

Rule of 85 summary

Taking LGPS benefits before their normal pension age (unless they are being taken on ill health or redundancy) will mean that they will be reduced to reflect the expectation that they will be paid for longer.

The Rule of 85 only kicks in if you resign and retire aged at least 60. This means if you voluntarily take your pension benefits at 55 all of them will be reduced by at least 22.2%, see pages 110 to 112 of our [Guide to the LGPS](#).

Even if you are 60 it is unlikely that all benefits will be protected by the Rule of 85:

When were benefits earned?	Up to 31 March 2008	1 April 2008 to 31 March 2016	1 April 2016 to 31 March 2020	From 1 April 2020
Rule of 85 Status	Protected if in LGPS before 1 Oct 2006	Protected if born before 1 April 1956	Tapered protection if born between 1 April 1956 and 31 March 1960	No protection for any members

As your benefits are likely to be less than the figures on your annual benefit statement, make sure that you understand what you would receive from the LGPS before you resign and opt for retirement. Also check your statement has your correct pay and membership details.

If you request a pension estimate from us, choose your most likely retirement date. Varying your retirement date by a year usually makes little impact on what you would receive, as the difference in early retirement reductions and your extra time in the LGPS do not usually make a large impact on your benefits.

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