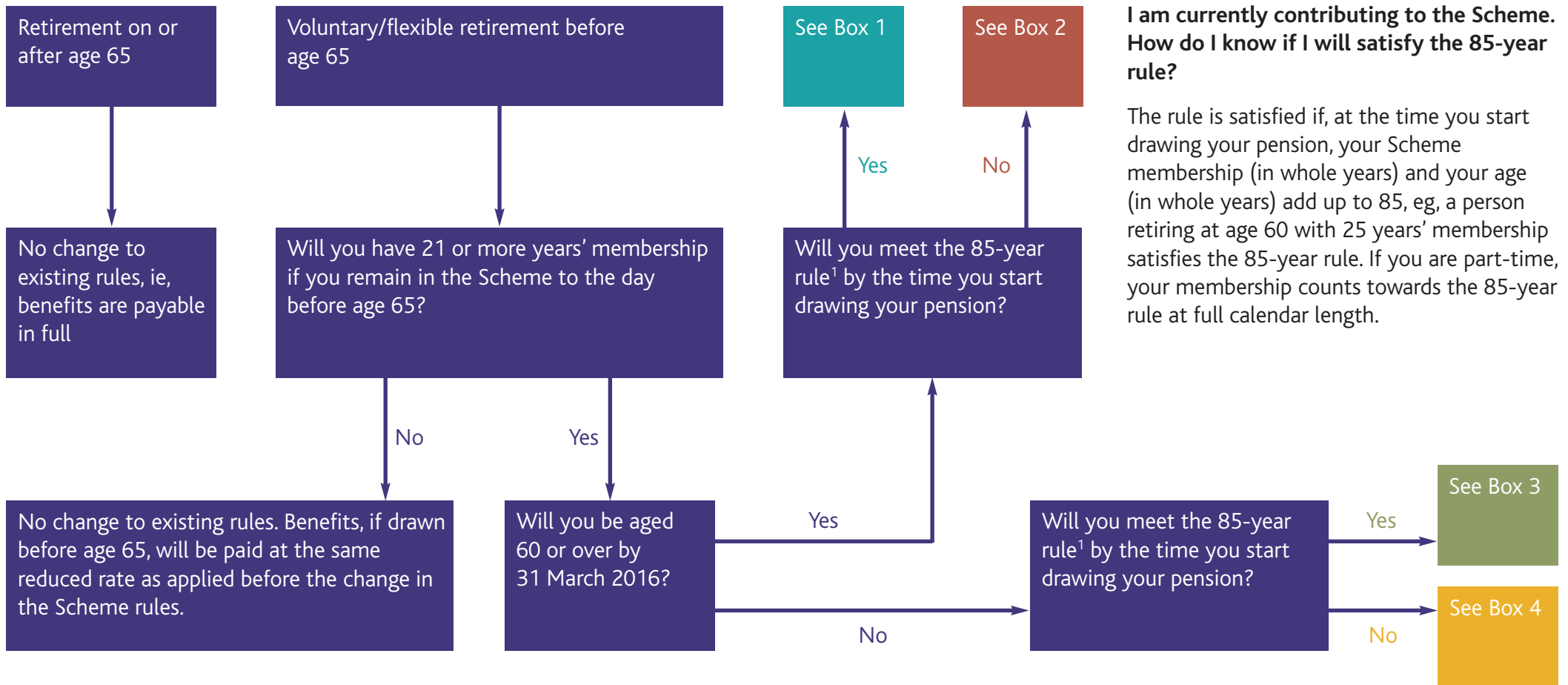


APPENDIX A

How have the changes to the 85-year rule in the LGPS in England and Wales, which were made on 1 October 2006, affected me?

By following the flowcharts below, you will be able to see how the changes to the Scheme made on 1 October 2006 affect you if you were contributing to the Scheme on 30 September 2006:

- you voluntarily retire on or after age 60,
- you voluntarily retire on or after 50 (55 from 1 April 2010) and before age 60 with your employer's consent,
- you take flexible retirement with your employer's consent on or after age 50 (55 from 1 April 2010).



Box 1

None of the benefits you accrue up to 31 March 2016 will be reduced.

However, any benefits you accrue after that date will be reduced to take account of the fact that the benefits are being drawn before age 65. The size of the reduction will depend on how many years before age 65 you draw your benefits.

Box 2

The benefits you accrue up to 31 March 2016 will be reduced, but the calculation of the reduction will be the same as under the old rules (ie, based on the number of years you are short of meeting the 85-year rule²).

The benefits you accrue after 31 March 2016 will be reduced, but the calculation of the reduction will be higher than under the old rules to take account of the fact that the benefits are being drawn before age 65. The size of the reduction will depend on how many years before age 65 you draw your benefits.

Box 3

None of the benefits you accrue up to 31 March 2008 will be reduced.

However, any benefits you accrue after that date will be reduced to take account of the fact that the benefits are being drawn before age 65. The size of the reduction will depend on how many years before age 65 you draw your benefits. If you will be aged 60 between 1 April 2016 and 31 March 2020 and meet the 85-year rule¹ by 31 March 2020, please see note³.

Box 4

The benefits you accrue up to 31 March 2008 will be reduced, but the calculation of the reduction will be the same as under the old rules (ie, based on the number of years you are short of meeting the 85-year rule²).

The benefits you accrue after 31 March 2008 will be reduced, but the calculation of the reduction will be higher than under the old rules to take account of the fact that the benefits are being drawn before age 65. The size of the reduction will depend on how many years before age 65 you draw your benefits. If you will be aged 60 between 1 April 2016 and 31 March 2020 and meet the 85 year rule¹ by 31 March 2020, please see note³.

Please note that no reduction will be applied to any of your benefits if you draw them on or after age 65.

Notes:

¹ Or meet an earlier normal retirement date which some members who joined the Scheme before 1 April 1998 have under previous regulations.

² Or the shortfall to any earlier normal retirement date which some members who joined the Scheme before 1 April 1998 may have had under previous regulations.

³ If you will be aged 60 between 1 April 2016 and 31 March 2020 and meet the 85-year rule (or meet an earlier normal retirement date which some members who joined the Scheme before 1 April 1998 have under previous regulations) by 31 March 2020, the benefits you build up between 1 April 2008 and 31 March 2020 will be reduced, but the reduction will not be the full amount.