Special Modified Scheme - Retirement Decision Tree

Are you leaving employment?

- **Yes**
  - **Are you aged over 60?**
    - **Yes** → Payment in full of both NFPS 2006 special modified and FPS 2015 pensions
    - **No**
      - **Are you aged over 55?**
        - **Yes**
          - Immediate payment of special modified NFPS 2006 scheme benefits
          - **Do you wish to receive reduced 2015 scheme benefits?**
            - **Yes** → Pay 2015 scheme pension with reductions
            - **No** → Defer 2015 scheme benefits to SPA
        - **No**
          - Defer NFPS special modified pension for payment at 60
          - Defer 2015 pension for payment at SPA
- **No**
  - **Are you aged over 55?**
    - **Yes** → Eligible for Partial Retirement (of 2015 benefits only)
    - **No** → Deferred Benefits

Firefighters' Pension Scheme