

Conditions for Accessing Benefits

July 2022



Retirement Type	Entitlement Condition			
	Pre-Normal Pension Age (NPA) - minimum age 55 except for Ill-health		Normal Pension Age (NPA) & Post-Normal Pension Age	
	Status in Scheme Pension Age	Payable Date	Status in Scheme Pension Age	Payable Date
Early Retirement	<ul style="list-style-type: none"> Must leave all eligible employment. Must take all pension benefits in all schemes (final salary and career average). 	If applying when in eligible employment: day after leaving all eligible employment. If applying when not in eligible employment: minimum six weeks after application date and cannot return to the Scheme before the payable date.	N/A	N/A
Age Retirement	N/A	N/A	<ul style="list-style-type: none"> Can leave all eligible employment or choose to opt-out of all pensionable service (and remain opted-out until payable date). Must take all benefits for which NPA has been reached. Can defer benefits in other schemes (final salary and career average) for which NPA not yet been reached. 	If applying when in pensionable service: day after leaving pensionable service. If applying when not in pensionable service: the payable date is the date the entitlement was triggered, i.e. first day out of pensionable service after reaching NPA.
Additional Service After Retirement (ASAR) - final salary	<ul style="list-style-type: none"> Must leave all eligible employment. Must take all pension benefits in all schemes (final salary and career average). 	If applying when in eligible employment: day after leaving all eligible employment. If applying when not in eligible employment: minimum six weeks after application date and cannot return to the Scheme before the payable date.	Must leave all eligible employment.	If applying when in eligible employment: day after leaving all pensionable employment. If applying when not in pensionable employment, the payable date must be at least six weeks after the date on which the application is made.
Additional Service After Retirement (ASAR) - career average	<ul style="list-style-type: none"> Must leave all eligible service. Must take all pension benefits in all schemes (final salary and career average). 	If applying when in eligible employment: day after leaving all eligible employment. If applying when not in eligible employment: minimum six weeks after application date and cannot return to the Scheme before the payable date.	Can leave all eligible employment or choose to opt-out of all pensionable service (and remain opted-out until payable date).	If applying when in pensionable service: day after leaving pensionable service. If applying when not in pensionable employment, the payable date must be at least six weeks after the date on which the application is made.

Retirement Type	Entitlement Condition			
	Pre-Normal Pension Age (minimum age 55 except Ill-health)		Normal Pension Age & Post-Normal Pension Age	
	Status in Scheme	Payable Date	Status in Scheme Pension Age	Payable Date
Phased Retirement	<ul style="list-style-type: none"> Must meet phased retirement conditions. Must apply within three months of meeting the above. If entering non-pensionable employment in the educational sector, they do so within six months of leaving pensionable employment. Can choose the percentage of benefits to take from one or more schemes (final salary and career average). 	The day the member meets the reduced annual rate or new employment condition.	<ul style="list-style-type: none"> Must meet phased retirement conditions. Must apply within three months of meeting the above. If entering non-pensionable employment in the educational sector, they do so within six months of leaving pensionable employment. Can choose the percentage of benefits to take from one or more schemes (final salary and career average). 	The day the member meets the reduced annual rate or new employment condition.
Premature Retirement	<ul style="list-style-type: none"> Must leave all pensionable employment. Must take all pension benefits in all schemes (final salary and career average). 	If applying when in eligible employment: day after leaving all eligible employment. If applying when not in eligible employment minimum six weeks after application date and cannot return to the Scheme before the payable date.	N/A	N/A
Ill-health	<ul style="list-style-type: none"> Must leave all pensionable employment. Must take all benefits. 	If applying when in eligible employment: day after leaving pensionable employment. If applying when not in eligible employment: minimum six weeks after application date and cannot return to the Scheme before the payable date.	N/A	N/A

If you have any questions, please [get in touch](#).