

The rule of 85 factsheet

What is the rule of 85?

If you were a member of the LGPS at any time between 1 April 1998 and 30 September 2006, you may be protected under the 85-year rule when you come to retire.

You satisfy the 85-year rule when your age and length of LGPS membership add up to 85. Your age and Scheme membership are both measured in full years for this purpose. If you work part time, your membership counts towards the 85-year rule at its full calendar length.

The rule of 85-year was designed to help members access their pension from age 60 without all the early retirement reductions being applied.

From the 1st October 2006, the 85-year rule was phased out, but anyone with Local Government Pension Scheme (LGPS) service before this date may still have some protections.

The 85-year rule is not a form of retirement, it is simply a tool to determine whether a member's benefits should be reduced, where benefits are paid early. Early payment means prior to the scheme's normal pension age. Over the years normal pension age has changed from being member specific to scheme specific. Some members retained a right to a member specific normal retirement age.

What the 85-year rule means for you depends on your age, the date you meet the 85-year rule and the date you take your LGPS benefits. If you are protected:

- and you take your benefits after you satisfy the 85-year rule, some or all your benefits will be paid without reduction
- and you take your benefits before you satisfy the 85-year rule, your benefits will be reduced but the early payment reduction will be lower than the normal reduction that applies to a member who is not protected.

The rules governing how the 85-year rule works and the level of protection you will get are complex.

The table overleaf indicates the level of 85-year rule protection applicable to all the possible situations.

You can run an estimate via the member self-service portal [<https://www.enfield.gov.uk/pensions/members-self-service>] on a retirement date of your choosing and this will show the pension benefits payable with any 85-year rule protection applicable to you, in line with the table below, appropriately applied.

	Pension built up before 31 March 2008	Pension built up between 1 April 2008 and 31 March 2014	Pension built up between 1 April 2014 and 31 March 2016	Pension built up between 1 April 2016 and 31 March 2020	Pension built up after 1 April 2020
Members before 1 April 1956	Protected	Protected	Protected	No protection	No protection
Members born between 1 April 1956 and 31 March 1960	Protected	Partial protection	Partial protection	Partial protection	No protection
Members born on or after 1 April 1960	Protected	No protection	No protection	No protection	No protection