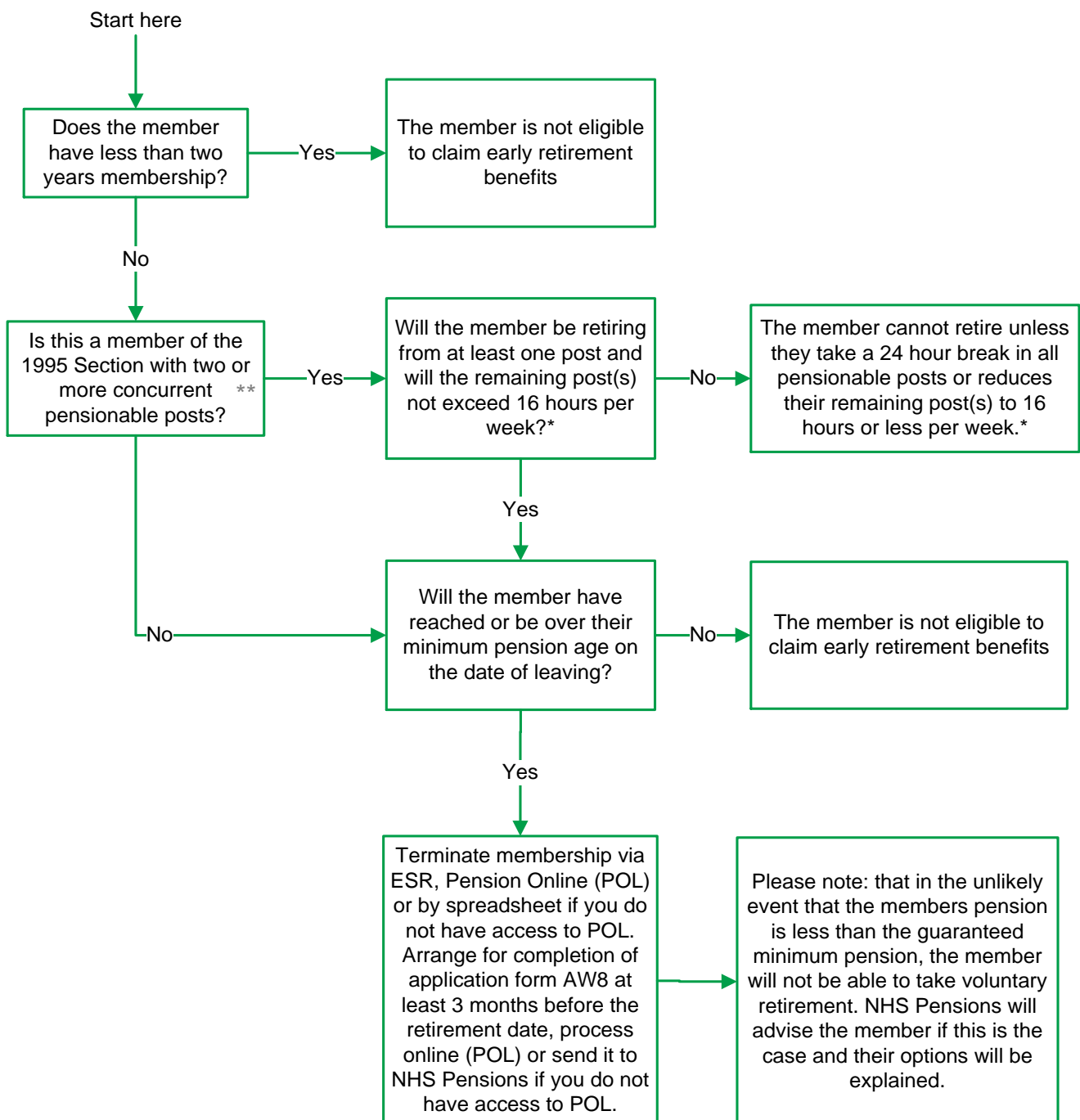


## NHS Pensions - Actuarially Reduced Early Retirement Eligibility decision tree

There are two NHS Pension Schemes. Please establish which scheme the member contributes to and their minimum pension age before continuing. Please use the member identifier which can be found on our website.



\* Although a member of the 1995 Section who has two or more concurrent pensionable posts may not be required to take a '24 hour break' in the remaining post(s), they must cease to be pensionable in all their posts to qualify for the VER pension.

\*\*Members of the 2008 Section and/or 2015 Scheme must cease all their NHS employments and retire for at least 24 hours to claim their pension.

**Important** Members who have transitioned across to the 2015 Scheme from the 1995 or 2008 Section and no longer have a final salary link i.e. they have had a break in membership of more than five years, do not have to have a 24 hour break in order to claim their 1995 or 2008 deferred pension benefits.