

The Rule of 85 in the LGPS

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.

You meet 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.



Am I protected under the Rule of 85?

Your level of protection under the Rule of 85 will depend upon the dates you have paid into the scheme, your age when paying in, and your age when drawing your pension.

Many people who are protected, will find that they have some element of their pension benefits covered under the rule of 85, but not all of them. Overleaf there is a flowchart for you to follow, which will allow you to see the level of protection you can expect.



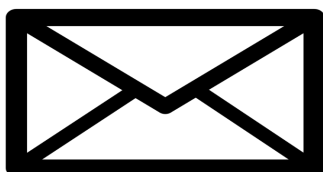
Will the Rule of 85 be applied if I retire early?

The 85-year rule will apply if you are over age 60 when you retire. If you fully retire between age 55 and 60, the 85-year rule will not automatically apply and your benefits will be reduced. Your employer can choose to allow the 85-year rule to apply. This is a [discretion](#). You can ask your employer about their policy on this. You can find the early retirement reduction factors on the main LGPS website by following this link:



<https://www.lgpsmember.org/your-pension/planning/taking-your-pension/>

How can I get an idea of my projected pension with Rule of 85 protection?



The rules governing how the 85-year rule works and the level of protection you will get are complex. If you are thinking of retiring, you should contact us for an estimate of the benefits you will be entitled to. Please email pensionshelpline@dorsetcouncil.gov.uk with a date you would like an estimate to be based on, and we will provide this for you.

Rule of 85 Flowchart

Follow the flowchart below to see what level of cover through the Rule of 85 you may be entitled to

