

Your pension will have become deferred (frozen) if you left your job or opted out of the LGPS before it was due to be paid.

When you can receive your pension depends on when you stopped paying into the LGPS.

Your pension may be reduced if you choose to take it early.

- **Left before 1 April 1998:** You can choose to receive your pension at age 60, age 65 or expected retirement date if different, but not at any dates in between.
- **Left after 31 March 1998:** You can choose to receive your pension from age 60.

If your former employer agrees and their policy allows, you may receive your pension from age 55. If you joined the LGPS before 1 April 2008 and stopped paying in before 1 April 2010, your pension may be paid from age 50.

- **Left after 31 March 2014:** Your pension will normally be payable from age 65 or your state pension age if later. You may choose to receive it from age 55.

### Ill health

You can apply to your former employer to receive your pension on ill health grounds at any age. They will arrange a medical with an independent doctor. Your former employer will decide whether or not your pension can be paid early, without reductions.

#### What do I need to do?

- Please complete a retirement declaration form which is on our website, or ask us to post one to you. Please send it to us when you are within three months of your planned retirement date.
- Once we have everything we need, we will take around three weeks to pay your pension. We cannot pay it before you retire and may take longer if you paid AVCs, asked for an estimate, or if

Hampshire Pension Fund  
administered by



Hampshire  
County Council

---

## Could my pension be reduced?

Your pension is likely to be reduced if you choose to receive it before your normal pension age.

The reduction will depend on how early you retire, as shown below.

No. years early	Pension reduction		Lump sum reduction
	Men	Women	
1	5.6%	5.2%	2.9%
2	10.8%	10.1%	5.7%
3	15.5%	14.6%	8.5%
4	20.0%	18.8%	11.2%
5	24.0%	22.7%	13.7%
6	27.8%	26.4%	16.3%
7	31.4%	29.8%	18.7%
8	34.7%	33.0%	21.1%
9	37.7%	36.1%	23.4%
10	40.6%	38.9%	25.6%
11	44.2%	42.2%	N/A
12	47.6%	45.5%	N/A
13	50.9%	48.6%	N/A

Your former employer may waive the reductions on compassionate grounds, for instance if you have to care for a relative full time. They can only do this in line with their policy.

Your pension benefits will not be reduced for early payment if it paid to you on ill health grounds. Some pensions are protected from reductions, see the next section.

## Protected pensions

The LGPS has changed in the past. One change is that the age from which members can receive their full pensions has increased. Your pension may be protected if you paid into the LGPS when any of the changes happened.

### LGPS 2014 protections

Any pension you have earned up to 31 March 2014 will not be reduced if you take it from age 65, even if your normal pension age in the LGPS 2014 is later.

If you were born before 1 April 1957 and were paying into the LGPS on 1 April 2012, your pension may be protected from reductions. Please see our website to find out more.

### If you were in LGPS on 30 September 2006

If you paid into the LGPS on 30 September 2006, your pension may be protected under the 85 year rule. If you stop paying into the LGPS after 31 March 2014, these protections will only apply if your pension is paid after age 60. Please see our website to find out more.

---

---

## **If you left the LGPS before 1 October 2006**

Other protections may apply to your pension if you left or opted out before 1 October. Please see our website to find out more.

## **Complaints**

Please contact Pensions Services or your employer if you have any problems with your LGPS pension. You may make a formal complaint and also have a right to use the internal disputes resolution procedure.

## **Retirement factsheets & guides**

- Flexible retirement
- Choosing to retire
- Redundancy and efficiency
- AVCs and retirement

## **Any questions?**

**Website:** [www.hants.gov.uk/pensions](http://www.hants.gov.uk/pensions)

**Email:** pensions@hants.gov.uk

**Phone number:** 01962 845588

**Address:** Pensions Services, 3rd Floor EII Court East, The Castle,  
Winchester; SO23 8UB

Please let us know if you would like this factsheet in another format.

This factsheet gives an outline of LGPS retirement benefits; it cannot override LGPS regulations. LGPS benefits will only be paid in accordance with the relevant regulations.

---