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.

Start here

Does the member have less than two years membership? Yes

The member is not eligible to claim early retirement benefits

No

Is this a member of the 1995 Section with two or more concurrent pensionable posts? Yes

Will the member be retiring from at least one post and will the remaining post(s) not exceed 16 hours per week?*

No

The member cannot retire unless they take a 24 hour break in all pensionable posts or reduces their remaining post(s) to 16 hours or less per week.*

Yes

The member is not eligible to claim early retirement benefits

No

Will the member have reached or be over their minimum pension age on the date of leaving?

Yes

Terminate membership via ESR, Pension Online (POL) or by spreadsheet if you do not have access to POL. Arrange for completion of application form AW8 at least 3 months before the retirement date, process online (POL) or send it to NHS Pensions if you do not have access to POL.

No

Please note: that in the unlikely event that the member's pension is less than the guaranteed minimum pension, the member will not be able to take voluntary retirement. NHS Pensions will advise the member if this is the case and their options will be explained.
* 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.