

RULE OF 85



- You can retire from age 55 if you were an employee member after 31 May 2018.
- Normal pension age (NPA) for benefits earned up to 31 March 2015 is 65.
- NPA for benefits earned after 31 March 2015 is your **state pension age**, see <https://www.gov.uk/state-pension-age>.
- Pension reductions for taking benefits before their NPA are about 5% per annum.
- Lump sum reductions for taking benefits before their NPA are about 3% per annum.

Note: A technical guide about how the rule of 85 works is at <http://www.lgpslibrary.org/assets/gas/scot/85YRv1.2c.pdf>

Did you join the LGPS before 30 Nov 2006?

YES

NO

You have no Rule of 85 protection on your benefits

Were you born before 1 April 1960?

YES

NO

Will you be at least 60 at your expected retirement date?

Will you be at least 60 at your expected retirement date?

YES

NO

YES

NO

Will your age plus your time in the LGPS equal 85 years or more at your expected retirement date?*

Will your age plus your time in the LGPS equal 85 years or more at your expected retirement date?*

YES

NO

YES

NO

YES

NO

YES

NO

Benefits up to 31 March 2020 will not be reduced.

Benefits after 31 March 2020 will be reduced if taken before state pension age.

Benefits up to 31 March 2020 will be reduced for any period retirement is before the earlier of NPA / having 85 years in age plus time.

Benefits after 31 March 2020 will be reduced if taken before state pension age.

Benefits up to 31 March 2020 will be reduced for any period retirement is earlier than age 60.

Benefits after 31 March 2020 will be reduced if taken before state pension age.

Benefits up to 31 March 2020 will be reduced for the greater of any period retirement is earlier than age 60 / the time to when you will have 85 years in age plus time.

Benefits after 31 March 2020 will be reduced if taken before state pension age.

Benefits up to 31 March 2008 will not be reduced.

Benefits after 31 March 2008 will be reduced if taken before the NPA that applies to them.

Benefits up to 31 March 2008 will be reduced for any period retirement is before the earlier of NPA / having 85 years in age plus time.

Benefits after 31 March 2008 will be reduced if taken before the NPA that applies to them.

Benefits up to 31 March 2008 will be reduced for any period retirement is earlier than age 60.

Benefits after 31 March 2008 will be reduced if taken before the NPA that applies to them.

Benefits up to 31 March 2008 will be reduced for the greater of any period retirement is earlier than age 60 / the time to when you will have 85 years in age plus time.

Benefits after 31 March 2008 will be reduced if taken before the NPA that applies to them.

*Notes: (1): One of age or time must be rounded down to a whole number of years.
 (2): The time you have been in the LGPS is calculated at hypothetical full time for any periods you were part time.
 (3): If you are a deferred member, your time in the LGPS is calculated as the time from you joining the LGPS to your expected retirement date.
 (4): Transfers in after 31 Jan 2013 do not count.