



Retirement Policy for Police Staff

Code:	
Version:	3
Next Update Due:	March 2022
Owner	HR

Section 1 – Policy Intentions

- 1.1 The purpose of this policy is to set out the Police and Crime Commissioner's and Chief Constable's approach to the retirement of employees. It describes the process for employees who wish to retire and the support available to employees to inform their retirement planning.
- 1.2 There is no longer a compulsory retirement age for our employees (since 6 April 2011) and the default retirement age of 65 at which employers could lawfully require their employees to retire has been abolished. The State Pensionable Age (Normal Pension Age) for men and women now depends on your date of birth.
- 1.3 The Constabulary is committed to equal opportunities for all our employees. We recognise the contributions of a diverse workforce, including the skills and experience of older employees.
- 1.4 The scheme makes provision for the early payment of benefits as outlined in the guidance in sections (Voluntary Retirement, Flexible Retirement, Redundancy and Retirement in the Efficiency of the Service, Ill Health Retirement).

Section 2 – Policy and Scope

- 2.1 This policy applies to all Police Staff members of the Local Government Pension Scheme.
- 2.2 Throughout the retirement process, the Constabulary will endeavour to be as open, transparent and clear in our approach to ensuring that we do not discriminate on the grounds of age.
- 2.3 Voluntary Retirement

An employee does not need to retire when they reach their state pension age. Although employees can choose when to retire, they can only claim a pension when the pension scheme allows it. Voluntary retirement under these conditions is essentially a resignation at which point pension benefits can be paid. No further considerations are required by the Constabulary.

We believe that employees should, wherever possible, be permitted to continue working for as long as they wish to do so.

Police staff do not need to have reached their Normal Pension Age in order to take their pension as, once they have met the 2 year vesting period, they can choose to retire and draw their pension at any time between age 55 and 75.

The normal Pension Age is the age a member of the LGPS can retire and take their pension built up in full. However, if the pension is drawn before the Normal Pension Age it will normally be reduced, as it's being paid earlier. If the pension is drawn later than the Normal Pension Age it's increased because it's being paid later. The pension is based on 1/49th of pensionable pay which is placed into a pension account and at the end of each year, the account is adjusted to take into account the cost of living increase. When eligible employees retire they will receive an annual pension and a tax-free lump sum.

Employees who are members of the LGPS and who have decided to retire on a specific date may request details of their pension entitlement from the People Services Centre.

2.4 Flexible Retirement

The Constabulary operates a flexible retirement process, which is instigated by the employee and will be given diligent consideration by the Constabulary (details can be found in the Retirement Guidance).

Flexible retirement is not an automatic entitlement and an application and consideration process exists to ensure that the flexible retirement can meet the needs of the business before it is approved. The decision rests entirely with the Constabulary and not the Pensions department.

The organisation will normally offer an employee within two years of retirement the option to vary their terms of engagement, so as to enable the employee to adjust gradually to full retirement. What is offered will depend on the extent to which it is feasible for the organisation to offer reduced hours, which in turn will depend on the nature of the employee's job and operational requirements at the time. Full details can be found in the guidance.

If approved by the Constabulary and if they meet the 2 year vesting period, a member of the LGPS can reduce their hours or move to a less senior position at or after age 55. In doing so, they may draw some or all of the benefits they have already built up, helping to ease into retirement. Benefits may be reduced for early payment.

2.5 Redundancy and Retirement in the efficiency of the service

Members of the LGPS who are made redundant or retired in the interests of business efficiency at or after age 55 will, provided they have met the 2 years vesting period, receive immediate payment of the main benefits built up (but there would be a reduction for early payment of any additional pension they have chosen to buy).

2.6 Ill Health Retirement

A member who is retired on the grounds of ill health may qualify for ill health benefits if they meet the 2 year vesting period. An opinion of incapacity must be obtained from a registered physician and the Constabulary must be satisfied that the member is permanently unable to do their job until the normal pension age and that they are not immediately capable of undertaking gainful employment. Gainful employment means work of no less than 30 hours per week for a period of no less than 12 months. Retirement on the grounds of ill health may apply irrespective of age.

2.7 Contact and advice

Members should contact the People Services Centre for further information about retirement processes. Please note that the People Services Centre are unable to offer pensions advice.

Further details information can be found on the Local Government Pensions Scheme website.

2.8 Advice for managers

A discussion about retirement is permissible IF the employee introduces the subject and wants to explore it. The manager should make a note of the discussion which should be shared with the employee.

The organisation will offer pre-retirement training at no cost to the employee. Details of this training are available from the HR department on request.

Section 3 – Procedural guides

- 3.1 Retirement for Police Staff – Guidance & Procedure attached as is the application for flexible retirement which must be submitted as per instructions.
- 3.2 An employee who decides to retire should provide written notice to their line manager in accordance with the terms of their contract of employment. Upon receipt of this notice the HR department will arrange to meet with the employee to discuss preparation for retirement and, where relevant, occupational pension provision.
- 3.3 Employees may, however, notify the organisation up to two years before the time they intend to retire of their intentions, and are encouraged to do so. Employees who indicate an intention to retire in the future will not be held to any such statement of intention until such time as they have given formal notice (as required by their contracts) to terminate their employment.

Section 4 – Identification, Monitoring and Review

GSC Security Marking:		OFFICIAL	
Type		Policy	
Department		URN	Strategic Board signed off' Author/Reviewer
HR		obtain from G&C team	IGB – HR Policy Officer
Version	Date	History of changes (ensure public copy amended and uploaded to external website)	Complied with Policy Guidance ✓
1 st Draft	Jan 2021	Reformatted; Rule of 85 clear and flexible retirement updated	Yes
V2	Feb 2021	Consultation with Unison and SAN	Yes
V3	22 Mar 2021 23 Mar 2021	Submission to People Development Board for sign off Submission to IGB for sign off	Yes
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LOW/MEDIUM/HIGH – Ensure EIA created and reviewed in line with policy creation/review			
SIA – if required		SIA Sign Off	SIA Review
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