2015 Scheme - Retirement Decision Tree

Are you leaving employment?

- **Yes**
  - **Are you aged over 60?**
    - **Yes** → Payment of FPS 2015 pension without reduction
    - **No**
      - **Are you aged over 55?**
        - **Yes**
          - **Do you wish to retire with reductions?**
            - **Yes** → Pay 2015 scheme pension with reductions
            - **No** → Defer 2015 scheme benefits to SPA
        - **No** → Defer pension until SPA

- **No**
  - **Are you aged over 55?**
    - **Yes** → Eligible for Partial Retirement
    - **No** → Deferred Benefits
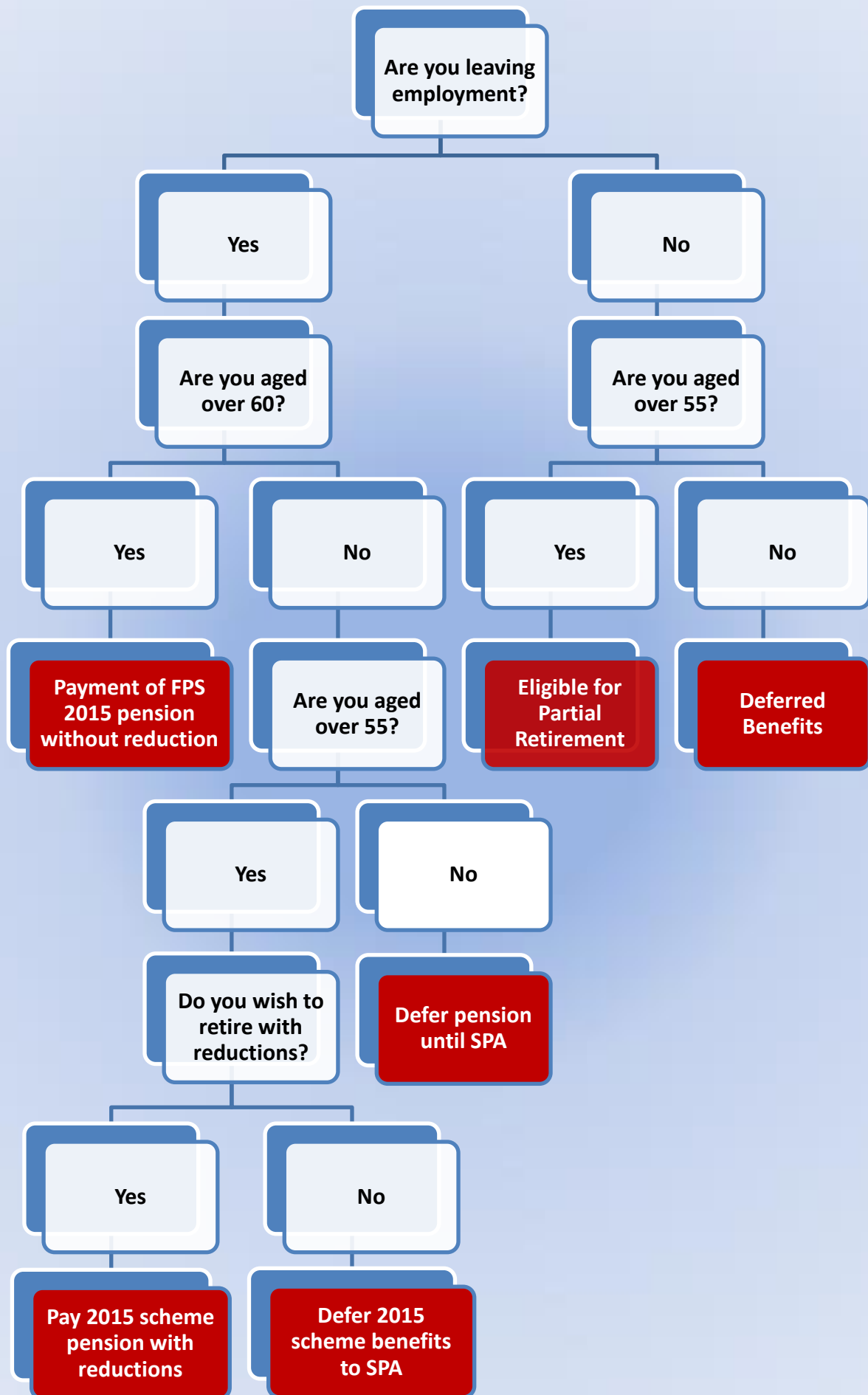
Firefighters' Pension Scheme