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1. **INTRODUCTION**

1.1 The purpose of the Retirement Policy is to provide employees and managers with a clear overview of all options available on approaching retirement.

1.2 This Toolkit has been designed to interpret the Retirement and Flexible Retirement Policy and Procedure, which should always take precedence over this Toolkit. It aims to provide more detail on how the policy should be implemented and to guide managers through the process and procedure that applies to retirement at Wycombe District Council. Please read through the Toolkit before contacting HR Operations for further advice.

1.3 The guidance notes contained in the Toolkit are not mandatory but are intended to assist with promoting best practice in managing Retirement at the Council.

1.4 The numbering in the Toolkit follows and makes reference to the sub-headings in the Retirement Policy and Procedure.

2. **SCOPE**

2.1 No further guidance. Please refer to 2.1 of the Policy.

3. **PRINCIPLES**

3.1 WDC recognises to be an employer of choice we need to provide employees with options and flexibility, and value their diverse contributions. Offering employees flexible retirement choices has a part to play in this.

3.2 By giving alternatives and support in the run up to retirement, employees will feel more valued and therefore more motivated and committed to the Council. WDC will benefit by retaining valuable knowledge and skills, which can be transferred to others.

4. **ROLES AND RESPONSIBILITIES**

a. **Heads of Service**
   
   It is essential that Heads of Service consider all information available surrounding a flexible retirement request prior to sign off, including how the Service area will cover any relevant costs associated with early or phased early retirement.

   The Head of Service should raise any concerns they may have regarding the request with the relevant Line Manager before signing off the Estimate of Retirement Benefits form authorising a flexible retirement request.

b. **All Employees**
   
   Employees must receive advice as to how retirement / flexible retirement will affect their net pay and pension entitlement. (Pensions will be unable to calculate what an individual’s net monthly pension will be, ie after the deduction of tax). This is extremely important as an employee’s pension may be actuarially reduced if paid early. In addition, any job held while in receipt of pension benefits may attract a higher rate of tax.

   While the Pensions Team at Buckinghamshire County Council (01296 383755) will provide necessary pension figures in respect of the Local Government Pension
Scheme (LGPS), the employee should seek independent financial advice prior to pursuing flexible retirement so that they are fully aware of the implications of flexible retirement on their finances. It is the employee’s responsibility to do this.

In addition, the Council runs a pre-retirement course to help employees prepare for retirement. This course can be booked via Empowerme. Full details of the course content can be found in the Training Directory on Wyspace.

c. **Managers**
Managers are responsible for providing guidance and support to employees throughout the retirement process. Though the correct time to give advice will depend on the employee’s circumstances and when they plan to retire, in normal circumstances it may be helpful to make this advice available 5 years prior to their pensionable retirement date.

It is the role of the manager to consider the impact of an early retirement or flexible retirement request on the Service in addition to the needs of the employee making the request. The impact could be financial, where a strain on the pension fund is applicable, but the effect of possible increased workload for the rest of the team should also be taken into consideration.

Managers will also work with the Head of Service to outline how the Service area will meet any costs incurred if agreeing a request for early and/or flexible retirement.

d. **Work Colleague or Representative (accompanying employee in a meeting)**
A representative is defined as either a union representative or workplace colleague. A representative may only attend in a union capacity if they are a full time official, or certified by their union as having the necessary experience to perform such a role. The Council will not meet any costs that may be incurred by the employee in arranging representation other than granting paid time off where the representative is an employee of the Council or costs relating to access if any adjustments are needed to the meeting space. The representative will be able to address the meeting and confer with the employee but will not be able to answer questions on the employee’s behalf.

e. **Pensions Team**
The Pensions Team will provide estimates of LGPS benefits directly to employees over the age of 60.

For employees requesting retirement prior to age 60, line managers will need to request an estimate from the Pensions Team as retirement prior to 60 years of age will incur a strain on the pension fund and a cost the Service area. (Line managers should be aware that if the employer has requested two or more quotes in the preceding 12 months a charge will be applied by the Pensions Team).

Please note that the Pensions Team are unable to give independent financial advice to employees and can only advise in respect of the Local Government Pension Scheme.

f. **Human Resources**
HR will provide advice to managers and employees if they have any questions relating to the policy that are not answered in this Toolkit or by the Pensions Team if the query is related to the LGPS.
5. RETIREMENT OPTIONS

5.1 The scheme’s normal retirement age is 65 for both men and women. You can retire and receive your LGPS benefits without any reductions from age 65. You may decide to retire earlier or later.

5.2 If you voluntarily choose to retire before age 65, or retire on or after age 65, you can defer drawing your benefits but you must draw them before age 75. There is one important condition – to be entitled to retirement benefits you must have been a member of the LGPS for at least 2 years, or have brought in a transfer from another pension scheme.

5.3 All employees of WDC whether members of the LGPS or not, are entitled to apply for the early retirement options below. However, there are specific rules relating to each type of retirement, so individuals will need to understand the impact of such decisions on their own personal pension plans where applicable.

- Flexible
- Early Retirement – Redundancy (Voluntary)
- Early Retirement - Efficiency
- Ill-Health Retirement

5.4 In the case of employees who are not members of the LGPS, the Request for Early/Flexible Retirement Form should still be completed and if the line manager and employee agree to proceed further, the form must be signed off by the Head of Service.

5.5 An important distinction for employees to note is the difference between retiring from employment and retiring with pension as they are both separate issues. You can retire i.e. leave employment as early as age 55, however, the date you can retire and take your pension is dictated by your pension scheme.

Local Government Pension Scheme

Implications of Early Retirement / Flexible Retirement

5.6 Early retirement is defined as a member who leaves the scheme, with immediate entitlement to benefits, before the recognised normal age of retirement (i.e age 65 for men and women).

If an employee is aged 60 or above
He/she can retire and receive payment of benefits at any time from age 60 onwards, and doesn’t need their employer’s consent. A request to flexibly retire will require the Council’s Consent.

If an employee is aged between 55 and 59
He/she may be able to retire/flexibly retire and receive payment of benefits immediately but this is only possible with the Council’s consent.
Early Payment – Reductions to Benefits

5.7 If an employee chooses to retire before age 65, or consent is given to an employee drawing their benefits on early retirement before age 65, their benefits may be reduced to take account of being paid for longer. How much their benefits are reduced by depends on how early they are drawn.

5.8 The reduction is based on the length of time (in years and days) that early retirement is taken – i.e. the period between the date benefits are paid and the employee’s 65th birthday. The earlier they retire, the greater the reduction. The reduction is calculated in accordance with guidance issued by the Government Actuary’s Department. As a guide, the current percentage reductions, for retirements up to five years early are shown in the table below. See the Buckinghamshire County Council Pension website for up to date figures. http://www.buckscc.gov.uk/bcc/pensions/fact_sheets/early_retirement.page

Where the number of years is not exact, the reduction percentages are adjusted accordingly.

<table>
<thead>
<tr>
<th>No. of years paid early</th>
<th>Pensions reduction Men</th>
<th>Pensions reduction Women</th>
<th>Lump Sum Reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>1</td>
<td>6%</td>
<td>5%</td>
<td>3%</td>
</tr>
<tr>
<td>2</td>
<td>11%</td>
<td>11%</td>
<td>6%</td>
</tr>
<tr>
<td>3</td>
<td>16%</td>
<td>15%</td>
<td>8%</td>
</tr>
<tr>
<td>4</td>
<td>20%</td>
<td>20%</td>
<td>11%</td>
</tr>
<tr>
<td>5</td>
<td>25%</td>
<td>24%</td>
<td>14%</td>
</tr>
</tbody>
</table>

5.9 If an employee were a member of the LGPS on 30 September 2006, some or all of their benefits paid early could be protected from the reduction under what is called the 85 year rule. The 85 year rule is satisfied if their age at the date benefits are drawn and their scheme membership (each in whole years) add up to 85 or more. If an employee is part-time, their membership counts towards the rule of 85 at its full calendar length. Not all membership may count towards working out whether the 85 year rule is met, i.e:-

5.10 If an employee would not satisfy the 85 year rule by the time they are 65, then all their benefits are reduced if they choose to retire before 65. The reduction will be based on how many years before 65 their benefits are drawn.

5.11 If an employee will be age 60 or over by 31 March 2016 and choose to retire before age 65, then, provided they satisfy the 85 year rule when they start to draw their pension, the benefits accrued up to 31 March 2016 will not be reduced.

5.12 If an employee will be under age 60 by 31 March 2016 and choose to retire before age 65, then, provided they satisfy the 85 year rule when they start to draw their pension, the benefits accrued up to 31 March 2008 will not be reduced. Also, if an employee will be aged 60 between 1 April 2016 and 31 March 2020 and meet the 85 year rule by 31 March 2020, some or all of the benefits accrued between 1 April 2008 and 31 March 2020 will not have a full reduction.
Flexible retirement

5.13 Rather than continuing in their job to 65 or beyond, an employee may wish to consider the possibility of flexible retirement. From age 55, if they reduce their hours, usually between 30% and 60%, or move to a less senior position, subject to agreement, they can draw some or all of their pension benefits, helping them ease into retirement.

5.14 If an employee takes flexible retirement before age 65 their benefits may be reduced for early payment.

5.15 Where an employee is between the ages of 55 and 60 and either already satisfies the LGPS ‘85 year rule’ (service and age in complete years totalling 85) or would do before age 60, a strain will be placed upon the Pension Fund by the payment of pension benefits on flexible retirement prior to age 60. In this case, the Service area would have to make an additional payment to the Pension Fund. Costs arising from efficiency of service decisions will normally be recouped over a three year period. If WDC consents to early retirement in this case, the employee will receive unreduced benefits.

5.16 Where an employee is between the ages of 55 and 59 and has not satisfied the ‘85 year rule’ then pension benefits must be reduced on flexible retirement as with other early retirements. Actuarial reduction will be permanently applied to take account of the pension benefits being drawn early.

5.17 If an employee is over 60, there will be no strain on the Pension Fund and the employee will receive reduced or unreduced benefits depending on whether or not they satisfy the ‘85 year rule’. The employee must still seek the Council’s consent for flexible retirement in this instance.

5.18 The employee may remain in the LGPS and accrue a second pension based on the reduced hours and/or grade. These benefits will become payable at least one day before the member’s 75th birthday should the members choose to remain working. The member will be covered for all pension benefits on the second record such as ill-health retirement and death in service. They can even buy additional pension or pay Additional Voluntary contributions. The right to opt out of the LGPS in respect of this second pension entitlement remains.

5.19 Where business needs result in an early retirement request being refused, employees are able to resign in the normal way but will not receive pension benefits until the normal pensionable age.

5.20 For more information about these options please contact the Pensions Team on 01296 383755 or visit the Buckinghamshire County Council Website:-  
http://www.buckscc.gov.uk/bcc/pensions/pensions.page

Other Implications for Employees to Consider

5.21 There are other implications in addition to pensions for employees to consider in respect of taking a flexible retirement option. The main implications to consider are:

i) Pay
Employees taking flexible retirement options resulting in reduced working hours will be paid on a pro rata basis, according to the number of hours worked. Those moving to a lower graded post will receive payment at the new grade.
ii) Benefits
Entitlements to most employee benefits will not be affected by taking flexible retirement options that do not affect an employee’s existing salary range. When considering applying for flexible retirement options that would change their existing salary range i.e. a reduced grade, employees should contact HR Operations for further details on how their benefits might be affected.

iii) Annual Leave
Where flexible retirement options are adopted resulting in reduced hours, leave entitlement will be calculated on a pro rata basis. Where a new post has been taken up the new annual leave entitlement (relating to grade and years’ continuous service) will apply.

iv) Continuous Service
Continuous service will be preserved despite taking flexible retirement if the employee remains in employment without a break in service.

v) Changing Terms and Conditions of Employment
Where an employee takes flexible retirement the line manager will write to the employee informing them of any change to their terms and conditions of employment. The line manager will notify HR of any changes in order for the employee’s record to be updated on Empower and Payroll notified.

vi) Redundancy Payments
Employees should be made aware that in the event of a redundancy situation, calculations in respect of redundancy pay will be based on the employee's salary on the date of notification of the redundancy. If an employee is working on reduced hours following a flexible retirement request redundancy calculations will be based on the reduced hours salary and not on the salary prior to the flexible retirement.

vii) Employment Rights
As a result of Age Discrimination Employment Legislation (The Employment Equality (Age) Regulations 2006) from October 2006, an employee over the age of 65 will have the same employment rights as any other employee.

5.22 EARLY RETIREMENT: REDUNDANCY (FOR MEMBERS OF THE LGPS)
No further guidance. Please refer to Section 8.1 of the Policy.

5.23 EARLY RETIREMENT: EFFICIENCY (FOR MEMBERS OF THE LGPS)
No further guidance. Please refer to Section 8.2 of the Policy.

5.24 ILL-HEALTH RETIREMENT (FOR MEMBERS OF THE LGPS)
Levels of benefit in respect of ill-health retirement are graded based on how likely an employee is likely to be capable of obtaining gainful employment after they have left their current employment.
The different levels of benefit are:

- If there is no reasonable prospect of the employee being capable of obtaining gainful employment before age 65, ill-health benefits are based on the membership the individual would have had if they had stayed in the Scheme until age 65.

- If the employee is unlikely to be capable of obtaining gainful employment within 3 years of leaving, then ill-health benefits are based on the membership built up to leaving plus 25% of the prospective membership from leaving to age 65.

- If the employee is likely to be capable of obtaining gainful employment within 3 years of leaving, or earlier, ill-health benefits are based on membership at leaving. Payment of these benefits will be stopped after 3 years, or earlier if the individual is in gainful employment or becomes capable of obtaining such employment and will be subject to a review after 18 months.

For further information please see: http://www.buckscc.gov.uk/bcc/pensions/fact_sheets/ill_health_retirement.page?

6. PROCEDURE TO APPLY FOR EARLY RETIREMENT / FLEXIBLE RETIREMENT

Employees

Employees who wish to request flexible retirement from the age of 55, are entitled to apply for options including:

- Job sharing
- Term time only working
- Voluntary reduced hours/part-time
- Redesigning/downgrading current post

All employees who wish to request any of the above options should complete the Request for Early retirement and Flexible Retirement Form indicating whether or not they are members of the LGPS.

Heads of Service

Where a pension strain exists on the fund and a cost will be incurred to the Council, the Head of Service must include a supplementary plan with the flexible retirement request. The purpose of the plan is to outline ways in which the Service area will be able to cover the relevant costs of the retirement. These costs may be substantial and if the Service area is unable to cover costs the employee’s request may need to be refused. If this is the case the Head of Service will need to write to the employee outlining the reasons for the refusal and giving the employee the right to appeal.

7. APPEAL PROCESS (where requests are refused)

Within 10 working days of receipt of the appeal letter, a letter should be sent to the employee confirming the date that the appeal will be heard (Model Letter 6 in the Toolkit). The appeal hearing will be heard by the Corporate Director and would normally take place within 10 working days of receipt of the appeal letter.

Following the appeal hearing the employee will be notified in writing of the outcome. (Model Letter 7 in the Toolkit). The appeal meeting is the final opportunity for an employee to put their case before the Corporate Director.
Appendix 1  - Examples of Pension Calculations – LGPS Members

NB:- These examples should be viewed as indicative as the actuarial reduction % is subject to periodic change. You are advised to check the Bucks County Council website for current rates and speak to a member of the BCC Pension team for the pension implications as they affect you.

Example 1

A man with 20 years full time service on 31 March 2011, aged 55 is granted flexible retirement linked to a reduction in hours of 50%. On a salary of £20,000 the benefits are as follows: -

He could satisfy the LGPS Rule of 85 at the age of 60, age 60 is his retirement age, he is therefore retiring 5 years early.

Annual pension

17 years x £20,000 x 1/80  = £4,250
3 years x £20,000 x 1/60  = £1,000
Total Pension = £5,250
less actuarial reduction 25% = £1,312.50
Total pension payable = £3,937.50

Lump sum*

17 years x £20,000 x 3/80  = £12,750
less actuarial reduction 14% = £ 1,785
Total lump sum payable = £10,965

* No further automatic lump sum accrued after 31 March 2008. Instead members would be entitled (subject to HMRC restrictions) to commute up to 25% of the overall value of their pension benefits into additional lump sum. This information is provided as standard as part of the quote request process.

Survivor’s pensions are not affected by the actuarial reduction and remain at 1/160th of the total membership i.e 20 years.

The member would also be in receipt of a salary based on 50% of full-time, equating to £10,000, his annual income would therefore be £13,937.50 (without commutation).

Example 2

A woman with 10 years full time service, aged 55 is granted flexible retirement on 31 March 2011 linked to a reduction in hours of 1 day per week. On a salary of £25,000 the benefits are as follows: -

The woman cannot satisfy the Rule of 85 and her retirement age is age 65, and is therefore retiring 10 years early.

Annual pension

7 years x £25,000 x 1/80  = £2,187.50
3 years x £25,000 x 1/60  = £1,250.00
Total Pension = £3,437.50
less actuarial reduction 40% = £1,375.00
Total pension payable = £2,062.50

Lump sum*

7 years x £25,000 x 3/80 = £6,562.50
less actuarial reduction 26% = £1,706.25
Total lump sum payable = £4,856.25

* No further automatic lump sum accrued after 31 March 2008. Instead members would be entitled (subject to HMRC restrictions) to commute up to 25% of the overall value of their pension benefits into additional lump sum. This information is provided as standard as part of the quote request process.

Survivor’s pensions are not affected by the actuarial reduction and remain at 1/160th of total membership i.e 10 years

The member would also be in receipt of a salary based on 4 days a week, i.e. 80% of full-time, equating to £20,000, her annual income will therefore be £22,062.50 (without commutation).

Example 3

A man with 30 years full time service, aged 60 is granted flexible retirement linked to a reduction in hours of 50% on 31 March 2011. On a salary of £20,000 the benefits are as follows: -

He is age 60 and satisfies the 85-year rule, age 60 is his retirement age, he is therefore not retiring early.

Annual pension

27 years x £20,000 x 1/80 = £6,750.00
3 years x £20,000 x 1/60 = £1,000.00
Total Pension = £7,750.00
less actuarial reduction 0% = £nil
Total pension payable = £7,750.00

Lump sum*

27 years x £20,000 x 3/80 = £20,250.00
less actuarial reduction 0% = £nil
Total lump sum payable = £20,250.00

* No further automatic lump sum accrued after 31 March 2008. Instead members would be entitled (subject to HMRC restrictions) to commute up to 25% of the overall value of their pension benefits into additional lump sum. This information is provided as standard as part of the quote request process.

The member would also be in receipt of a salary based on 50% of full-time, equating to £10,000, his annual income would therefore be £17,750.00 (without commutation)
Example 4

A woman with 10 years full time service, aged 62 is granted flexible retirement linked to a reduction in hours of 1 day per week on 31 March 2011. On a salary of £25,000 the benefits are as follows: -

She cannot satisfy the 85-year rule, her retirement age is age 65, she is therefore retiring 3 years early.

**Annual pension**

\[
\begin{align*}
7 \text{ years} \times £25,000 \times 1/80 &= £2,187.50 \\
3 \text{ years} \times £25,000 \times 1/60 &= £1,250.00 \\
\text{Total Pension} &= £3,437.50 \\
\text{less actuarial reduction 15%} &= £515.63 \\
\text{Total pension payable} &= £2,921.87
\end{align*}
\]

**Lump sum**

\[
\begin{align*}
7 \text{ years} \times £25,000 \times 3/80 &= £6,562.50 \\
\text{less actuarial reduction 8%} &= £525.00 \\
\text{Total lump sum payable} &= £6,037.50
\end{align*}
\]

* No further automatic lump sum accrued after 31 March 2008. Instead members would be entitled (subject to HMRC restrictions) to commute up to 25% of the overall value of their pension benefits into additional lump sum. This information is provided as standard as part of the quote request process.

Survivor’s pensions are not affected by the actuarial reduction and remain at 1/160 of the total membership i.e 10 years.

The member would also be in receipt of a salary based on 4 days a week, i.e. 80% of full-time, equating to £20,000, her annual income will therefore be £22,921.87 (without commutation).

**Voluntary take-up of a lower graded post**

Pension benefits will be based on all service and pensionable pay accrued up to the date of the re-grade, these benefits will be payable with reductions as per the table at appendix 1.

The member will start a second pension record based on the lower pay.

Using the previous example 1, if the member remained as whole time but applied for flexible retirement and took up a lower graded post of say £15,000 per year, benefits could be paid as follows: -

**Annual pension**

\[
\begin{align*}
17 \text{ years} \times £20,000 \times 1/80 &= £4,250.00 \\
3 \text{ years} \times £20,000 \times 1/60 &= £1,000.00 \\
\text{Total Pension} &= £5,250.00 \\
\text{less actuarial reduction 25%} &= £1,312.50 \\
\text{Total pension} &= £3,937.50
\end{align*}
\]

**Lump sum**

*
17 years x £20,000 x 3/80 = £12,750.00
Less actuarial reduction 14% = £ 1,785.00
Total lump sum = £10,965.00

* No further automatic lump sum accrued after 31 March 2008. Instead members would be entitled (subject to HMRC restrictions) to commute up to 25% of the overall value of their pension benefits into additional lump sum. This information is provided as standard as part of the quote request process.

Survivor’s pensions are not affected by the actuarial reduction and remain at 1/160 of the total membership i.e 20 years.

The member would also be in receipt of a salary of £15,000, his annual income will therefore be £18,937.50 (without commutation).
Appendix 2 - Reduction Factors in the LGPS

The current LGPS early retirement reduction factors are as follows:

Please check the Buckinghamshire County Council Pension website for up to date figures

http://www.buckscc.gov.uk/bcc/pensions/fact_sheets/early_retirement.page

<table>
<thead>
<tr>
<th>Years Early</th>
<th>Pension Reduction %</th>
<th>Lump Sum Reduction % All Members</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Males</td>
<td>Females</td>
</tr>
<tr>
<td>1</td>
<td>6%</td>
<td>5%</td>
</tr>
<tr>
<td>2</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>3</td>
<td>16%</td>
<td>15%</td>
</tr>
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<td>8</td>
<td>36%</td>
<td>34%</td>
</tr>
<tr>
<td>9</td>
<td>39%</td>
<td>37%</td>
</tr>
<tr>
<td>10</td>
<td>42%</td>
<td>40%</td>
</tr>
</tbody>
</table>

If you were in the LGPS on 30 September 2006, some or all of your benefits paid early could be protected from the reduction if you are a protected member.
Early Retirement and Flexible Retirement Request Form

Form to be completed by the employee and forwarded to their line manager if they wish to request early retirement or flexible retirement

Personal Details

Name: ________________________________

Date of Birth: _______________________

Job Title: ____________________________

Service Area: _________________________

Details of request – flexible retirement

- I would like to apply for Early Retirement*
- I would like to apply for Flexible Retirement*
- I confirm that I am/am* not a member of the Local Government Pension Scheme

* delete as necessary

I have read the Council’s Retirement/Flexible retirement policy and would like to apply for flexible retirement option.

- Please describe the working arrangement you would like us to consider in the future (days/hours/role/location/times of work etc):

- If agreed, when would you like the requested arrangement to commence (allow at least two months)

- Please provide any suggestions as to how you feel the Service Area may accommodate your request?

NB:- Please note that an application does not guarantee that your request will be granted.

A pension estimate will need to be obtained to illustrate any financial implications to Wycombe District Council.

SIGNED………………………………………….                           Date ………………..
To: ............................................................................. HR Advisor

From: .................................................................(Head of Service)

Signature .............................................................(Head of Service)

Date: ..............................................................

Please request a pension estimate for flexible retirement with effect from
............................................................................................................

Model Form 2
CONFIDENTIAL

Estimate of Retirement Benefits

(Boxes 1 to 3 below to be completed and email this form to pensions@buckscc.gov.uk, please allow 10 working days for the figures to be provided).

1. Name

2. Date of Birth

3. Proposed Last Day of Service

4. Salary

<table>
<thead>
<tr>
<th>Type of retirement</th>
<th>Flexible Retirement</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Pension</th>
<th>Lump Sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funded Benefits</td>
<td>£</td>
</tr>
<tr>
<td>Less reduction</td>
<td>- £</td>
</tr>
<tr>
<td>Total Benefits payable</td>
<td>£</td>
</tr>
</tbody>
</table>

Prepared by  Pensions Pensions Section Ext: 3755

To be completed if flexible retirement is granted

By the scheme member

I wish to apply for flexible retirement and for the above benefits to be paid to me.

I agree to remain in employment with the Council for a minimum period of 1 year or to age 60 if earlier, or to repay a proportion of any strain on the pension fund if I fail to do so.

Signed……………………………………………….Date………………………………

By the member's line manager once agreed by relevant Head of Service, Head of Human Resources and, in cases where there is pension strain, the Head of Finance (see overleaf for signature page)

I agree to the flexible retirement of the above employee on .......................
Signed........................................................................................................... Date........................................

Agreed by:

Signed ......................................................... Date ..............................................

Head of Service

Signed ......................................................... Date ..............................................

Head of Human Resources

and, where there is pension strain:

Signed ......................................................... Date ..............................................

Head of Finance

Note:

Once completed this form must be returned to the Pensions Team and a copy also sent to HR Operations.
Model Letter 3

Model letter informing employee of confirmation of flexible retirement

Private and Confidential

Date

Dear

I am pleased to inform you that your request for flexible retirement has been agreed.

The following flexible retirement options have been agreed [insert details] with effect from [insert date]

If you have any questions please feel free to contact me.

I wish you every success in your continued employment with Wycombe District Council.

Yours sincerely

(Line Manager)
Model Letter 4

Model letter informing employee of meeting to discuss a request for flexible retirement

Private and Confidential

Date

Dear

I am writing to acknowledge receipt of your request for flexible retirement.

I would like to meet with you to discuss your request. The meeting will take place on [insert date] at [insert time and location]

You may be accompanied by a colleague or Trades Union representative.

Where appropriate – [I have requested an estimate of any retirement benefits due to you from Pensions Section and enclose this for your information/will forward this to you as soon as I receive it.]

If it is not possible to agree to your request, you will receive written notification confirming this with my reasons and alternative options if possible. I will also notify you of your right to appeal against my decision.

Yours sincerely

(Line Manager)
Model Letter 5

Model letter confirming to employee that their request for flexible retirement cannot be agreed

Private and Confidential

Date

Dear

Following our meeting on [insert date] to discuss your request for flexible retirement, it is with regret that I am writing to inform you that after careful consideration, it has not been possible to agree to your request.

The reasons for my decision are as follows: [insert details]

Where appropriate - I can however offer the following alternatives [insert details])

or

Therefore your retirement date from Wycombe District Council remains [insert retirement date].

or

Your current working arrangements will, therefore, continue to apply.

You have a right of appeal against this decision and should you wish to exercise this right you should write to [insert name of senior manager] within 14 days of the date of this letter. An appeal meeting will then be arranged and you will be notified of the date and time and location. You have the right to be accompanied at this meeting by a colleague or Trades Union representative.

Yours sincerely

(Line Manager)
Model Letter 6

Model letter to acknowledge receipt of appeal and give details of appeal meeting

Private and Confidential

Date

Dear

I am writing to acknowledge receipt of your appeal against the decision not to agree to your request for flexible retirement. I would like to meet with you to hear your appeal.

The meeting will take place on [insert date] at [insert time and location].

You may be accompanied by a colleague or Trades Union representative.

After the meeting, if it is decided that your request can be accommodated, I will write to you confirming the agreed changes.

If it is not possible to agree to your request, I will write to you giving the reasons for my decision. There will be no further right of appeal.

Yours sincerely

(Line Manager)
Model Letter 7

Letter to employee notifying outcome of the appeal

Private and Confidential

Date

Dear

I am writing to inform you of the outcome of our meeting held on [insert date] to consider your appeal against the decision to refuse your application for flexible retirement.

It was decided that:

- Your request for postponement of flexible retirement [insert requested options] can been agreed as follows [insert details]

or

- Your request for flexible retirement [insert requested options] cannot be agreed for the following reasons [insert details]

Where appropriate:

- Therefore, your retirement date from Wycombe District Council remains [insert retirement date]

I must advise you that there is no further right of appeal and therefore this decision is final.

Yours sincerely

Head of Service