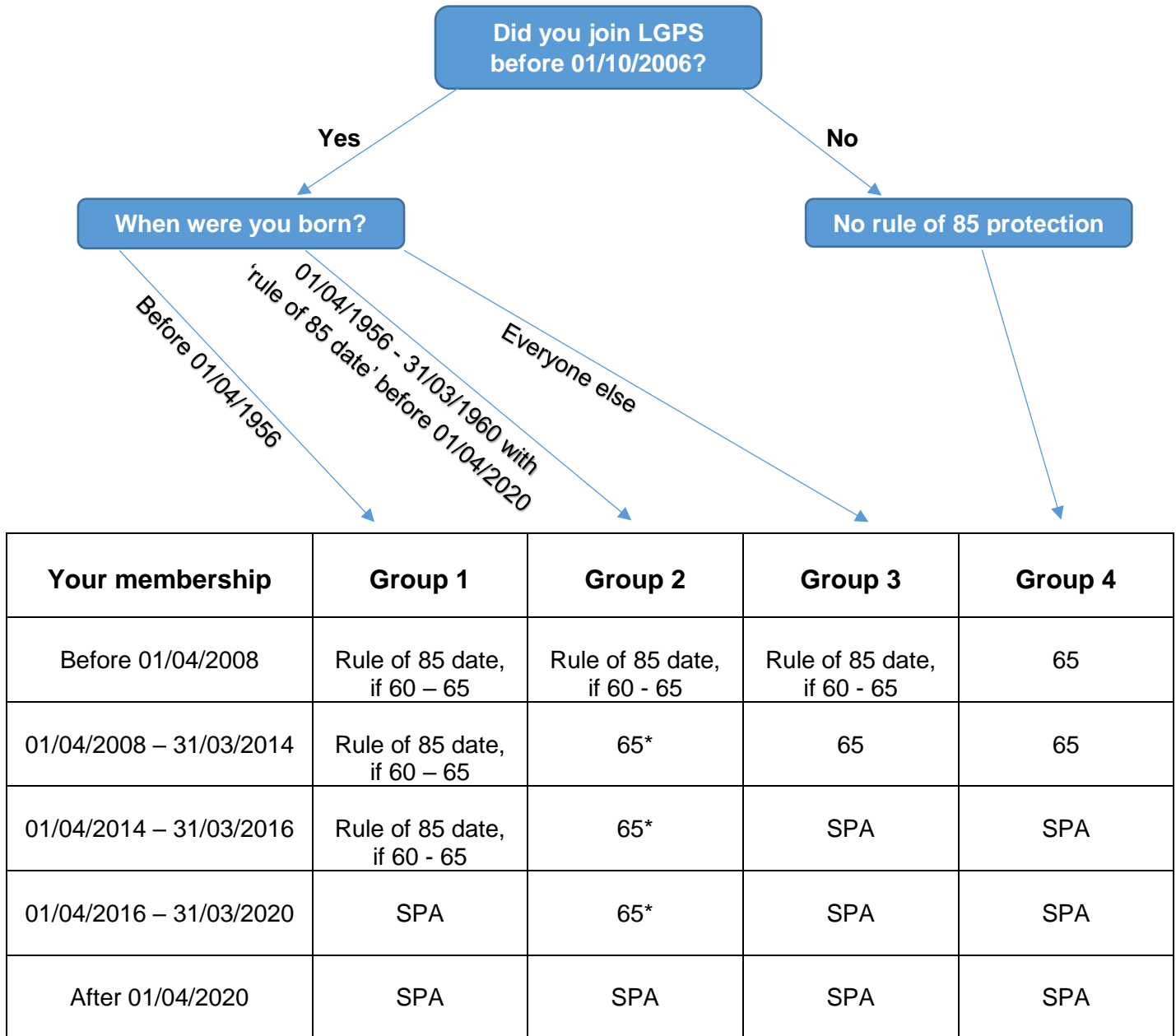


When can I retire with unreduced benefits?



Rule of 85 date = When age plus LGPS membership in whole years equals 85. This becomes effective between ages 60 and 65, unless an employer decides to allow it to be between 55 and 60

SPA = State pension age. NB, where SPA is earlier than age 65, benefits are payable unreduced at 65.

* = If taken earlier the normal reduction for early payment is diminished

Note: Transfers-in and extra membership or pension credited between 01/04/2008 and 31/03/2014 retain an unreduced retirement age of 65. As do added years with purchase contracts due to finish on the member's 65th birthday, or where the contract started after 01/10/2006. Pension purchased by an employer by 'additional regular contributions' also maintains an unreduced date of 65.