

Flexible Retirement

Summary

Flexible retirement is one of a number of policies that assist employees in balancing and managing their job throughout the employment life cycle. However, this must be balanced with the changing needs of the service and the council's commitment to providing high quality services.

This policy is discretionary and may be varied unilaterally by the council.

This Flexible Retirement Policy and Procedure does not form part of any employee's contract of employment and is entirely non-contractual. It may be amended, withdrawn, suspended or departed from at the discretion of the Council at anytime. Everyone should ensure that they take the time to read and understand the content of this policy and guidance and act in accordance with its aims and objectives. If you need support reading and/or understanding this policy and procedure, please speak with your line manager. All staff must ensure that they are familiar with and comply with and support the council's policies, procedures and guidance.

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Who does this policy apply to?

It only applies to those employees who are members of the Local Government Pension Scheme (LGPS) and who meet the qualifying criteria.

What is flexible retirement?

If agreed, it is when you partially retire either by reducing your hours or pay by at least 20%. You would receive your accrued pension to date and continue to work under the revised arrangements.

What are the qualifying criteria?

You must be:

- aged 55 or over
- a member of the LGPS
- have two or more years membership or transferred other pension rights into the LGPS which make you eligible
- requesting a minimum of 20% reduction in hours and/or a reduction of at least one grade below your current role with commensurate permanent reduction in salary

You will not qualify for flexible retirement if you are

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If I have more than one contract one contract, can I flexibly retire in one contract or do I have to flexibly retire from all contracts?

already drawing your pension.

This does not mean that your request will be agreed, only that you are eligible to make a request.

You can request to flexibly retire from just one contract/post as the release of accrued pension benefits will be for the post where flexible retirement has been agreed. It will not impact on any pension which has been accrued for other/secondary contracts.

Please note that any flexible retirement approval would result in a permanent change to your employment contract and would be viewed as a one-off step towards your permanent retirement. The Council's expectation therefore is that there would be no subsequent increase to your grade and/or total hours of work i.e. it would not be permissible to take a further role with the Council that would have the effect of increasing your earnings

How do I apply?

You should complete the application form at the end of this policy.

What does my Manager need to do on receipt of my application?

On receipt of your application your Manager will consider your request (if you meet the qualifying criteria). Your request will be considered in two stages and both need to be agreed in order for a flexible retirement to be agreed.

Stage one considers whether the qualifying criteria have been met and whether your Manager can operationally support the reduction in grade or hours. Stage two considers the financial cost of releasing the pension and the final authorisation process.

What happens if my request is refused?

You stay on your current terms and conditions and you have no right of appeal if your request is turned down.

What happens if my request is accepted?

If your request is accepted, your contract will change to reflect the new arrangement. This is a permanent change to your contract of employment. You will receive a new statement of particulars and letter from the Business Service Centre (BSC) that confirms these changes.

Do I have to draw all my pension

If the council agrees to flexible retirement then you would have

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benefits if I take flexible retirement?

to draw:

- all of the benefits that relate to any pre 1 April 2008 membership, plus
- all, none or some of the benefits that relate to your membership from 1 April 2008 to 31 March 2014, plus
- all, none or some of the benefits that relate to your pension built up from 1 April 2014, plus
- any additional benefits including added years, additional pension being purchased either through APCs/SCAPACs or ARCs, additional pension awarded by the council and any AVCs (should you choose to draw these).

Can I apply again if my request is refused?

Yes although there must be a minimum of 12 months between each request made for flexible retirement.

Can I apply again if my request is accepted?

No, if accepted you can't make a further request for flexible retirement.

The difference being that a flexible retirement request allows for the release of pension, which can only be done once. Therefore any further agreement to reduce your hours or grade will not be accompanied by a further release of pension.

If at the time of making your flexible retirement application you have more than one contract of employment with the Council you must make clear which contract(s) your application relates to. Please note that in the event of your application being approved you will not at a later time be eligible to apply for Flexible Retirement in respect of any other contract i.e. it is viewed by the Council as a one-off step towards your permanent retirement.

If my request is accepted can I go back to my previous arrangements at a later date?

No, once you have reduced your hours or grade you cannot then return to your previous arrangements.

Can I apply for flexible retirement as part of an application for

Yes; however the job must be a minimum of 20% reduction in hours and/or a reduction of at least one grade below your current role with commensurate permanent reduction in salary.

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another job?

Remember, you can't make a flexible retirement request more than once.

If you are already in receipt of a flexible retirement pension you can still apply for the job as long as it does not increase your hours or pay.

Can I still accrue pension against my changed contract?

Yes, you can accrue pension against your changed contract.



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If you wish to make an application to flexibly retire in accordance with the provisions of the Local Government Pension Scheme contained in the LGPS Regulations 2014, then, in the first instance, please read the [Flexible Retirement Policy](#) to check your eligibility.

Please complete all sections of this form as this will help your manager consider your request. Once you have completed the form, please submit your request to your manager who will make arrangements to discuss your application with you. Each application will be considered seriously but there is no automatic right to flexible retirement.

1. Personal Details:

Name: _____ Grade: _____

Post Title: _____

Team: _____

Manager: _____

2. I would like to be considered for flexible retirement by:

Reduction in contracted hours

Contracted hours to be reduced from: to:

Appointment to lower graded post (commensurate permanent reduction in salary)

Post title:

Grade:

Appointment to lower graded post incorporating a reduction in hours:

Post title:

Grade:

Hours from: to:

I am aware that, if agreed, this flexible retirement package would result in a permanent change to my employment contract and would be viewed as a one-off step towards my full retirement.

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3a. Describe your current working pattern (days/hours worked)

3b. Where your request is for reduced hours, describe the working pattern you would like to work in the future (days/hours)

3c. What date would you like your flexible retirement package, if agreed, to take effect?

Please complete where the request is for a reduction in hours

4. I think the effect on my team, service and colleagues can be dealt with as follows:

Employee's signature:

Date:.....

Please pass your application to your manager.

Decision

I confirm that this request for a reduction in hours and/or grade/rate of pay can be accommodated/cannot be accommodated (delete as appropriate) within the team.

Manager's signature:

Date:

Please pass a copy of this form to your named contact in the Business Service Centre along with a fully completed [Flexible Retirement authorisation form](#).