



PD 616 Retirement Options

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G2029 Flexible Retirement Application Form
Flexible working policy and procedure

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Table of Contents

SECTION 1	VERSION CONTROL	2
SECTION 2	BACKGROUND	2
SECTION 3	AIMS / OBJECTIVES	2
SECTION 4	DETAILS	3
4.1	Planning for retirement.....	3
4.2	Options for retirement under the LGPS scheme	3
4.3	Flexible Retirement Provisions.....	3
4.3.1	Reduction in hours of work	3
4.3.2	Alternative role	4
4.3.3	The flexible retirement and early retirement application process.....	5
4.3.4	The Appeal Process	6
4.3.5	Returning to work after retirement	6
4.4	Choosing to retire and draw pension benefits before normal pension age ..	6
SECTION 5	LEGISLATIVE COMPLIANCE	6
Appendix 1	Flexible Retirement Options Process Chart	

SECTION 1 VERSION CONTROL

Version No.	Date	Post Holder/Author	Post	Reason for Issue
1.0	Feb 2013	Sue Peckham	Senior HR Partner	
1.1	Jan 2015	James Lunn	HR Senior Manager	LGPS 2014
1.2	April 2022	Sue Sullivan	Policy and Wellbeing Partner	General updates and procedure now relates to the OPCC and the police staff of the OPCC.

SECTION 2 BACKGROUND

Nottinghamshire Police and the Office of the Police Crime Commissioner (OPCC) are committed to taking all reasonable steps to support its individuals in achieving an effective work life balance.

SECTION 3 AIMS / OBJECTIVES

This procedure has been developed to:

- Provide guidance to the individual on the retirement options available to them under the Local Government Pensions Scheme (LGPS)
- Provide guidance on the force's flexible retirement provisions
- Explain the process for making a flexible retirement application (detailed in appendix 1) and the considerations which will be applied to it.

This procedure should be read in conjunction with PS 155 Retirement Options Policy.

SECTION 4 DETAILS

4.1 Planning for retirement

Individuals no longer have to retire when reaching the date on which they become eligible to do so

This procedure enables Nottinghamshire Police and the Office of the Police Crime Commissioner (OPCC) to retain valuable employees who would otherwise leave the service. The procedure also provides flexible and fair options for how and when you can retire or if you wish to consider a gradual move to retirement.

Information to support retirement planning is available from the following sources:

- Retirement planning seminars, accessed through the Learning and Development portal.
- LGPS website www.lgps.org.uk provides information and scheme members may request indicative quotations on their personal circumstances without obligation.
- The website www.directgov.org.uk provides details on the state retirement pensions.
- The flexible retirement options detailed in this procedure

It is the individual's responsibility to determine their retirement plans. Having evaluated their options, an individual should then request their preferred early or flexible retirement arrangements or advise the force of their intended date of retirement with as much notice as possible, and no less than their contractual notice period.

4.2 Options for retirement under the LGPS scheme

The LGPS scheme provides its members with a number of options for their retirement and further particulars are available from the LGPS administrator and website: www.lgps.org.uk

The LGPS administrator is Nottinghamshire County Council:

Notts LG Pensions Office
Business Support Centre
Nottinghamshire County Council
c/o County Hall
West Bridgford
Nottingham
NG2 7QP

Telephone: (0115) 977 2727

Email: lgpensions@nottsc.gov.uk

Website: www.nottspf.org.uk

4.3 Flexible Retirement Provisions

4.3.1 Reduction in hours of work

From the age of 55 years, individuals meeting the 2 years vesting period* in the scheme may request a reduction in their hours of work. Subject to the force's agreement, the individual may draw some or all of the pension benefits they have accrued up to the point

at which the changes take effect.

*The vesting period is the length of time you must be an active member of the LGPS to qualify for benefits in the scheme.

The individual should meet with their line manager to make a request for a reduction in working hours to be taken over one or more of the usual working days.

The line manager should make the individual aware that their request for a reduction in hours and taking their pension early is unlikely to succeed if it results in additional costs to the force. The individual must also be made aware that salary will be pro rata to hours worked.

The individual should request a pension forecast by completing LGPEN 103 – Member estimate request form, which is available from www.nottspf.org.uk, and forwarding to Payroll.

The individual should be aware that the value of pension benefits will in the vast majority of cases be actuarially reduced for individuals taking flexible retirement. It is the individual's responsibility to seek independent financial advice prior to proceeding with a flexible retirement.

If the individual wishes to proceed, after receiving a pension quote, the G 2029 Flexible Retirement application form should be completed and sent to their line manager. The line manager will review and discuss the application and advise if they support/do not support the application and provide their rationale. The line manager will forward the application to the Chief Superintendent/Head of Department via the form. The Chief Superintendent/Head of Department will consider the application and make the recommendation.

Individuals approved for a reduction in hours and drawing some or all of their pension, may request to rejoin the LGPS scheme and to continue to make pension contributions, thereby building up further future benefits in the Scheme. These contributions and those of the force will be based upon the reduced hours and the benefits will accrue at a rate proportionate to those of a full time individual. As a result, when the individual finally retires they will be entitled to a second pension based on the second period of service.

If the individual requesting the reduction in working hours is in a job share situation, the force will endeavour to ensure that the job share partner does not suffer any detriment as a result of approving the request.

4.3.2 Alternative role

From the age of 55 years, to assist in the transition from work to retirement, individuals may wish to reduce their level of responsibility and/or the range of their duties and move to an alternative role at a less senior level.

Full time individuals may wish to reduce both their level of responsibility and their hours and any request for part time working should be indicated on the application for the alternative role.

For equity and fairness, any individual wishing to transfer to an alternative role, will be required to submit an application for current vacancies and to go through the force's recruitment processes as an internal candidate. They will not be afforded any special

consideration, unless the change of role has been recommended as a reasonable adjustment for health, disability or any other protected characteristic reason.

The individual may apply for more than one alternative role should they so wish, but each will require a separate application.

Individuals who are appointed to an alternative lower graded role will make their pension contributions based on the new salary and the benefits will accrue at the new salary rate until the effective date of retirement or of employment from the date of implementation. The individual will thereby waive their entitlement to revert to their former hours or role.

4.3.3 The flexible retirement process

The individual should arrange an informal discussion with their line manager to discuss whether flexible retirement is an option. The line manager must emphasise to the individual that any application resulting in additional costs to the force is very unlikely to succeed.

Individuals wishing to apply for flexible retirement should firstly obtain a pension benefits quotation.

When individuals are wishing to transfer to a less senior role, the force's agreement in principle to the flexible retirement should be obtained before any alternative job application is made. Should an alternative job offer be made following a selection process, an appointment would not be held pending the completion of a flexible retirement consideration process. The individual should, therefore, identify the type of role to which they would wish to move to and the grade and salary range for that role, in order to obtain the pension quotation.

Should they wish to continue with the application, the individual should complete the individual section of G 2029 Flexible Retirement Application Form and forward it to the line manager at least 3 months in advance of the desired date from which they would like it to be effective.

The line manager will complete the application to support or reject the application, taking into consideration the following:

- Personal circumstances of the individual
- Overall performance
- Operational requirements
- Any outstanding projects/ work commitments
- Any outstanding disciplinary/ capability / sickness issues
- Resilience/ succession plans within the team
- Impact upon others in the team
- The need and ability to recruit or obtain another person to cover the duties and functions that would not be carried out by the individual should the request be approved.
- The potential costs on the pension fund over a period of years
- Whether it promotes any efficiencies in service delivery/administrative efficiency.

The manager will forward the completed application to the Chief Superintendent/Head of Department for their recommendations, which should be provided within 7 calendar days of

receipt. Once the recommendations are provided, the application should be forwarded to the Head of People Services and OD. Upon receipt People Services will request Employer pension information within 7 calendar days.

Requests for early retirement will be considered within 14 calendar days of the receipt of the Employers' pension information by the:

- Head of People Services and OD
- Head of Finance

In the event that one or both of the above are not available to consider the application within the 14 days, their nominated deputies will substitute for them, or the decision date will be extended by mutual agreement with the individual.

The request will be given all reasonable consideration and the decision will be made on a case for case basis taking into account the manager's report. There will be a particular consideration of the financial impact for the force in respect of the pension costs which would be incurred.

The Head of People Services and OD will advise the individual of the decision.

4.3.4 The Appeal Process

If an early or a flexible retirement application is rejected the individual has the right of appeal to the Chief Constable's Chief Financial Officer.

If the individual wishes to appeal they should write to the Chief Constable's Chief Financial Officer within 14 days of the receipt of the decision and send a copy of the appeal to the Head of People Services and OD.

The individual should clearly state the reasons for their appeal. The appeal will be acknowledged by People Services and the Chief Constable's Chief Financial Officer will consider the appeal within 14 calendar days of his/her receipt of it. The individual will be advised of the decision. The decision of the Chief Constable's Chief Financial Officer is final.

4.3.5 Returning to work after retirement

An individual who has taken retirement and is in receipt of a pension on any grounds except for ill health, is, subject to a break in service, eligible to apply for employment with Nottinghamshire Police and the OPCC as an external candidate.

If appointed to a new role, the individual may be eligible to join the LGPS as a new individual. The decision on eligibility will be for the Scheme administration.

4.4 Choosing to retire and draw pension benefits before normal pension age

Employees can choose to retire and draw their pension benefits from age 55. Employees do not need the employer's consent to draw their pension before normal retirement age, however, the pension is normally reduced if it is paid before an employee's normal pension age.

Individuals considering retirement before normal retirement age are advised to first obtain a pension benefits quotation from www.lgps.org.uk

SECTION 5 LEGISLATIVE COMPLIANCE

This document has been drafted to comply with the general and specific duties in the Equality Act 2010; Data Protection Act; Freedom of Information Act; European Convention of Human Rights and other legislation relevant to policing.