



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 employers consent. Their benefits may be reduced based on the number of years they are from normal retirement age.

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

The rule of 85 protection will be changing in 2020.

Currently if an employee retires on or after the age 60 and were a member of the scheme between 1 April 1998 and 30 November 2006 their benefits will not be reduced under the Rule of 85 protection.

For members that will be age 60 after 31 March 2020 with 25 year service they will have any benefits accrued from 1 April 2008 reduced.

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 contact SPFO directly through their website to request provisional figures.

Processing Retirement Paperwork

Notification of change form should be sent to the Employee Service Centre 3 months before the employee's retirement date.



2. Key steps in the process

Step	Task	Who does it
1	Advise Manager of intention to retire.	Employee
2	Complete NOC form and send at least 3 months before retirement date.	Line Manager
3	Paperwork sent to employee to complete.	Payroll/Pension Team
4	Completed paperwork sent to SPFO.	Payroll/Pension Team
5	Letter sent to employee advising termination date.	People Operations Team
6	Update I Trent with Leaver details.	People Operations Team

3. What do I as a manager need to know

Notification of change forms should be sent to the ESC at least 3 months before the employee's retirement date to ensure the appropriate paper work is completed and ensure pension benefits are paid promptly.

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

Liason Officers who can assist:

George Maciver 0141 287 7371

Robert Wright 0141 287 7475

You can contact the People Operations Team :-

ESCPeopleOperations@northlan.gov.uk