# Retirement: Guidance for staff and managers

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## 1. Introduction

The University values the contributions made by its staff – many of whom have built long-lasting and distinguished careers here – and aims to ensure the retirement process is both supportive and straightforward for all involved. This guidance is intended to answer some of the questions staff and managers may have regarding retirement.

It includes an overview of the University’s retirement policy, the retirement options available, a summary of retirement procedures, training options available to staff and managers, an outline of different ways individuals might maintain a link to the University after employment, links to further resources, and a glossary of terms.

The University’s full retirement policy is available on the Personnel Services website at [www.admin.ox.ac.uk/personnel/end/retirement/](http://www.admin.ox.ac.uk/personnel/end/retirement/). Staff and managers should also consult the relevant information available from the Pensions Office, some of which is available at [www.admin.ox.ac.uk/finance/epp/pensions/](http://www.admin.ox.ac.uk/finance/epp/pensions/).

This guidance is intended to provide an overview of the retirement process, but should not be an alternative to reading the relevant policies and procedures that are linked throughout this document.

## 2. Age of Retirement

a. **For support staff (grades 1-5):** University support staff do not have a normal or fixed retirement age, and may decide when they wish to retire. Support staff may elect to retire at, or at any time after, the minimum pension age stipulated in the Rules of the pension scheme to which they belong, provided that they give the requisite notice. Please refer to your contract
and to the Support Staff Handbook to determine the requisite notice period for your appointment.

b. **For staff at grade 6 and 7**: Since 1 October 2017, there has been no normal or fixed age at which academic-related staff at grades 6 and 7 have to retire. Staff at grades 6 and 7 may elect to retire at, or at any time after, the minimum pension age stipulated in the Rules of the pension scheme to which they belong, provided that they give the notice period specified in their contract, which is normally three months’ written notice.

c. **For academic and related staff at grade 8 or above**: The University operates an Employer Justified Retirement Age (EJRA) for all employees in posts at (or assessed as equivalent to) grade 8 or above. Following consultation in Congregation, the University moved the age at which the EJRA is set to the 30 September before the individual’s 69th birthday with effect from 1 October 2017.

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**3. Retirement Options**

At Oxford, the **pension scheme options** vary depending on your staff group. In particular:

- Support staff in grades 1-5 are eligible for membership of the Oxford Staff Pension Scheme, or OSPS. Please see [www.admin.ox.ac.uk/finance/epp/pensions/schemes/osps/](http://www.admin.ox.ac.uk/finance/epp/pensions/schemes/osps/).
- Staff in grades 6 and above are eligible for membership of the Universities Superannuation Scheme, or USS. Please see [www.admin.ox.ac.uk/finance/epp/pensions/schemes/uss/](http://www.admin.ox.ac.uk/finance/epp/pensions/schemes/uss/).
- Non-employees who have a contract personally to work for or provide services to the University and who are not undertaking the work as part of their own business are eligible to join the National Employment Savings Trust, or NEST. Please see [www.admin.ox.ac.uk/finance/epp/pensions/schemes/nest/](http://www.admin.ox.ac.uk/finance/epp/pensions/schemes/nest/).
- Others may have the right to retain membership of other schemes such as the NHS Pension Scheme. Please see [www.admin.ox.ac.uk/finance/epp/pensions/schemes/nhsps/](http://www.admin.ox.ac.uk/finance/epp/pensions/schemes/nhsps/) or [www.admin.ox.ac.uk/finance/epp/pensions/schemes/otherschemes](http://www.admin.ox.ac.uk/finance/epp/pensions/schemes/otherschemes) for further details.

There are **retirement options**. For further details about the different options, please visit the Personnel Services website at [www.admin.ox.ac.uk/personnel/end/retirement/](http://www.admin.ox.ac.uk/personnel/end/retirement/) and the Pensions Office website at [www.admin.ox.ac.uk/finance/epp/pensions/retirement/](http://www.admin.ox.ac.uk/finance/epp/pensions/retirement/). The options are summarised below:

**a. Normal retirement**

Depending on the pension scheme to which they belong, most staff may retire at the ‘normal pension age’ for their scheme. Once a member of staff reaches the normal pension age, they may take their accrued pension benefits in full and retire from the University. As at 1 November 2017, the normal pension age in USS is 65. The normal pension age in OSPS is the later of age 65 and the State

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1 Please note that until 30 September 2017, the University’s EJRA applied to all staff at grades 6 and 7. Staff at grades 6 and 7 who reached the age of 67 on or before 30 September 2017 should have retired by that date unless they had an approved extension to work beyond their original retirement date. For further information, please contact your HR Business Partner.

2 Please note that some staff at other grades may have reserved rights to membership of OSPS. Please contact the Pensions Office for further information at [osps@admin.ox.ac.uk](mailto:osps@admin.ox.ac.uk).
Pension age. The normal pension age for most pension schemes is likely to rise in the future, broadly in line with increases to the State Pension age. For further details, please visit the Personnel Services website at www.admin.ox.ac.uk/personnel/end/retirement/ and the Pensions Office website at www.admin.ox.ac.uk/finance/epp/pensions/retirement/.

b. Early retirement

Members of staff may apply to retire before the normal pension age. This is known as ‘early retirement’. Early retirement usually entails receiving reduced pension benefits – the benefits are actuarially reduced by an amount that depends on how long before the normal pension age the pension is taken. For further details, please visit the Personnel Services website at www.admin.ox.ac.uk/personnel/end/retirement/ and the Pensions Office website at www.admin.ox.ac.uk/finance/epp/pensions/retirement/.

c. Flexible retirement

Flexible retirement is a scheme that allows employees, with University approval, to achieve a mix of retirement and continuity at work. The employee reduces their work and gives up part of their salary in exchange for part payment of their pension benefits.

For the employee, the benefits can include an improved work-life balance or freeing up time for caring or other responsibilities without taking the full financial penalty that can come with going part-time or leaving work altogether. It is also a way of tapering towards eventual full retirement rather than going straight from full-time work to full-time retirement.

For the department, flexible retirement offers a means of retaining key staff who might otherwise be lost to full retirement, and of smoothing transitions and succession planning. It may also be a feature of managing EJRA requests where a department and the employee would like the employee to continue beyond the EJRA in part, but not all, of their previous role. For further information about flexible retirement, including the full procedure, please see www.admin.ox.ac.uk/personnel/end/retirement/flexretire/.

d. Retire at the EJRA (for staff at grade 8 or above)

The University operates an EJRA for all academic and related staff at grade 8 or above. This is the 30 September before their 69th birthday and it is the date at which they are expected to retire if they have not already elected to do so. The EJRA date does not relate to normal pension age. The EJRA operates in support of the Aims of the policy, available at www.admin.ox.ac.uk/personnel/end/retirement/acrelrette8+/erjaaims/. It is expected that all staff at grade 8 or above will retire by or on their EJRA date. In some exceptional circumstances, staff may apply to work beyond their EJRA date; please see Section 5 for details.

e. Ill-health retirement

Retirement due to ill-health may be applicable in certain cases. For staff seeking further information about ill-health retirement, please contact your departmental HR team. For further details, please visit the Personnel Services website at www.admin.ox.ac.uk/personnel/end/retirement/ and the Pensions Office website at www.admin.ox.ac.uk/finance/epp/pensions/retirement/.

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3 Please note that any flexible working arrangement that would involve an employee working beyond their EJRA date would require approval from the EJRA Committee.
4. The Retirement Process

Both staff and managers, including Heads of Department and Faculty Board Chairs, have roles to play in the retirement process. This section highlights their key responsibilities.

Further information, including a process map, is available at www.admin.ox.ac.uk/personnel/end/retirement/.

a. For Staff

i. **Letter:** As they approach retirement, staff should receive a letter from their Head of Department or equivalent. For staff at grades 1-7, this letter might be received as early as your 55th birthday. For staff in grades 8 and above, it should be received 2.5 years in advance of the retirement date, normally soon after the 65th birthday. The purpose of the letter is to remind you of your retirement options, to update you on sources of information and support currently available, and to encourage you to consult with your line manager or, for academic staff, your Head of Department or equivalent about your plans.

ii. **Discussion with manager:** Anyone considering their retirement options is encouraged to discuss them with their administrator or manager. For academic staff, this will be your Head of Department or Faculty Board Chair in the first instance. Such discussions should give the member of staff important information about how the department might respond to a request for flexible retirement or for a change in role. Where appropriate, consideration should also be given to handing over longer-term projects.

You should not delay considering your options and, where appropriate, seeking more information. You will need to give the requisite notice to your department if you wish to retire – your notice period will be specified in your contract of employment and is often three months and, for academic staff, will include one full University term. Should you wish to apply for flexible retirement, you will need to allow sufficient time as this can take some time to organise. Please also be aware that the deadline for EJRA applications is two years before the EJRA date.

iii. **Pension consultation:** Anyone considering retirement should contact the Pensions Office to request an individual pension estimate; depending on the scheme, the size of each person’s pension benefits depends on factors including age and pensionable service. The Pensions Office can provide pensions estimates and other pension information, but they cannot give financial advice. For this, members of staff should consult an independent financial adviser. For contact details for the Pensions Office, please see www.admin.ox.ac.uk/finance/epp/pensions/.

iv. **Notice:** Once you have reached a decision about your retirement plans, you should give notice to your manager as soon as possible, and at least within the notice period set down in your contract. Please bear in mind that the Pensions Office requires at least three months’ notice of an individual’s retirement date to process pension benefits for some pension schemes. Please contact the Pensions Office for further details.
b. For Managers (including Heads of Department and Faculty Board Chairs)

Departments and divisions should ensure staff have access to relevant information, and encourage anyone considering retirement to consult with them in good time.

i. **Letter for staff:** Departments (or, for academic staff, Divisions) should write to members of staff well in advance of their retirement date. This is to remind staff of their options, update them on sources of information and support available and encourage them to consult with their department, the Pensions Office and other parties as necessary. Model letters can be downloaded at [www.admin.ox.ac.uk/personnel/templates/#d.en.53600](http://www.admin.ox.ac.uk/personnel/templates/#d.en.53600).

*For staff at grades 1-7:* Departments should write to members of staff at around their 55th birthday and then every five years thereafter.

*For staff at grade 8 or above:* Departments (or, for academic staff, Divisions) should write to employees at least 2.5 years in advance of their retirement date.

ii. **Discussion with staff:** Managers, including Heads of Department and Faculty Board Chairs in the case of academic staff, should meet with staff members who are nearing retirement age to discuss their retirement plans. These discussions should take place soon after the staff member has received the retirement letter (see 3(b)(i)). Managers are encouraged to:

- set aside an appropriate amount of time for a discussion;
- conduct discussions in a confidential space;
- familiarise themselves in advance with the options available to particular staff members;
- begin by thanking the staff member for their service;
- explain that the purpose of the meeting is to help the staff member understand their options, and where appropriate, set out the specific options;
- ensure that they avoid giving the impression of encouraging staff members to make any particular decision;
- where appropriate, discuss handover arrangements for longer-term projects;
- if there is the potential for an EJRA application, allow sufficient time to explore the timetable for applications and initiate discussions about the alternatives to employment; and
- ensure that those who wish to maintain some sort of contact with the University after the retirement age are aware of the breadth of options available to them (see Section 7 and Section 8).

*For discussions with staff at grades 1 – 7,* please note that the University may not request that staff at these grades take retirement at a particular age nor suggest that they

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4 There is further guidance on the Personnel Services website about the process for identifying staff approaching retirement age. Please see: [www.admin.ox.ac.uk/personnel/usinghris/reporting/personnel/perdep07retirementplanning/](http://www.admin.ox.ac.uk/personnel/usinghris/reporting/personnel/perdep07retirementplanning/)
consider doing so. It is for individual members of staff to decide when they wish to retire. Managers should not shy away from initiating discussion about a member of staff’s plans. Care must be taken not to give the impression of suggesting that the employee should retire, but managers may discuss retirement if the subject is first raised by the employee. Best practice is to start a discussion by asking general questions about how the employee sees their future plans and development.

Care must be taken to avoid making assumptions about capability or performance changing with age. Older employees should have the same access to career opportunities and merit pay schemes as others. Equally, unsatisfactory performance must be addressed whenever it arises. Best practice is to review performance regularly for all staff; reviews cannot be targeted at older staff.

iii. **Pension consultation**: If staff have questions about their pensions, managers should encourage them to consult the Pensions Office. Please see [www.admin.ox.ac.uk/finance/contacts/](http://www.admin.ox.ac.uk/finance/contacts/).

iv. **Notice**: Please bear in mind that the Pensions Office requires at least three months’ notice of an individual’s retirement date in order to process pension benefits for some pension schemes. The necessary form used to inform Pensions is available at [www.admin.ox.ac.uk/finance/epp/forms/pensions/](http://www.admin.ox.ac.uk/finance/epp/forms/pensions/). Staff should be encouraged to inform their department of their retirement plans as soon as possible, and to give at least the notice period laid down in their contract.

v. **Retirement gifts**: The University has a policy on retirement gifts. Please see [www.admin.ox.ac.uk/personnel/end/retirement/retiregift/](http://www.admin.ox.ac.uk/personnel/end/retirement/retiregift/).

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5. **EJRA extension (for staff at grade 8 or above)**

As noted in Section 2, the University operates an Employer Justified Retirement Age for all academic and related staff at grade 8 or above. Staff may retire at their EJRA date if they have not already elected to retire. The EJRA operates in support of the Aims of the policy, available at [www.admin.ox.ac.uk/personnel/end/retirement/acrelretire8+/erjaaims/](http://www.admin.ox.ac.uk/personnel/end/retirement/acrelretire8+/erjaaims/). It is expected that all staff at grade 8 or above will retire by or on their EJRA date. However, there is a process by which staff can apply to work beyond their EJRA date in exceptional circumstances. If you consider that you can make a case such as to justify an exception to the EJRA policy, you have the option to make a request to continue to work at the University. Please note that an EJRA extension normally requires that an individual step out of their current post and into a new fixed-term post for the duration of the extension.

Requests to work beyond the EJRA date are considered by the EJRA Committee, which is comprised of senior representatives from across the University’s academic divisions as well as from GLAM and UAS. Full details of the Procedure laid down by Council for making such a request, including the type of matters that the EJRA Committee will take into account in making their decision, are available at [www.admin.ox.ac.uk/personnel/end/retirement/acrelretire8+/](http://www.admin.ox.ac.uk/personnel/end/retirement/acrelretire8+/).

Further materials, including the relevant application forms and a process map, are also available at [www.admin.ox.ac.uk/personnel/end/retirement/acrelretire8+/](http://www.admin.ox.ac.uk/personnel/end/retirement/acrelretire8+/).

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5 Please note that all normal employment processes, including redundancy, capability, etc., apply to all employees regardless of age.
6. Training

In considering retirement matters, staff and managers are encouraged to read all relevant guidance on retirement and pensions. As noted in the Introduction, please refer to www.admin.ox.ac.uk/personnel/end/retirement/ and www.admin.ox.ac.uk/finance/epp/pensions/retirement/.

In addition, both staff and managers may find it helpful to attend training on retirement matters. The following section outlines relevant training opportunities.

a. For staff

i. Stepping forward with confidence into retirement: This course, offered by the Oxford Learning Institute, is available to all employees at the University who are considering or approaching retirement. It explores the ways in which individuals can navigate the transition to retirement. For further details, please visit www.learning.ox.ac.uk/courses/.

b. For managers

Each of the courses below has a wide syllabus, of which retirement processes form a part. Your local HR team or HR Business Partners in Personnel Services will be able to discuss any individual situation with you in detail, including how to manage a discussion with a member of staff about their plans.

i. Induction for Heads of Department and Faculty Board Chairs: The Oxford Learning Institute co-ordinates an annual programme of induction and development for new Heads and Department Faculty Board Chairs. The programme includes a focus on personnel matters, including the Head of Department’s role in the retirement process for staff. Further information available at www.learning.ox.ac.uk/support/leaders/programmes/induction/.

ii. Developing Leadership and Management Practice: This course, also run by the Oxford Learning Institute, is geared towards departmental, faculty and divisional administrators at grades 8 to 10. Please see www.learning.ox.ac.uk/support/admin/programmes/dlmp/.

In addition, departments are encouraged to include general discussions about future plans as part of Personal Development Reviews (PDR). The Oxford Learning Institute offers a range of resources and specific training about PDR. Please see www.learning.ox.ac.uk/pdr/.

7. Alternatives to Employment

Whilst it is the policy of the University that staff in grades 8 and above will retire at the EJRA in support of the Aims outlined in that policy (please see www.admin.ox.ac.uk/personnel/end/retirement/acrelretire8+/erjaaims/), the University is aware that many staff have completed long service with the organisation and may wish to retain connections to the University community. Equally, the University values the experience and knowledge of older staff as well as the contribution those nearing retirement have made and could continue to make to its work and community.

As the EJRA Committee approves applications for employment extensions only in exceptional circumstances, staff nearing retirement may wish to consider a number of alternatives to employment
as a means to retaining involvement with the University. The following section summarises the main alternatives available. For further information as to whether an alternative may be appropriate, please consult your departmental HR team and / or HR Business Partner.

a. **Faculty/Department membership and Emeritus status:** Many departments, faculties and colleges provide a means for academic and research staff to maintain an association with them. In particular:

   - *University Emeritus status:* University regulations (Council Regulations 3 of 2004) stipulate which staff shall hold the title of Professor Emeritus or Reader Emeritus. Please see [www.admin.ox.ac.uk/statutes/regulations/185-084.shtml](http://www.admin.ox.ac.uk/statutes/regulations/185-084.shtml).
   
   - *Faculty/Department membership:* Some departments welcome an ongoing association with retired staff through departmental membership. This arrangement often includes access to the department, mentoring/supervising opportunities with students, and access to departmental events. Please consult your Departmental Administrator or equivalent for further information.

b. **College Emeritus status:** If you are a member of a College, you may be eligible for Emeritus status. Please consult your Head of House or Senior Tutor for further information.

c. **Honorary Research Agreement:** If a member of academic or research staff wishes to continue their research in a department, they may wish to consider becoming an Honorary Researcher. Honorary Researchers are engaged on a strictly voluntary, non-employed and non-stipendiary basis. Further information, including a template agreement and associated guidance, is available at [link to be provided once Honorary Research Agreement finalised].

d. **Visitor status:** Academic and research staff may be eligible for Visitor Status in their department or faculty. Further information is available at [www.admin.ox.ac.uk/personnel/recruit/non_empl/visitors/](http://www.admin.ox.ac.uk/personnel/recruit/non_empl/visitors/).

e. **Consultancy:** If there is a need, it may be relevant for a member of staff to be engaged by the University on a consultancy basis. A consultancy arrangement is only suitable in specific circumstances. If such an arrangement is being considered, please consult the HMRC Employment Service Status Tool to determine suitability. Further information, including the HMRC tool, can be found at [www.admin.ox.ac.uk/finance/ppt/payments/determining_method/appointandengage/consult/](http://www.admin.ox.ac.uk/finance/ppt/payments/determining_method/appointandengage/consult/).

f. **Casual teaching and casual work:** If there is a need, the University engages casual teachers on contracts for services for periods of up to a year. For short-term projects of up to 12 weeks, a casual working arrangement, which gives ‘worker’ rather than ‘employee’ status, might be agreed. Further details are available at [www.admin.ox.ac.uk/personnel/recruit/non_empl/casual/](http://www.admin.ox.ac.uk/personnel/recruit/non_empl/casual/).

g. **Volunteering:** Many departments and faculties welcome volunteers. The University encourages volunteering as a means to add value to core activities and to promote public engagement, but not as a replacement for paid staff. For further information, please contact your department or faculty, and consult [www.admin.ox.ac.uk/personnel/recruit/non_empl/volunteers/](http://www.admin.ox.ac.uk/personnel/recruit/non_empl/volunteers/).
8. Staying Connected in Retirement

There are a number of benefits available to retired University staff, including opportunities for social contact as well as more practical benefits such as a University email address. Retirees may wish to consider the following options as ways to stay connected to Oxford:

a. Association of Oxford University Pensioners: The AOUP aims to provide a way for employees who have retired from the University to keep in touch with each other, with their Departments, and the University itself. Membership is granted automatically to all staff who are employed by the University at the time of their retirement. Please see www.aoup.ox.ac.uk/about/index.html.

b. Retiree’s University card: If you are in receipt of a University pension, you are eligible for a retiree’s card, which allows, among other things, continued access to the University libraries. For further information, please visit www.admin.ox.ac.uk/estates/ourservices/fm/card/retirees/.

c. Retiree email address: If you are in receipt of a University pension, you are eligible for an @retired.ox.ac.uk University email address. Please see www.admin.ox.ac.uk/estates/ourservices/fm/card/retirees/#d.en.245738.

d. Retiree benefits: Retired University staff are eligible for a number of benefits, including discounts at the University Shop, the Ashmolean and Bodleian gift shops, free admission to the Botanical gardens, membership at the University Club, discounted membership at the University Sports Club, and access to the University Language Centre. For further information, please visit: www.admin.ox.ac.uk/finance/epp/pensions/pensioners/benefits/.

e. Membership of Congregation: Some retired staff are eligible to maintain their membership of Congregation beyond retirement. For further details, please visit www.admin.ox.ac.uk/statutes/regulations/1083-120.shtml.

f. Associate status: Anyone who has conducted research or engaged in teaching for the University for at least one academic year may be eligible for Associate Status with Oxford Alumni. Please see www.alumni.ox.ac.uk/eligibility-oxford-alumni-card-and-other-benefits.

g. Pensioners’ Welfare Officer: The University’s Pensioners’ Welfare Officer can provide advice on welfare issues for retirees and their dependants. They can be contacted directly by phone on 01865 616203. Please see www.admin.ox.ac.uk/finance/epp/pensions/pensioners/#d.en.17448.

For further information about retirement benefits, please see www.ox.ac.uk/staff/working_at_oxford/you_oxford/retirement?wssl=1.

9. Useful Contacts

Below are a number of useful contacts at the University should you require further information about retirement and pensions.

Personnel Services: The local administrative and/or HR team in each department or faculty should be contacted in the first instance with any retirement related queries. HR teams may wish to consult with an HR Business Partner in Personnel Services with specific queries. For contact details, please see www.admin.ox.ac.uk/personnel/contacts/divisions/.
**Oxford Learning Institute:** If you are interested in enrolling in a course related to retirement, please contact the OLI at the following:

- **Telephone:** 01865 (2)86808
- **Email:** services@learning.ox.ac.uk
- **Web:** www.learning.ox.ac.uk

**Pensions Office:** Further information about pensions is available from the University’s Pension Office. Please see below for the contact email addresses for specific pension schemes as well as the general Pensions telephone number and website:

- **OSPS email:** osps@admin.ox.ac.uk
- **USS email:** uss@admin.ox.ac.uk
- **NHSPS email:** oxnhsps@admin.ox.ac.uk
- **Telephone:** 01865 (6)16133
- **Fax:** 01865 (6)16021
- **Web:** www.admin.ox.ac.uk/finance/epp/pensions/

**University Card Office:** The Card Office can be contacted for queries about the Retiree’s card and the @retired.ox.ac.uk email address.

- **Telephone:** 01865 270576
- **Email:** university.card@ox.ac.uk
- **Web:** www.admin.ox.ac.uk/estates/ourservices/fm/card/retirees/

**Pensioners’ Welfare Officer:** The University’s Pensioners’ Welfare Officer can provide advice on welfare issues for retirees and their dependants:

- **Telephone:** 01865 616203
- **Web:** www.admin.ox.ac.uk/finance/epp/pensions/pensioners/

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### 10. Glossary

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<th>Abbr</th>
<th>Definition</th>
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<td>OSPS</td>
<td>Oxford Staff Pension Scheme</td>
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<td>USS</td>
<td>Universities Superannuation Scheme</td>
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<td>NHSPS</td>
<td>National Health Service Pension Scheme</td>
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<tr>
<td>Normal Pension Age</td>
<td>The age at which you can take your pension benefits without them being reduced, i.e. without taking early retirement. The normal pension age may vary on the pension scheme.</td>
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<tr>
<td>EJRA</td>
<td>Employer Justified Retirement Age</td>
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