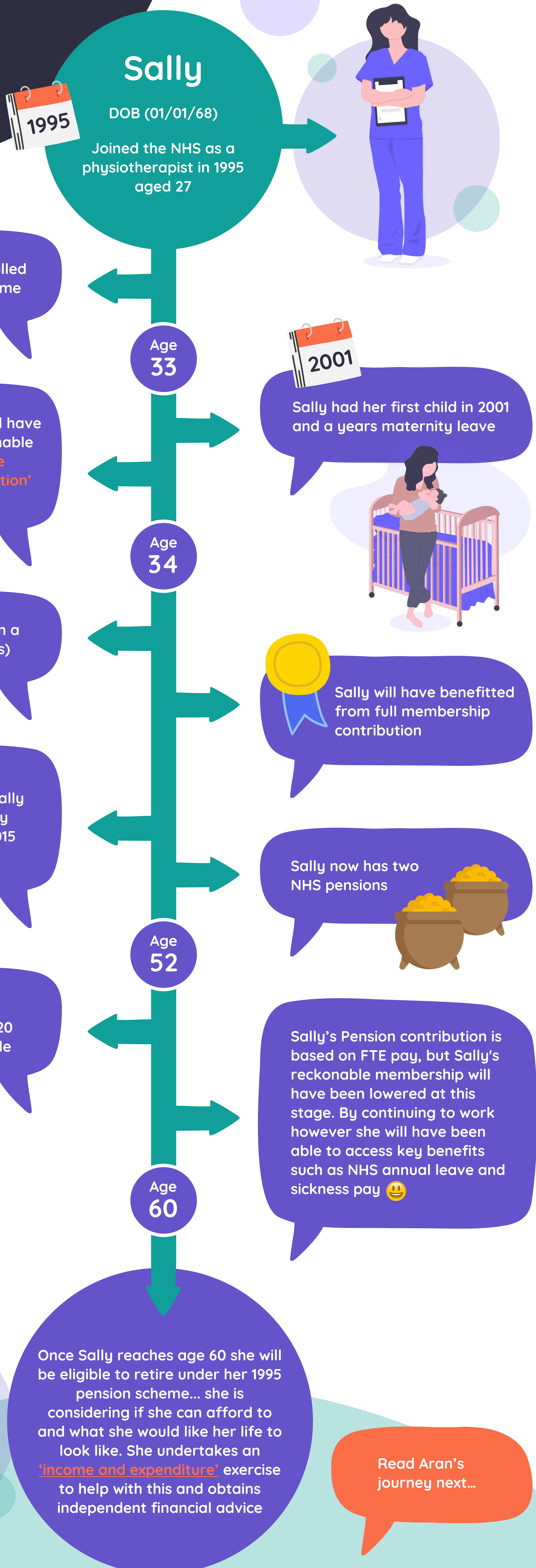


Retirement Options: Sally's Journey



Retirement Options: Aran's Journey



Aran

DOB (01/01/68)

Joined the NHS as a Nurse in 2009 aged 41 (Aran previously worked in the private sector)



Aran would have been automatically enrolled on the 2008 scheme

Aran worked full time (37.5 hours)



During this time, Aran will have benefitted from full membership contribution

Age 47

2015

On the 1st of April 2015 Aran would have automatically been enrolled into the 2015 pension scheme

Aran now has two NHS pensions

Age 65

Aran looks at his income and expenditure to see if he can afford to do this and what he would like his lifestyle to look like 'taking into account his previous private pension'. He decides he would like to take his lump sum and retire and return on reduced hours 😊

Aran discusses this with his line manager to explore roles and hours

At age 65 Aran is entitled to retire under his 2008 NSH Pension scheme

Age 67

At age 67 Aran is entitled to retire and access his 2015 pension scheme, in line with his state pension age

Aran is now considering fully retiring

Read Lindsey's journey next...



Retirement Options: Lindsey's Journey

Lindsey

DOB (01/01/61)

Joined the NHS as a midwife aged 35 in 1996

1996



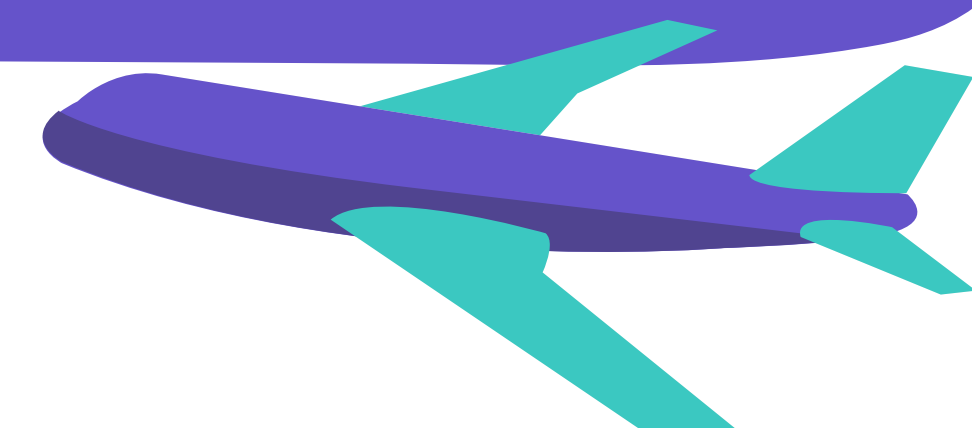
Lindsey would have been automatically enrolled into the 1995 NHS Pension scheme

Age 42

Lindsey's reckonable membership would have ceased at this point, meaning she was not contributing towards her NHS pension

2003

Lindsey left the NHS in 2003 for a 2 year career break



Age 44

Lindsey needs to confirm her **previous NHS service** is accounted for with NHS Pensions prior to her career break and will re-join the 1995 scheme as she returned within 5 years

2005

Lindsey re-joined the NHS full time (37.5 hours) in 2005



Age 54

Lindsey has 1 NHS pension pot

2016

Lindsey would have remained in the 1995 pension as she was within 10 years of retirement age

Age 60

Lindsey is now 60 and eligible to retire under her 1995 scheme. Lindsey is looking into her options and has obtained independent financial advice... Lindsey is keen to **retire & return** 😊

Lindsey has downloaded her TRS and undertaken an **'income and expenditure'** exercise. She has asked herself some key questions...

Can I afford to retire fully/partially?

If I reduce hours, is there a job for me to return to?

What staff benefits might I lose if I do this?

What would my lump sum be and how could I use it?

[Download your TRS here](#)

