

## **NPPS Opting out**

Before you opt out of the pension scheme you should consider the implications very carefully and take independent financial advice.

It is possible to opt out at any time and you can rejoin if you wish. This may be subject to a medical examination, for which you would have to pay the cost, to decide whether you will be eligible for ill-health benefits. If this determines that you are not eligible for ill-health benefits, you can still rejoin NPPS but you will be unable to get an ill-health pension (and will pay the lower contribution rate).

However, if you opt back in, and then opt out a second time, you are permanently excluded from NPPS for the remainder of your period of service.

## **Deferred Pension**

Provided that you have at least two years' qualifying service, you will be entitled to a NPPS 'deferred pension' payable from age 65. If you opt out before age 55 you can only be entitled to a deferred pension payable from 65, irrespective of your length of service.

The deferred pension is based on an officer's actual pensionable service. An illustration is given in Example 5 of the *NPPS Members' Guide*, available by the link at the top of this section.