



Are you about to retire?

Prospect can continue to help and support you once you have retired

prospect.org.uk



Your future in retirement

If you're nearing retirement, you can still enjoy many of the services you value by becoming a retired member of Prospect. **To qualify for retired membership benefits, you must maintain your membership within six months of retiring.**

These benefits include:

- access to expert advice from headquarters;
- a 24-hour helpline offering free legal advice on non-employment matters;
- joining a vibrant network of retired members through area groups, coordinated by friendly area representatives;
- pensions guidance;
- assistance from the union's Benevolent Fund, a small charity independent from Prospect that supports those facing short-term, acute financial hardship. More details can be found at <https://members.prospect.org.uk/member-benefits/index#benevolent-fund>;
- access to additional Prospect membership perks, such as a free will-writing service offered through our legal partners;
- guidance on entitlement to state benefits.

PENSIONS ADVICE AND SUPPORT

Prospect will continue to advise on your current and future pension entitlements. We can represent you in any dispute with your former employer over your pension, for example dealing with the pension administrator such as MyCSP or with the social security appeal tribunal. Prospect expertise is based on our knowledge and dealings with more than 120 pension schemes in both the private and public sectors and our experience of dealing with personal cases taken out on behalf of members.

LIMITATIONS

Retired members are not entitled to work-related benefits, such as advice on employment rights, personal injury arising from work undertaken while in retired membership. If you decide to take up paid employment after you retire and want to be covered for these issues, you would need to revert to full Prospect membership.

Retired members do not have access to Prospect's death benefit scheme.

“Any member retiring from employment, whether because of age, sickness or redundancy, can become a retired member.”

HOW MUCH DO I PAY?

As a retired member, irrespective of the age you retire, you pay a low monthly subscription rate (£4.05 in 2026) which can also be paid annually. If you are aged 55 or over, you can become a life member by paying a one-off lump sum which is ten times the annual rate.

If you retire under age 55, you can pay monthly or annually until you reach 55, when you can then buy life membership or just continue with monthly or annual payments.

FIND OUT MORE

For more info on the RMG, please visit:
prospect.org.uk/about/moving-on/

RETIRED MEMBER AREA GROUPS

We would really encourage you to get involved with your local Retired Members Group. We have groups across the UK which run a variety of events and meetings.

These groups can keep you in contact with like-minded people, discuss matters important to you and help you escalate any issues of concern. They can also provide advice about a variety of relevant topics.

Some Areas may also run an occasional social event or visit. Remember, you will also have the chance to get involved with the running of such Groups and make use of the skills and experiences you have built up over your working life.

We would love to have you onboard.



RETIRED MEMBERS' AREA STRUCTURE BY POSTCODE

D309 Scotland North:

ZE, KW, IV, AB, PH, DD,
FK7 upwards, KY, PA20
upwards

D310 Scotland South:

G, KA, ML, EH, TD, DG,
FK1-6, PA1-19

D311 Wales: CF, LD,

NP, SA, SY(Welsh
codes)

D312 Northern Ireland

D313 North West:

CA, LA, BB, PR, FY

D314 North East:

NE, DH, SR, DL, TS

D315 Yorkshire: BD,

HG, YO, LS, HX, HD,
WF, S, DN, HU

**D316 Cheshire,
Manchester,
Merseyside, Deeside,
North Shropshire &
North Wales:** L, CH,
WN, BL, WA, MCW, SK,
SY1-5, SY10-16, OL, LL

D317 East Anglia:

EN, NR, IP, PE, CB, CO,
CM, LU, RM, SG, SS, IG,
MK (except MK18)

D318 East Midlands:

NG, LN, LE, NN, DE, CV

D319 West

Midlands: ST, TF,
WV, WS, DY, B,
WR, HR, SY6-9

D320 South

West Midlands:

GL, OX, MK18

D321 Central

Southern: PO, SO

D323 London

Central:

HA, UB, NW,
WC, WD,
WG, TW, SW,
KT, SM, W, N, E,
EC, SE, CR, BR

D324 Thames Valley:

AL, HP, RG, SL, GU

D325 South East

England: BN, TN, CT,
DA, ME, RH

D326 Avon Valley:

BS, SN, BA, SP

D327 Southern:

TA, DT, BH

D328 South West:

TR, PL, EX, TQ

D329 Overseas

D330 Guernsey

D331 Isle of Man



TO STAY WITH PROSPECT WHEN YOU RETIRE

To stay with us please email us at membership@prospect.org.uk, call us on **0300 600 1878** or write to us at **Freepost Prospect Membership** to let us know you are retiring and we will do the rest. We will also send you details of your local representative and area group.


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