

## NHS Pensions - Maximum pensionable membership and age restrictions

### 1995 Section

#### All 1995 Section members

The minimum age for joining the 1995 Section is 16 and the maximum age that you can remain in this Section is up to the day before your 75<sup>th</sup> birthday, unless you are a Mental Health Officer or Special Class member.

Total 1995 Section membership cannot exceed 45 years at its calendar length.

Unless you have reached the age of 75 you must retire by taking at least a 24 hour break in NHS employment to claim your pension benefits. The working after retirement factsheet provides more information on the pension effects of returning to work in the NHS after retiring.

#### Mental Health Officer (MHO) and Special Class member

Members are restricted to 40 years pensionable membership counted at its calendar length by age 55 and 45 years overall.

Where maximum 45 years pensionable membership is reached before age 60 you must continue to pay contributions until age 60 unless you opt out of the Scheme or retire and claim your pension benefits.

Where maximum 45 years pensionable membership is reached after age 60 but before age 65 you must cease paying contributions when 45 years membership is achieved.

You must cease to pay contributions at age 65 regardless of the amount of pensionable membership you have achieved.

If you are an MHO who expects to reach 40 years membership before age 55, you have two options:

- You can continue to contribute to the Scheme. You will not accrue any more membership, but you will benefit from the increase to your Total Pensionable Pay (TPP) figure and maintain an entitlement to death in service benefits for your dependants
- You can stop contributing to the Scheme and become a deferred member. To retain your MHO status, you would need to return to the Scheme within five years.

## 2008 Section

The minimum age for joining the 2008 Section is 16 and the maximum age that you can remain in this Section is up to the day before your 75<sup>th</sup> birthday

You can build up 45 years pensionable membership in total counted at its calendar length.

Although you can 'draw down' some of your 2008 Section NHS pension benefits without retiring they are not payable in full until you leave NHS employment and retire by taking at least a 24 hour break or reach age 75.

## 2015 Scheme

The minimum age for joining the 2015 Scheme is 16 and you cannot build up any Scheme membership from your 75<sup>th</sup> birthday.

There is no restriction on maximum membership; i.e. it can exceed 45 years.

Although you can 'draw down' some of your NHS pension benefits without retiring they are not payable in full until you leave NHS employment and retire by taking at least a 24 hour break or reach age 75.

## 1995 and 2008 Section members

Your total Scheme membership cannot exceed 45 years counted at its calendar length.