# Glasgow Life

## Flexible Retirement Employee Guide

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Glasgowlife

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## What is flexible retirement?

Flexible retirement means you may be able to take your Local Government Pension Scheme (LGPS) pension, and any lump sum if this applies to you, while continuing to work for Glasgow Life. To do this, you must either reduce your working hours in your current job or move to a lower graded post.

If your flexible retirement is approved, you can choose whether to stop paying into the LGPS or continue paying contributions based on your reduced pay. If you continue paying in, you can build up further pension benefits for when you fully retire.

You may find it helpful to read this guide alongside the "Your Pension" section of the LGPS website: LGPS: Your Pension

## Eligibility

You may be eligible to apply for flexible retirement if you:

- are aged 55 or over;
- have at least 2 years' LGPS membership, or have transferred pension rights from another pension scheme; and
- reduce your working hours or move to a lower graded job, with an overall salary saving of at least 20%.

## Duration

You do not need to leave your job to access your pension through flexible retirement. If your request is approved, the change to your hours or grade must last for at least 12 months and will be a permanent change to your contract until you fully retire.

## Principles

Applying for flexible retirement is your choice. Glasgow Life will look at each request individually and will consider:

- whether the change would support Glasgow Life's service needs or wider organisational plans;
- how the change may affect service delivery, workload and operational needs; and
- any costs, savings or financial impact for Glasgow Life.

Flexible retirement is not automatic. Glasgow Life will decide whether a request can be approved after considering the circumstances of the request and the impact on the service. If your request cannot be approved, your line manager will tell you and the decision will be confirmed in writing, including the reasons.

Glasgow Life will not pay or remove any pension reduction or cost that applies because your pension is being paid before your normal pension age.



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## Rule of 85

If you were a member of the LGPS on or before 30 November 2006, some or all of your pension benefits may be protected from reduction if you meet the Rule of 85. There is more information on the Rule of 85 on the LGPS website: Rule of 85

Even if you meet the Rule of 85, Glasgow Life still needs to approve your flexible retirement request.

## Flexible retirement options

### Reduction in hours

If you apply to reduce your hours, Glasgow Life would normally expect this to result in at least a 20% salary saving. Your request will also be considered alongside the needs of the service and any impact on service delivery.

### Reduction in grade

You may wish to move to a lower graded post as part of your move towards retirement. The service will consider whether this can be supported and whether duties can be changed or reallocated. This option must result in at least a 20% salary saving. You may also apply for a suitable vacancy through the normal recruitment process and ask for flexible retirement as part of that application.

## Applying for flexible retirement

If you want to apply for flexible retirement, you should complete the Flexible Retirement Application Form (FR1) and send it to your line manager. You can find the form on the Glasgow Life Colleague Information page: Flexible Retirement

If you are a member of the pension scheme, you should register for SPFOnline if you have not already done so. You can use SPFOnline to view information about your pension. The link to SPFOnline is on the Colleague Information page: SPFOnline

### Timescales

You should submit your request at least 4 months before the date you would like your flexible retirement to start. This gives enough time for the request to be considered, for pension estimates to be requested and for the process to be completed if your request is approved.



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## Reviewing the application

Your line manager will discuss your request with HR and the Head of Service. HR will request an estimate of your pension benefits from the Strathclyde Pension Fund Office (SPFO).

When HR receives the estimate, it will be sent to you so you can consider what flexible retirement may mean for your pension. You should take time to consider the estimate, and you may wish to seek independent financial advice. Receiving an estimate does not mean your flexible retirement request has been approved. If you want to continue after reviewing the estimate, you should tell your line manager. If you decide not to continue, the process will end at that point.

If you wish to continue, HR will work with your line manager and Head of Service to consider whether your request can be supported financially and operationally. The Head of Service will make the final decision. Your line manager will tell you the decision, and this will be confirmed in writing.

You can also read the Flexible Retirement Process flowchart for a step-by-step overview of the application process. This is available on the Colleague Information page: Flexible Retirement

## Final steps if approved

If your request is approved, you and your line manager will agree the start date and your new working pattern. Your line manager will also discuss whether any non-core pay or non-standard working pattern payments need to change. The FR1 form may need to be updated before it is sent to HR with the final working pattern details.

HR will send you the pension forms you need to complete. Once you return them, HR and CBS will process the forms and send them to SPFO. Glasgow Life will also write to you to confirm the changes to your contract.

SPFO will contact you directly about the processing and payment of your pension.

## Appeals

If your flexible retirement request is not approved, you have the right to appeal through the Internal Disputes Resolution Procedure (IDRP): Raise a dispute

## Further guidance

For more information, please read the flexible retirement process flowchart. If you have any questions about the process, you can email retirement@glasgowlife.org.uk.



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## Flexible Retirement – Frequently Asked Questions

| Question | Answer |
|---|---|
| What are the benefits of flexible retirement? | Flexible retirement can support your work-life balance and help you ease into retirement. It means you may be able to take your pension benefits while continuing to work on reduced hours or in a lower graded post. You can also choose to continue paying into the LGPS and build up further pension benefits. |
| Can I increase my pension benefits before retiring, or if I stay in the scheme after flexible retirement? | You can find more information about options for increasing your pension benefits on the Strathclyde Pension Fund Office webpage: How do I increase my benefits. |
| Do I have to take all my pension benefits if I take flexible retirement? | If your flexible retirement is approved, you must take all pension benefits built up before April 2009. You may choose whether to take all, some or none of the pension benefits you built up after that date. You can get more information by contacting the Strathclyde Pension Fund Office. |
| Will my pension benefits be reduced if I take flexible retirement? | If you take flexible retirement before your normal pension age, your pension benefits will normally be reduced because they are being paid earlier and may be paid for longer. This is called an actuarial reduction. You can find out more on the LGPS website: Early Retirement Reductions. Any additional benefits you have bought, such as APCs or AVCs, may also be reduced. |
| Can I resign and access my pension if I am 55? | You can choose to fully retire early and take your pension benefits from age 55 onwards without employer consent. Your benefits will normally be reduced if they are paid early. You must still give your contractual notice, and you should remember that it can take up to 4 months to process retirement forms. |
| How do I get an estimate of what my pension benefits would be if I flexibly retired? | Glasgow Life will request the estimate from SPFO for you. The figures provided at this stage are estimates and will show any reduction to your pension benefits and any costs. Estimates for flexible retirement can only be requested by your employer, and only one request can be made in a 12-month period. |
| Where can I get financial advice? | You may wish to get independent financial advice before making a decision. The Money and Pensions Service (MaPS) provides government-sponsored guidance. Our Employee Assistance Programme may also be able to help with money advice: Employee Assistance Programme. |
| Can I get a Certificate of Pension Protection if I take flexible retirement? | No. A Certificate of Pension Protection is normally issued when an employer requires a scheme member to take a reduction in pay. Flexible retirement is voluntary, so Glasgow Life would not issue a Certificate of Pension Protection for this reason. |
| Where can I get more information? | You should read this guide alongside the information on the Glasgow Life Colleague Information page, the LGPS website and the Glasgow Life flexible retirement flowchart. |



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