

	Additional Pension Contributions (APC's)	Additional Regular Contributions (ARC's)	Added Years	Additional Voluntary Contributions
Ill Health - Tier 1	You will be credited with the entire extra pension that you set out to buy, even if you have not completed full payment for it.	You will be credited with the entire extra pension that you set out to buy, even if you have not completed full payment for it.	You will be credited with the entire extra pension that you set out to buy, even if you have not completed full payment for it.	Your contributions will cease and you will be given options on what benefits you would like to purchase
Ill Health - Tier 2	You will be credited with the entire extra pension that you set out to buy, even if you have not completed full payment for it.	You will be credited with the entire extra pension that you set out to buy, even if you have not completed full payment for it.	You will be credited with the entire extra pension that you set out to buy, even if you have not completed full payment for it.	Your contributions will cease and you will be given options on what benefits you would like to purchase
Ill Health - Tier 3	You will be credited with the entire extra pension that you set out to buy, even if you have not completed full payment for it.	You will be credited with the entire extra pension that you set out to buy, even if you have not completed full payment for it.	You will be credited with the entire extra pension that you set out to buy, even if you have not completed full payment for it.	Your contributions will cease and you will be given options on what benefits you would like to purchase
Redundancy	The extra pension you have bought to the date of retirement will be reduced for early payment	The extra pension you have bought to date of retirement will be reduced for early payment.	You will have the opportunity to pay the remaining contributions due in a lump sum in order to complete your contract.	Your contributions will cease and you will be given options on what benefits you would like to purchase
Business Efficiency	The extra pension you have bought to the date of retirement will be reduced for early payment	The extra pension you have bought to date of retirement will be reduced for early payment.	You will have the opportunity to pay the remaining contributions due in a lump sum in order to complete your contract.	Your contributions will cease and you will be given options on what benefits you would like to purchase

	Additional Pension Contributions (APC's)	Additional Regular Contributions (ARC's)	Added Years	Additional Voluntary Contributions
Flexible Retirement	You can choose to draw the extra pension you have bought to date of retirement but it will be reduced for early payment. Your existing contract will cease but you may be able to take out a new APC contract.	You can choose to draw the extra pension you have bought to date of retirement but it will be reduced for early payment. Your ARCs contract will cease if you take payment.	Contracts started before 1 October 2006 will have the benefits bought to date of retirement paid. If your contract started after 1 October 2006 you can choose to have the benefits bought to date of retirement paid but your contract would cease.	Contracts after 12 November 2001 can choose to take all of your AVC fund and continue paying AVCs if you rejoin the scheme. Contracts started before 13 November 2001 will cease and you will have to use all of your AVC fund to purchase benefits from the options available
Voluntary Retirement	If you retire before your Normal Pension Age , the extra pension you have bought to date of retirement will be reduced for early payment.	If you choose to retire before age 65, the extra pension you have bought to the date of retirement will be reduced for early payment.	Your benefits from the added years contract bought to date of retirement are payable but will be reduced in the same way as pre 1 April 2014 pension.	Your contributions will cease and you will be given options on what benefits you would like to purchase
Late Retirement	The amount of any extra pension you have bought will be increased as its being paid later.	If you retire after age 65, the extra pension you have bought to the date of retirement will be increased as it's being paid later.	Your benefits from the added years contract are payable but will be increased in the same way as pre 1 April 2014 pension.	Your contributions will cease and you will be given options on what benefits you would like to purchase