

Were you a member of the Local
Government Pension Scheme on
1 December 2006?

Yes

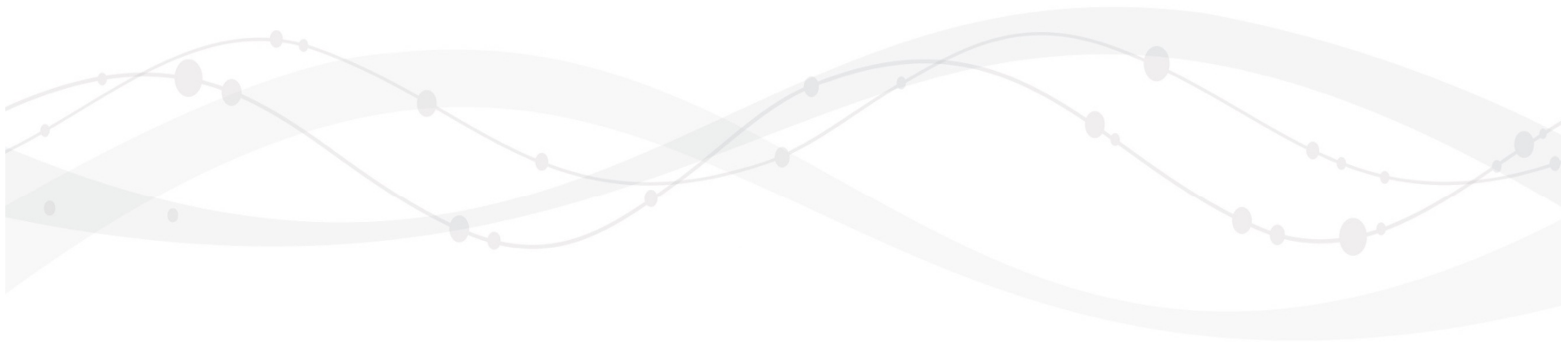
No



Were you born
before 1 April 1960?

Yes

No



You have no Rule of 85
protection on your
benefits



Will you be at least 60 years old at
your expected retirement date?



Yes

No



Will you be at least 60 years old at your expected retirement date?



Yes

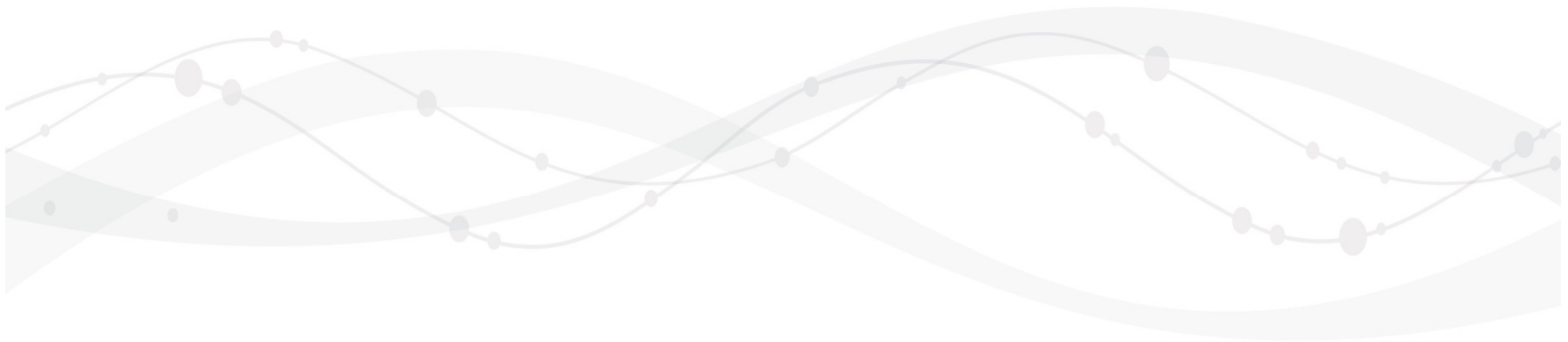
No



Will your age plus your time in the LGPS equal 85 years or more at your expected retirement date?

Yes

No



Will your age plus your time in the LGPS equal 85 years or more at your expected retirement date?



Yes

No



Will your age plus your time in the LGPS equal 85 years or more at your expected retirement date?

Yes

No



Will your age plus your time in the LGPS equal 85 years or more at your expected retirement date?



Yes

No



Benefits up to 31 March 2020 will not be reduced.

Benefits after 31 March 2020 up to your retirement date will be reduced if you retire before your Normal Pension Age.



Benefits up to 31 March 2020 will be reduced depending on how early you retire.

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Benefits up to 31 March 2008 will not be reduced.

Benefits after 31 March 2008 up to your retirement date will be reduced if you retire before your Normal Pension Age.



Benefits up to 31 March 2008 will be reduced depending on how early you retire.

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Early Retirement Reduction % Table

No of Years Paid Early	Pension Reduction Male	Pension Reduction Female	Lump Sum Reduction (for membership to 31 March 2009)
0	0	0	0
1	6%	6%	3%
2	11%	11%	6%
3	16%	15%	8%
4	21%	20%	11%
5	25%	24%	14%
6	29%	28%	16%
7	33%	31%	19%
8	36%	35%	21%
9	39%	38%	23%
10	42%	41%	26%



Normal Pension Age

Your Normal Pension Age for benefits earned up to 31 March 2015 is 65 years old.

Your Normal Pension Age for benefits earned after 31 March 2015 is your State Pension Age (www.gov.uk/calculate-state-pension)

Remember that your State Pension Age may change in the future and this would also change your Normal Pension Age in the Local Government Pension Scheme for benefits built up from April 2015.



For a more detailed understanding of your own position, you should contact your Pension Fund directly.

Please email pensions@dundeecity.gov.uk and quote your National Insurance number.

Thank you for your interest.

