

Pryd y gallaf ymddeol?

Mae'r Oedran Pensiwn Arferol o dan Gynllun Pensiwn Llywodraeth Leol (CPLIL) 2014 yn gysylltiedig â'ch Oedran Pensiwn y Wladwriaeth (OPA)¹, a 65 yw'r isafswm oedran. Fodd bynnag, cewch ymddeol yn wirfoddol pan fyddwch yn 55 oed neu'n hŷn, ond efallai y bydd gostyngiad yn eich buddion er mwyn ystyried y taliadau cynnar a wneir cyn eich Oedran Pensiwn Arferol (OPA).

Beth yw'r Rheol 85 Mlynedd?

Prawf yw'r rheol 85 mlynedd i asesu a fyddai buddion aelod yn cael eu gostwng pe bai'n ymddeol cyn yr Oedran Pensiwn Arferol. Os oedd oedran yr aelod a nifer blynyddoedd ei (h)aelodaeth yn y Cynllun (a fesurir ill dau mewn blynyddoedd llawn) yn gyfanswm o 85 mlynedd neu ragor, NI fyddai buddion yr aelod yn cael eu gostwng. Os NA fodlonwyd y rheol hon, roedd gostyngiad llawn yn berthnasol o ran buddion yr aelod.

Pryd y cafodd y Rheol 85 Mlynedd ei dileu?

Ar 1 Hydref 2006, cafodd y Rheol 85 Mlynedd ei dileu o'r Rheoliadau. Fodd bynnag, os oeddech yn aelod gweithredol ar 30 Medi 2006, bydd peth neu'r cyfan o'ch aelodaeth wedi'i ddiogelu dan y Rheol 85 mlynedd. Os oedd y Rheol 85 mlynedd yn berthnasol ichi, bydd yn dal yn berthnasol o 1 Ebrill 2014 ymlaen. Os gwnaethoch ymaelodi â'r CPLIL ar/ar ôl 1 Hydref 2006, NI fydd y Rheol 85 mlynedd yn cael dim effaith ar eich buddion pensiwn.

A wyf wedi fy niogelu o dan y Rheol 85 Mlynedd?

Os oeddech yn aelod gweithredol ar 30 Medi 2006 a'ch bod wedi dewis ymddeol cyn eich Oedran Pensiwn Arferol, a bod y Rheol 85 mlynedd wedi'i bodloni, bydd rhywfaint o ddiogelwch gennych:

Os ganed chi **ar/cyn 31 Mawrth 1956**, bydd yr **HOLL** fuddion a gronnwyd hyd at 31 Mawrth 2016 wedi'u diogelu'n llawn. Bydd y buddion o 1 Ebrill 2016 ymlaen wedi'u gostwng am y cyfnod o'ch dyddiad gadael tan eich Oedran Pensiwn y Wladwriaeth.

Os ganed chi **ar/rhwng 1 Ebrill 1956 a 31 Mawrth 1960**, bydd yr **HOLL** fuddion a gronnwyd hyd at 31 Mawrth 2008 yn cael eu diogelu'n llawn, **OND** bydd y buddion a gronnwyd rhwng 1 Ebrill 2008 a 31 Mawrth 2020 yn cael eu gostwng ar sail 'daprog' am y cyfnod o'ch dyddiad gadael tan ichi gyrraedd eich 65 oed (yr oedran ymddeol arferol o dan Gynllun 2008). Bydd unrhyw fuddion a gronnir ar ôl 1 Ebrill 2020 yn cael eu gostwng yn **LLAWN** am y cyfnod rhwng eich dyddiad gadael a'ch Oedran Pensiwn y Wladwriaeth.

Os ganed chi **ar/ar ôl 1 Ebrill 1960**, bydd yr **HOLL** fuddion a gronnwyd hyd at 31 Mawrth 2008 yn cael eu diogelu'n llawn, **OND** bydd gostyngiad llawn yn berthnasol i'r buddion a gronnir o 1 Ebrill 2008 tan eich dyddiad gadael. O ran aelodaeth o 1 Ebrill 2008 tan 31 Mawrth 2014, bydd gostyngiad yn berthnasol am y cyfnod o'ch dyddiad gadael tan eich pen-blwydd yn 65 oed. Bydd gostyngiad yn berthnasol i'ch aelodaeth o 1 Ebrill 2014 am y cyfnod o'ch dyddiad gadael tan eich Oedran Pensiwn y Wladwriaeth.

¹ Fe bydd eich OPA o dan CPLIL 2014 yn newid yn ôl eich OPW o hyn ymlaen.

Faint o 'ostyngiad' fydd?

Bydd eich buddion yn cael eu gostwng yn unol â'r cyfarwyddyd a roddwyd gan Adran Actiwari'r Llywodraeth. Bydd y cyfnod o'ch dyddiad gadael tan yr oedran ymddeol priodol yn cael ei gyfrifo mewn blynyddoedd a diwrnodau, felly bydd canran y gostyngiad yn cael ei haddasu ar gyfer blynyddoedd rhannol. (Ffactorau fel ar 08/01/2019).

Blynyddoedd yn Gynnar	Gostyngiad Pensiwn Blynyddol	Gostyniad i'r Lwmp Swm Awtomatig
0	0%	0%
1	4.9%	1.7%
2	9.3%	3.3%
3	13.5%	4.9%
4	17.4%	6.5%
5	20.9%	8.1%
6	24.3%	9.6%
7	27.4%	11.1%
8	30.3%	12.6%
9	33.0%	14.1%
10	35.6%	15.5%
11	39.5%	DB
12	41.8%	DB
13	43.9%	DB

A fydd y 'Rheol 85 Mlynedd' yn weithredol os ymddeolaf o 55 oed ymlaen?

Gyda chyflwyno Cynllun Pensiwn Llywodraeth Leol 2014 o 1 Ebrill 2014, mae modd ichi ymddeol yn wirfoddol o 55 oed ymlaen (heb ganiatâd eich Cyflogwr). Fodd bynnag, os dewiswch ymddeol yn wirfoddol rhwng 55 oed a 60 oed, **NI** fydd y diogelwch a roddir dan y Rheol 85 Mlynedd yn berthnasol yn awtomatig ac felly caiff eich buddion eu gostwng yn **LLAWN** pan fyddwch yn ymddeol. Yn ôl disgrisiwn eich Cyflogwr y mae modd defnyddio'r Rheol 85 Mlynedd yn achos ymddeol yn wirfoddol rhwng 55 oed a 60 oed. Bydd gan eich Cyflogwr bolisi ynghylch y mater hwn. Neu, os dewiswch ymddeol ar/ar ôl ichi gyrraedd eich 60 oed, **BYDD** y diogelwch o dan y Rheol 85 mlynedd yn berthnasol.

Beth os caiff fy swydd ei dileu neu os bydd yn rhaid imi ymddeol ar sail effeithlonrwydd?

Os bydd eich cyflogwr yn dileu eich swydd neu os bydd yn rhaid ichi ymddeol ar sail effeithlonrwydd, cyn belled â'ch bod chi'n 55 oed neu'n hŷn, bydd eich buddion yn cael eu talu ar unwaith **HEB** ostyngiad.

Gwybodaeth ychwanegol

Arweiniad cyffredinol yn unig y mae'r ffeithlen hon yn ei roi. I gael rhagor o wybodaeth cysylltwch â:

Ffôn: 01443 680611 E-bost: pensiynau@rctcbc.gov.uk



Rheol 85 Mlynedd

When can I retire?

The Normal Pension Age (NPA) under the Local Government Pension Scheme (LGPS) 2014 is linked to your State Pension Age (SPA)¹, with a minimum age of 65. However, you may voluntarily retire from age 55, but your benefits may be actuarially reduced to take account of early payment before your NPA.

What is the 85 Year Rule?

The 85 year rule is a test to assess whether a member's benefits would be reduced, if they retire before their NPA. If a member's age plus their Scheme membership (both measured in whole years), added up to 85 or more, their benefits were **NOT** reduced. If the rule was NOT satisfied, a full reduction was applied to a member's benefits.

When was the 85 Year Rule removed?

On 1 October 2006, the 85 year rule was removed from the Regulations. If you were an active member as at 30 September 2006, some or all of your membership will still be protected by the 85 Year Rule. If you were covered by the 85 Year Rule, it will continue to apply from 1 April 2014. However, if you joined the LGPS on or after 1 October 2006, the 85 Year Rule will NOT apply to your circumstances.

Am I protected under the 85 Year Rule?

If you were an active member as at 30 September 2006 and choose to retire before your NPA, having met the 85 Year Rule, you will have some form of protection.

If you were **born on or before 31 March 1956**, all benefits built up to 31 March 2016 will be protected in full. Benefits from 1 April 2016 will be reduced for the period from your date of leaving to your SPA.

If you were **born on or between 1 April 1956 and 31 March 1960**, all benefits built up to 31 March 2008 will be protected in full, **BUT** benefits built up between 1 April 2008 and 31 March 2020 will be reduced on a 'tapered' basis for the period from your date of leaving to age 65 (the normal retirement age under the 2008 Scheme). Any benefits built up after 1 April 2020 will be reduced in **FULL** for the period from your date of leaving to your SPA.

If you were **born on or after 1 April 1960**, all benefits built up to 31 March 2008 will be protected in full, **BUT** benefits built up from 1 April 2008 until your date of leaving will be reduced in **FULL**. For membership from 1 April 2008 to 31 March 2014, the reduction will be for the period from your date of leaving to your 65th birthday. Your membership from 1 April 2014 will be reduced for the period from your date of leaving to your SPA.

¹ As the SPA may change in the future, so will your NPA under the LGPS 2014.

How much of a 'reduction' will apply?

Your benefits will be reduced in accordance with guidance issued by the Government Actuary's Department (GAD). The period from your date of leaving to the appropriate retirement age will be measured in years and days, therefore the percentage reduction will be amended for part years. (Factors as at 08/01/2019).

Years Early	Annual Pension Reduction	Automatic Lump Sum Reduction
0	0%	0%
1	4.9%	1.7%
2	9.3%	3.3%
3	13.5%	4.9%
4	17.4%	6.5%
5	20.9%	8.1%
6	24.3%	9.6%
7	27.4%	11.1%
8	30.3%	12.6%
9	33.0%	14.1%
10	35.6%	15.5%
11	39.5%	NA
12	41.8%	NA
13	43.9%	NA

Will the 85 Year Rule apply if I retire from age 55?

With the introduction of the LGPS 2014 from 1 April 2014, you are able to voluntarily retire from age 55 (without your Employer's consent). If you do choose to voluntarily retire between age 55 and 60, any 85 Year Rule protections will **NOT** automatically apply and your benefits will therefore be reduced in **FULL**. However, if you choose to retire on or after age 60, any 85 Year Rule protections **WILL** apply. The ability to apply the 85 Year Rule to voluntary retirement between age 55 and 60 is at the discretion of your Employer. Your Employer will have a policy on this matter.

What if I am made redundant or have to retire on the grounds of efficiency?

If you are made redundant by your Employer or if you have to retire on the grounds of efficiency and you are aged 55 or over, your benefits will come into payment immediately **WITHOUT** reduction.

Further Information

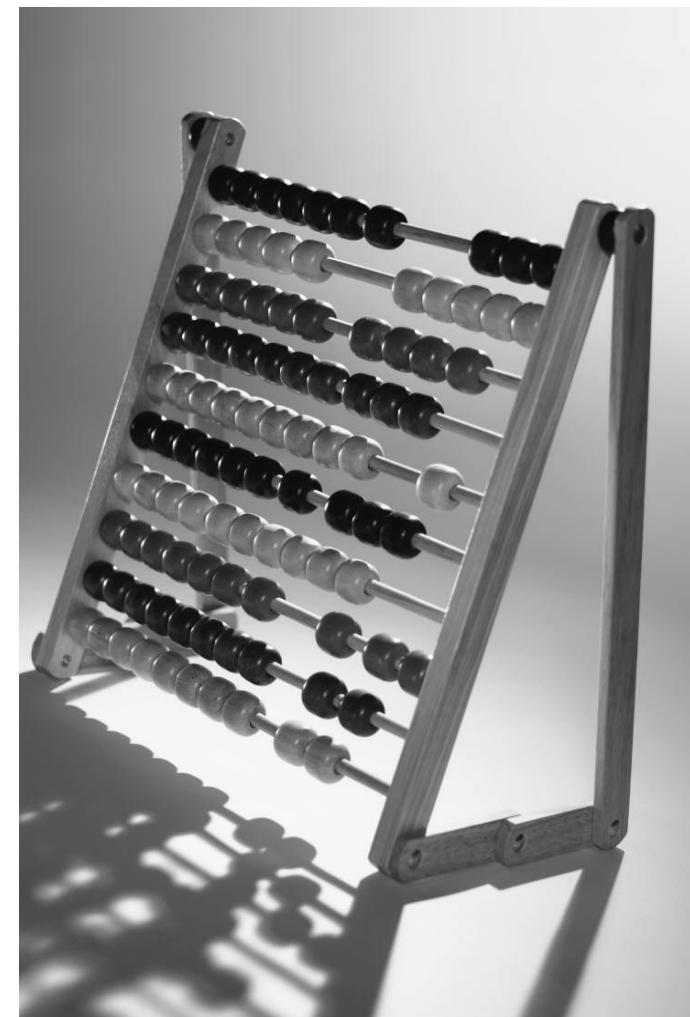
This factsheet gives general guidance only. For further information, please contact:

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ALL WALES PENSION FUNDS

factsheet



85 Year Rule