We wish to provide helpful and easily digestible information to our new members of staff arriving from overseas. We hope that in this way we are able to support you in your preparations to join us and during your first few months in London.

We have a dedicated set of webpages and supporting leaflets which we hope will ease your transition into life in the UK.

Please visit our Overseas Staff webpages at:
www.imperial.ac.uk/hr/procedures/recruitment/overseas

Here you will find information on the following topics:
- Permission to Work
- Essential Travel Items
- Bank Accounts
- Tax and National Insurance
- Pensions
- Accommodation
- Childcare and schooling
- Healthcare
- Living in the UK

Our New Staff webpages will also be a useful source of information to you as you prepare to take up your appointment with College and as you settle into employment with us. Please view these webpages at:
www.imperial.ac.uk/newstaff

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Imperial College pension schemes:
www.imperial.ac.uk/hr/workingatimperial/pensionschemes

National Insurance contributions:
www.imperial.ac.uk/hr/procedures/recruitment/overseas/ni

Basic, additional state pensions, international pension centre, understanding personal pensions:
www.direct.gov.uk

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Helping you make the transition to life in the UK
www.imperial.ac.uk/hr/procedures/recruitment/overseas
Pension Schemes

When working in the UK and planning for your future retirement, there are three main types of pension you may wish to consider:

- **State pensions**
- **Occupational pensions** such as the College's schemes
- **Personal pensions**

When you come to work at Imperial College, you will have the opportunity to join one of the College's occupational pension schemes. You can build up pension benefits from both your Imperial College occupational pension and the state pension scheme.

**Imperial College Pension Scheme**

Information about pension membership is enclosed with your contract, and there is also comprehensive online information on pension schemes offered at Imperial.

You are required to complete the Pension and Payroll Details Form in your contract pack to confirm whether you wish to join the scheme or not. Please read this information carefully as it will be assumed you will be a member of the scheme, and contributions will be deducted automatically, unless you clearly indicate on the form that you wish to opt out. Please return the form to the HR Office at your campus.

You may also wish to contact our Pensions staff if you have any question about the possible transfer of your pension from another country. Should you have a query relating to your pension, please contact the Pensions Assistant by telephoning 0207 594 5539 or by emailing pensions@imperial.ac.uk.

**The State Pension Scheme**

The State Pension is a regular payment you can receive when you reach State Pension age. It is based on your National Insurance contributions (NICs) and how much you get varies.

**Basic State Pension**

Anyone who has enough qualifying years from their NICs record is entitled to some basic State Pension. Find out more about qualifying for basic State Pension and how much you can get. Or use the State Pension profiler to estimate how much basic State Pension you may have built up and when you can claim it.

**Additional State Pension**

The additional State Pension is provided by the government and can give a more generous additional State Pension to those who are eligible to receive it. If you join an Imperial College Pension scheme you will be automatically contracted out of the additional State Pension. Find out more about the additional State Pension and what contracting out means.

**State Pension Age**

The State Pension age is the earliest age you can get your State Pension and is based on your date of birth. The current state pension ages are set to increase and you may wish to calculate your state pension age.

**Claiming State Pension in another country**

If you have paid NICs in the UK you may be able to claim the state pension even if you no longer live in the UK. However, the amount will depend on the number of qualifying years of NICs you have made, and the country in which you live. The International Pension Centre will be able to offer assistance.

**Personal Pensions**

Personal pensions are available from banks, building societies, and life insurance companies who will invest your savings on your behalf. You can save as much as you want into a personal pension. You will get tax relief on the amount you put in up to the annual allowance. Understanding personal pensions provides further information.