



Were you a member of the Pension Scheme before 1 December 2006 in the pension record that you are intending to retire from?

YES

NO

Were you born before 1 April 1960?

You have no Rule of 85 protection and your benefits will be reduced if you retire before your Normal Pension Age.

YES

NO

As long as you retire after age 60 and your age when you retire plus your membership equals at least 85, then all your pension benefits built up to 31 March 2020 are paid unreduced.

Any pension benefits built up after **31 March 2020** will be reduced if you retire before your Normal Pension Age.

As long as you retire after age 60 and your age when you retire plus your membership equals at least 85, then all your pension benefits built up to 31 March 2008 are paid unreduced.

Any pension benefits built up after **31 March 2008** will be reduced if you retire before your Normal Pension Age.