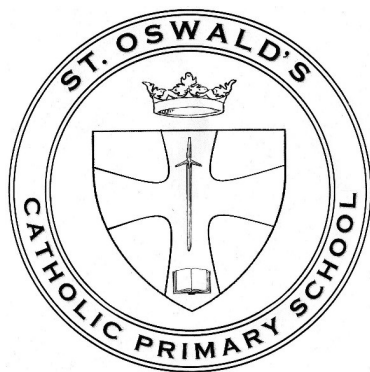


# St Oswald's Catholic Primary School



## Flexible Retirement Policy Support Staff 2024-2025

<u>Approved by:</u>	<u>Approval date</u>	<u>Renewal date</u>
<u>Resources Committee</u>	<u>4<sup>th</sup> November 2024</u>	<u>Autumn 2025</u>

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[This Flexible Retirement Policy is set within the context of the whole school aims and mission statement:](#)



*Together with Jesus,  
We will Learn and Grow in Faith*



Liverpool  
City Council

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**SCHOOL SUPPORT STAFF - FLEXIBLE RETIREMENT POLICY**

**Produced by School's HR**

**Tel: 0151 233 3901**

**[www.schoolimprovementliverpool.co.uk](http://www.schoolimprovementliverpool.co.uk)**

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**This policy has been consulted centrally and fully agreed by support staff trade unions. To change any aspect of this policy at a school level, the relevant body must consult appropriately with school teaching staff and their recognised trade union representatives.**

## DOCUMENT STATUS

Version	Date	Action
Version 1	April 2021	LCC Policy
Revision 1	August 2021	Adapted for Schools
	August 2021	Agreed by Support Staff Trade Unions

## 1 Introduction

- 1.1 For all maintained schools within Liverpool, the City Council is the responsible administrating authority when it comes to Merseyside Pension Fund. This means LCC must ensure pension matters are dealt with appropriately for all staff.
- 1.2 This Policy is based on the LCC flexible retirement policy and has been amended so it is relevant to school based staff.
- 1.3 The purpose of the flexible retirement policy is to:
- Make the move to retirement a more gradual process by allowing employees to ease themselves into this new stage of their life, by continuing to work in a reduced capacity whilst moving toward a planned retirement date.
  - Take advantage of the valuable skills, experience and contribution that the employee has to give and to enable those to be passed over to remaining members of the school team.
  - Consider early access to pension benefits held under the Local Government Pension Scheme through the Flexible Retirement Scheme, without detriment to the school.
  - Facilitate and enable a clear succession plan for the school.
  - Reduce financial strains for both the employee and employer.
- 1.4 The Council / School recognises that there may be significant benefits in enabling employees to take advantage of the flexible retirement provisions. Flexible retirement is recognised as having the following benefits:
- Enabling a person to ease their way into retirement
  - Enabling the school to retain the skills and expertise of an individual which may otherwise be lost
  - Providing greater flexibility and choice for employees
  - Enabling employees to strike an effective work/life balance

Providing benefits to the provision of the School services through the retention of skilled and experienced employees

- 1.5 The flexible retirement policy sets out how applications for flexible retirement will be dealt with.

## 2 Scope

- 2.1 The policy applies to all employees of the Council and support staff employed within a school maintained by Liverpool City Council, who are also active members of the Local Government Pension Scheme (LGPS) and will abide with the regulations of this scheme, as such this policy will be reviewed if the scheme changes or in 2023.
- 2.2 Employees who contribute to other pension schemes (e.g. Teacher Pension Scheme), will be guided by the terms and conditions of that pension scheme or conditions of employment.

## 3 Key Principles

- 3.1 Under the Local Government Pension regulations, to be able to apply for access to benefits early under the flexible retirement regulations, the member must:
- be an active member of the Local Government Pension Scheme (LGPS)
  - be aged 55 or over
  - have agreed with their manager to have reduced their hours or grade before they can elect for payment of their pension under the flexible retirement scheme.
  - have qualifying service for a period of two years and does not include a pension credit member.
- 3.2 In submitting an application for consideration, an employee must agree to:
- a permanent contractual reduction in hours (by a minimum of 20%); or
  - a reduction in grade and salary; or
  - a combination of both
  - No secondary posts can be taken, nor acting up responsibilities added within the School, LCC or its Arm's Length Bodies.
  - Applicants must agree to retire from the school within 5 years.
- 3.3 Each flexible retirement request will be considered on its merits and will only be agreed if it is in the employer's economic and / or operational interests to do so.
- 3.4 The Payroll and Pensions Team at LCC will provide a pension benefits statement to the employee as part of their flexible retirement application which outlines eligible benefits. For further information on access to pension benefits please visit <https://www.lgpsmember.org/tol/thinking-leaving-when.php>

- 3.5 If the employee's request is agreed they can still draw their salary from their job on the reduced hours or grade and continue paying into the LGPS, building up further benefits. If the employee does not wish to be in the scheme they can opt out. The election to receive benefits has to be made to the Pension Fund.

## 4 Application for Flexible Retirement

Appendix 2 includes a flow chart outlining the process and relevant contact email addresses.

- 4.1 The employee must make a request for flexible retirement to their line manager using the Flexible Retirement Application Form attached at Appendix 1. It must be:
- Made at least three months prior to the date they wish flexible retirement to start.
  - Contain details of the reduction in duties/change to hours and/or grade / salary they are requesting. As per point 3.2 there must be a minimum reduction in hours of 20% or a reduction in grade/salary.
  - Contain the date on which they would like their arrangements to start and the proposed retirement date.
  - Be signed and dated.
- 4.2 The line manager should confirm receipt of the Flexible Retirement Application within 5 working days and outline the process for considering the request.
- 4.3 An initial indication of the benefits the employee may receive can be obtained by reference to the value of benefits at 31<sup>st</sup> March as shown on their most recent Annual Benefit Statement (as supplied by Merseyside Pension Fund). Applicants should be aware that such benefits may well be subject to an actuarial reduction depending on the employee's age and LGPS service. The City Council / School will not generally waive employee actuarial reductions although any request will be considered on its merits. No estimate will be provided unless requested through the line manager.
- 4.4 The line manager should acknowledge receipt of the application and advise the employee that the request will be considered with regard to operational and economic considerations and a meeting will be arranged to discuss within 6 weeks.

## 5 Considering the request

- 5.1 The line manager will obtain necessary information to consider the request. Such information must include:
- An estimate of pension benefits, including costs as at the proposed retirement date. This is obtained by emailing the application form to:  
[pensions@liverpool.gov.uk](mailto:pensions@liverpool.gov.uk)
  - Operational business needs including: current service provision, future plans, existing staffing structure, requirements of the post.

- A detailed succession plan.
  - Any costs associated with the early release of pension should be discussed and agreed with the Headteacher / Governor Panel, prior to any meeting with the employee.
  - Any costs should be mitigated with a clear plan of succession, again in discussion with the Headteacher / Governor Panel. It should be noted at this stage the employee does not have to access all benefits. Partial payment is allowable under the regulations and should be taken into consideration.
  - Other risks and/or costs to the School and/or Council for example, potential impact on the quality of service, recruitment issues and associated costs relating to filling the remaining duties and/or hours of the post.
  - In exceptional cases, additional supporting evidence may be considered; for example the individual's circumstances.
- 5.2 The line manager will report details of the flexible retirement request and any implications associated with the potential outcomes of the decision to the Headteacher or relevant Governor Panel of the school's Governing Body.
- 5.3 The Headteacher / Governor Panel must consider and review all of the information relevant to the request. Prior to any final decision being made the Headteacher / Governor Panel **must** obtain the prior approval from the Director of Finance and Resources within Liverpool City Council or their nominated officer by emailing the details of the application to: [dcapplicationsfinance@liverpool.gov.uk](mailto:dcapplicationsfinance@liverpool.gov.uk). The subject of the email should state 'Flexible Retirement Application'.
- 5.4 Any cost to the School will require funding from the school budget.

## 6 Meeting to discuss the request

- 6.1 The meeting should explore the detail contained in the employee's application and the information obtained by the line manager.
- 6.2 Any costs issues which arise from the application, including the impact on such conditions as annual leave entitlement and public holidays.
- 6.3 The pension estimate will be shared with the employee and any actuarial reduction will be confirmed. Any partial payment should also be discussed. The employee should confirm within 5 days whether they still wish to proceed with their application.

- 6.4 If, following the application, the employee does not wish to access their benefits, but still wants to address their work/life balance the manager should discuss the of Flexible working.
- 6.5 Confirmation of the decision will be sent in writing to the employee within 14 days of the date of the meeting between the line manager and the employee.
- 6.6 The employee will be required to sign an agreement that confirms a permanent change to his / her contract and that they will retire within the times stated in 3.2 above.
- 6.7 To action the reduction in hours the school should email a variation form to their payroll contact and include an instruction to release pension. This email must be copied to the Pensions Team at LCC at [pensions@liverpool.gov.uk](mailto:pensions@liverpool.gov.uk)
- 6.8 If the line manager is not able to allow the flexible retirement request, this should be confirmed in writing outlining the employee's right of appeal under the internal dispute resolution process as below.

Deleted: TMB.PensionsTeam@liverpool.gov.uk

## 7 Reasons for Refusing a Request

- 7.1 Reasons for refusal include but are not limited to –
- Burden of excessive costs
  - An inability to organise work amongst existing staff
  - An inability to recruit additional staff
  - A detrimental impact on quality
  - A detrimental effect on ability to meet customer demand
  - A detrimental impact on performance
  - A planned structural change that would render the request impossible

## 8 Appeals

- 8.1 An employee who is dissatisfied with the School / Council's decision on flexible retirement and access to benefits may appeal for a review of the decision under the [LGPS Internal Dispute Resolution Procedure](#). This appeal must be submitted within six months (as per the Internal Dispute Resolution Procedure) of the notification of the decision.
- 8.2 The Specified Person is required to issue their decision normally within two months (as per the Internal Dispute Resolution Procedure process) of receiving the employee's written Appeal.
- 8.3 Where the employee is dissatisfied with the Specified Person's decision, the matter can then be referred to the Administering Authority (Merseyside Pension Fund) for determination at 'Stage Two' of the Internal Dispute Resolution Procedure. Unless the matter is referred in this way, the decision of the Specified Person is binding on the Council.





**Appendix 1**

**School Support Staff - Flexible Retirement Application Form**

**1. To be completed by the Employee:**

<b>Surname</b>					
<b>First Name</b>					
<b>Oracle Number</b>					
<b>Email Address</b>					

D D M M Y Y

<b>Employed from</b>						
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<b>Change Applied For</b>	<b>Change in hours</b>		<b>Change in Grade</b>	
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<b>Current Grade</b>		<b>New Grade</b>	
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<b>Current Hours</b>		<b>New Hours</b>	
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D D M M Y Y

<b>Effective Date of change</b>						
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D D M M Y Y

<b>Proposed Retirement Date</b>						
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I understand that:

1. Sending back this form does not guarantee flexible retirement, as that depends on the financial interests of the City Council and the School.
2. If I am allowed to take flexible retirement, this will be by mutual agreement and my contract of employment with the School will be varied.
3. When the City Council / Schools shares information about likely pension benefits, this will be an **estimate**. There may be some variation between the estimate and the amount paid to me, if and when my employment contract varies.

D D M M Y Y

Employee's Name

Date

2. This form should be submitted by email to your line manager who will:

- Send you a confirmation email.
- Commence the Flexible Retirement Procedure.

Appendix 2

**Flexible Retirement Process Flow Chart  
&  
Relevant Email Addresses**

Employee completes application form

Head teacher/SBM forwards to Pension Mailbox for release of quote  
Email address: [pensions@liverpool.gov.uk](mailto:pensions@liverpool.gov.uk)  
Pensions Team issue quote letter to employee and costing to Head Teacher/SBM who meets with employee and shares quote

Deleted: [TMB.PensionsTeam@liverpool.gov.uk](mailto:TMB.PensionsTeam@liverpool.gov.uk)

Employee confirms acceptance of quote or withdraws application. If withdrawn, no further action required

If accepted, Head Teacher signs costing and forwards to LCC for finance approval.  
Subject of Email : 'Flexible Retirement Application'  
Email Address: [dcapplicationsfinance@liverpool.gov.uk](mailto:dcapplicationsfinance@liverpool.gov.uk)

LCC responds to school with approval – school can issue final letter to employee

Employee signs final letter  
(they can still withdraw their application up to this point)

Once final letter is returned to school from employee – school send variation form to payroll contact to reduce hours and include instruction to release pension.  
When emailing payroll school **must** also copy the instruction to the Pensions Team:  
Email Address: [pensions@liverpool.gov.uk](mailto:pensions@liverpool.gov.uk)

Deleted: [TMB.PensionsTeam@liverpool.gov.uk](mailto:TMB.PensionsTeam@liverpool.gov.uk)