

The Last Phase of Ministry

5 years before retirement



Is my (our) accommodation for retirement secure?

Do I have a financial advisor?

Yes I (we) have the finance/house for our R/M

No

Yes

No

Attend a Diocesan and Housing Finance Day. Details on the website

Contact the C of E Pensions board 5 YEARS before retirement to ensure you have a choice of locations. The CHARM scheme will map out the journey until r/m
Details on the website

3 years before retirement

I need to buy a house. Where do I want to live? Hints and Tips on the website

Don't take on a curate



2 years before retirement

Review expected income at retirement

Identify the area I (we) want to live

Do I need to sell a property?

No

Yes

Give tenants notice and put house on market

18 months before retirement

Secure/buy your r/m house
Tenants could reside for a year

Attend a diocesan pre-retirement course

Begin to slow down. Don't take on any new projects

1 year before retirement

Decide on the month of retirement and tell wardens and Rural Dean

Begin to prepare parish for vacancy

Plan a holiday and a retreat 6 months before you retire

Begin to downsize

Give tenants notice

6 months before retirement

Visit r/m house as much as you can

Hand over chair of all meetings incl. PCC

Continue to downsize. Arrange for disposal of books (curates and readers don't want books today)

Meet with wardens regularly

3 months before retirement

Name the day and write to the Bishop

Retirement Lump sum arrives on Day 1