

## Stepping Down

**This Factsheet only applies to members of the 1995 Section of the HSC Pension Scheme**

Before a member retires they may opt to step down to a less demanding job on lower pay.

With the agreement of their manager, the member may wish to take this option and have their pension, before the step down, frozen. They would then start a second pension based on the stepped down pay.

When the member finally retires their pension will be both pensions added together. The frozen pension would be kept up to date with cost of living increases.