



Manager Guidance – Normal Retirement

1. Introduction

Employees can retire and take their benefits without any reduction when they reach Normal Pension Age which is linked to their state pension age.

Employees can check their State Pension Age on the SPFO website.

Employees can opt to retire from the age of 55 without employer's consent. Their benefits may be reduced based on the number of years they are from normal retirement age. Further information is also available here:

[Flexible-Retirement-Guide 2021 updated Oct 21 – My NL](#)

Employers Consent

If an employee is aged 50 to 54 they require employers consent to retire.

Under the Councils Discretion Policy consent may be given where the employee meets the strain on the fund cost by the way of a reduction to their pension.

These requests are considered on a case by case basis. You should link in with your Business Partner for advice.

Rule of 85 Protection

Guide and further information for members can be found here:

[SPFO - Rule of 85 checker](#)

Request for Retirement Figures

If any of your employees are thinking of retiring and would like an estimate before they make a final decision, they should log on to their SPFO account to request provisional figures.

Processing Retirement Paperwork

Manager should inform ESC - Pension Correspondence mailbox at 3 months before the retirement date:

ESC-PensionCorrespondence@northlan.gov.uk



2. Key steps in the process

Step	Task	Who does it
1	Advise Manager of intention to retire.	Employee
2	Manager should inform ESC - Pension Correspondence mailbox at least 3 months before the retirement date (Email: ESC-PensionCorrespondence@northlan.gov.uk) to initiate pension forms to employee and include the retirement date.	Line Manager
3	Paperwork sent to employee to complete.	Payroll/Pension Team
4	Employee should complete pension paperwork as soon as possible to avoid delay with pension payments	Employee
5	Completed paperwork uploaded to SPFO.	Payroll/Pension Team
6	Manager should complete the relevant EC forms - Employee Changes – Terminations – Managers, HR BP & E&P Team (for managers with a northlan.gov.uk email address) or Education Establishment Employee Changes – Terminations (Managers only) (for use by managers with a northlan.org.uk email address)	Manager
7	Update I Trent with Leaver details.	People Operations Team
8	Employee will receive a letter advising of termination date from ESC	People operations team

3. What do I as a manager need to know

In order to commence the retiral process for your employee we require an email to be sent to the following mailbox: ESC-PensionCorrespondence@northlan.gov.uk. This will initiate the pension paperwork, and this should be completed at **least 3 months before** the employee's retirement date.

Also required is the Employee Change Forms to terminate the employee on their retiral date and avoid any overpayment See point 6 above.

4. How do I get further help with this?

For further information please contact SPFO.

Website <http://www.spfo.org.uk>

Email spfo@glasgow.gov.uk

Telephone 0345 890 8999

Other information can be found on my NL, links below to the FAQ's:

MyNL: <https://mynl.co.uk/knowledge-base/pension-contributions-faq/>

SPFO: <https://www.spfo.org.uk/index.aspx?articleid=26133>