 years away but it's never too soon to start planning.

This course is perfect for anyone thinking about retirement or already at the planning stages.

Email bookings@affinityconnect.org to find out course dates and availability.

Finding your next role

If you are not ready to retire fully, thinking about your next role after a career policing can be daunting. In partnership with Adecco we are able to offer a mentoring programme for police officers as you approach your retirement date. This involves five virtual sessions (an hour each week) with a recruitment professional in order to assist in preparation for the working world after retirement. The sessions will guide through:

- Introduction and objective setting
- Transferable skills
- Assistance developing your CV and LinkedIn profile
- Searching for roles, and the kinds of roles which may suit your skill set
- Interviews – types of interviews, how to prepare, a mock interview
- Access to LinkedIn Learning throughout (and potentially beyond the 5 weeks) to enable you to access short courses on a range of topics

Whilst the above is the general outline, there is some flexibility to focus on different topics where an individual feels any of the below are not areas they need support with, and this can be discussed as part of the initial session.

If you are interested in being part of this programme, please email resourcing@lincs.police.uk to express an interest and find out more.



Your Wellbeing after leaving Policing

Transitions like career changes or retirement can bring feelings of grief and loss. The five stages of grief model, originally for bereavement, also applies to retirement, especially in policing, where retirement may be beyond one's control. This is particularly relevant for those retiring early on medical grounds.

The five stages include:

1. Denial: Avoidance, confusion, shock.
2. Anger: Frustration, anxiety.
3. Bargaining: Seeking alternatives, looking for meaning.
4. Depression: Feeling overwhelmed, helpless.
5. Acceptance: Exploring options, moving forward.

This process is non-linear, meaning you may move between stages before reaching acceptance.

How this may look in your journey:

- Denial: I never wanted to retire... I should still be working.
- Anger: They forced me out... I wasn't ready to leave.
- Bargaining: Maybe if I just _____, I could go back.
- Depression: I'm not worth it, I feel lost.
- Acceptance: At first, I struggled, but now I'm embracing my next chapter.

Recognising these emotions normalises your experience and helps you navigate this transition with resilience. On the next page, we'll explore ways to build your resilience to change.

Watch 'Identity' from Oscar Kilo by clicking the logo below.



This film explores mental health whilst preparing to retire.



Building Resilience During Transition

Resilience is the ability to adapt to adversity and change. It enhances wellbeing post-policing.

✓ Key resilience factors include:

Cognitive Components:

- Optimism: Practicing a positive outlook helps adjust to change.
- Cognitive Flexibility: Reframing challenges fosters acceptance and personal growth.

Active Coping Strategies:

- Avoid maladaptive coping (disengagement, suppression).
- Take control with proactive strategies like planning and setting goals.

Physical Wellbeing:

- A demanding career can sideline personal health. Regular activity (even 11 minutes a day) improves mood, cognition, and overall health.
- Social Support: Strong professional bonds can make retirement feel isolating. Engaging with family, friends, and community networks provides essential support ([see information about networks on page 8](#)).
- Personal Moral Compass & Purpose: Retirement offers a chance to redefine purpose. Many choose careers that align with their values, and transitioning can be an opportunity for reflection. Altruism, such as volunteering, fosters connectedness and new purpose ([see information about The Great Outdoors Project on page 9](#)).
- Consider ways to channel your skills into meaningful activities that maintain your sense of purpose beyond policing.



Networks

NARPO

We are here to represent the interests of everyone in their life after the Police.

At the National Association of Retired Police Officers (NARPO) we believe that life does not stop after the Police, it flourishes. That is why Nationally we represent the UK's more than a quarter of a million former Police Officers, staff, their partners and former partners, and those widowed both in and after service. It's a big responsibility, with our primary concerns to do with pensions, wellbeing, welfare and a fulfilled later life.

The Lincolnshire Branch has over 1200 members and we are here to help you manage your life, work and leisure.

For further information and to become a member go to the website www.narpo.org and click on 'join us' or contact the Branch Secretary Mick Holmes on Lincolnshire@narpo.org.

UNISON

Hello to our retired and prospective members for Lincolnshire Police UNISON Branch.

Our role is to support retired members and provide information on a regular basis regarding a great many points of interest and including most if not all the benefits you have/had as a member of staff with Lincolnshire Police.

As a UNISON member you benefited from the essential cover that membership of the union gave you. Upon retirement you can still have access to our range of benefits and deals and play an active part in your union. Become a retired member with a one off payment of £15.

For those who have already renewed their membership as a retired member we look forward to hearing from you and of being of continued support as well as meeting you at our forthcoming small social gatherings.

Please contact us by email and we can discuss more fully any questions you may have. A pdf membership application form can be sent you directly by our branch. The emails addresses are retiredunisonlincs@aol.com or debbie.parker@lincs.police.uk.

Federation

Transitioning from a life dedicated to policing to retirement can be both exciting and challenging. We are here to provide guidance and assistance to police officers as you embark on this new chapter of your life and this does not cease when you walk out the door.

Please contact us via our Office email account office@lincs.polfed.org or pop into the Lincolnshire Branch office to speak to the Chair, Secretary, CAPLO or Office Manager. If we don't know the answer we always endeavour to find this out for you and before your last day we like to meet with all Officers to present you with a small token of our appreciation for the service you have given.

Please use the office email to make contact, pop by or call the main office number on 01522 305460.



The Great Outdoors

We've partnered up with The Lincolnshire Wildlife Trust to create **The Great Outdoors Project** which gives those who are about to or have already retired, volunteering opportunities with The Wildlife Trust.

There are 46 sites available across Lincolnshire and this scheme is accessible for all.

All the available activities through the project are designed to get people out into the fresh air, learning new skills, whilst giving something back and learning about the world we inhabit. It also helps to give those retiring a routine and a sense of purpose which is proven to help with mental health.

There are all sorts of volunteer opportunities including practical habitat management, photography, visitor engagement, safety monitoring and more.

To register your interest, please [click here](#).



Other support

Group Insurance

You can retain your Group Insurance cover moving into retirement but you must have been a serving subscribing member for this to be actioned. The Scheme membership dictates that you should transfer to the retired scheme at the first opportunity (within 90 days of retirement). Of note your payments will be deducted from your pension (XPS) on the 1st of the month or (WYPF) on the 23rd of the month, not payroll.

- Please be aware that upon Retirement there is NO CRITICAL ILLNESS COVER
- You can remain in the Scheme until your 80th Birthday & enjoy all the benefits including travel and motor breakdown

If you wish to continue being a Group Insurance member and the Office Manager has not made contact with you prior to your retirement please drop her an email at ruth.robertson@polfed.org

National Police Healthcare Scheme

This scheme provides serving and retired officers, staff and their families with swift access to the best private medical treatment at not-for-profit rates.

If you have paid into this scheme whilst still a serving officer or staff member, you are still eligible for support when you retire and for as long as you are paying your monthly fee.

If you have any questions, see contact details below:

Email: healthcare@npf.polfed.org
Tel: 0191 437 3000

The Police Children's Charity

Please note that if you have made contributions to the Trust throughout your full term of service, then you are entitled to benefits in retirement, if your children are still of eligible age.

More information can be found [here](#)



Other support

Police Treatment Centre

If you spent the majority of your police service in one of the PTC constituent forces, you are eligible to become a PTC donor and beneficiary in your retirement, you can sign up by direct debit for only £4.50 per month to take advantage of these excellent facilities.

This represents excellent value for money and once admitted for treatment at either of the two centres you would be able to access the superb state of the art facilities and treatment free of charge. Please note that you should ensure that you sign up as soon as possible once your retirement begins otherwise a 12 month waiting time applies before you could apply or visit for treatment.

To sign up please look [here](#)

Oscar Kilo

Oscar Kilo have produced The Police Leavers Guide which provides help and advice on a range of topics that are relevant to those who are voluntarily leaving the Police Service. Support include CV writing tips, how to network and find new roles and how to find purpose after leaving.

[Click here to see the Leavers Guide.](#)

One You Lincolnshire

One You Lincolnshire can help you find a healthier you with their free weight loss, exercise, stop smoking and drink less programmes.

They'll support you to make small, sustainable changes to improve your health and wellbeing and live a longer, happier life.

[Click here to find out more.](#)





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to update information in this workbook,
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