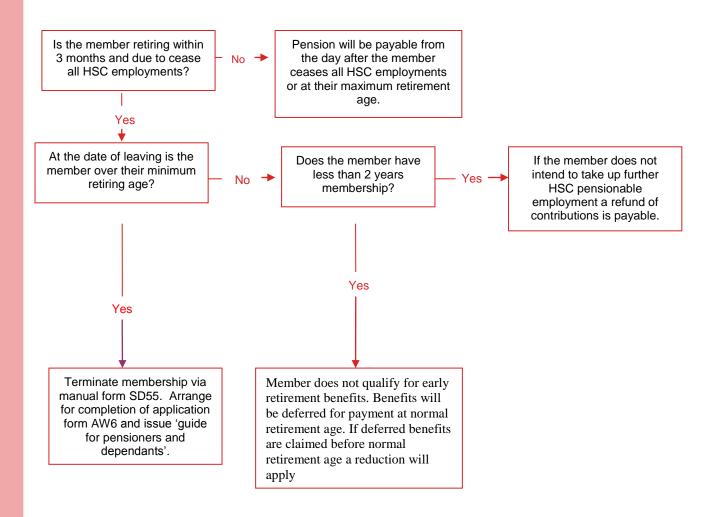


HSC Pension Scheme Voluntary Early Retirement - Reduced Decision Tree

Changes to the HSC Pension Scheme effective from 1 April 2008 mean that there are 2 sections to the HSC Pension Scheme. Please establish the member's scheme section and minimum retirement age before continuing. See flowchart 'Which scheme?'.



Important: Please note that in the unlikely event that the members pension is less than the guaranteed minimum pension, the member will not be able to take voluntary early retirement.