

## WEST LINDSEY DC RETIREMENT POLICY AND PROCEDURE SUGGESTED CHANGES

page / para	Change made	Rationale
2/0	Added policy purpose and scope	Good practice
2/1&2	Reworded original introduction to read in a more positive and supportive way	WLDC recognises the contribution of a diverse workforce, including the skills and experience of older employees and does not operate a compulsory retirement age for employees.
	<p>Stated types of retirement and a definition of each upfront. Made reference to LGPS as the council's occupational pension scheme</p> <p>Clarified that employees may draw state pension under current legislation and continue working</p> <p>Clarity that early retirement is before age of 65/67 and after 55</p> <p>Added wording for clarity</p> <p>Referred employees to pension administrators for individual queries</p>	<p>Clarity and ease of reading and corrections on retirement ages For clarity – although if WLDC has any TUPE'd employees who are not eligible for LGPS this should be amended back to occupational pension scheme</p> <p>For clarity</p> <p>These are the LGPS potential ages dependent on how long and which LGPS scheme employees may be in</p> <p>The employer must give consent for an employee to flexibly retire as there may be a cost to the council depending on their age and length of service.</p> <p>To future proof policy and ensure matters of pension entitlement are kept separate from this retirement policy</p>
3 / 3-9	<p>Simplified procedure</p> <p>Added early no obligation discussion with line manager about retirement plans and option for phased retirement</p> <p>Added "if necessary " before taking independent financial advice</p>	<p>Current document has duplication i.e. completion of the form / meeting with employee</p> <p>Future planning for both employee and manager allows exploration of potential for phased retirement at an early stage before formal notice of retirement</p> <p>Current policy reads as a independent financial advice is a "must" when it is simply advisory</p>
3	Gifts and rewards	

3/1-4	Amended to say it is when someone is retiring and drawing pension	<p>Consideration - I wonder if you might want to reconsider this policy and perhaps replace it with a long service gift policy as its unclear what criteria a person has to fulfil to get the £8.08 for each year of service other than "retiring" I would assume it is when someone leaves WLDC and draws their LGPS pension or if not in LGPS is eligible for state pension (so I have clarified this) for clarity and to future proof you may have people moving forward who choose not to be in LGPS.</p> <p>Equally with changing working patterns you may employee people who are already drawing state or other occupational pension from another employer who are joining WLDC as "final" career move and who decide to retire</p>
	Simplified procedure for gift	
3/5-7	Death in service payment removed from retirement policy	<p>Not appropriate to include as not part of retirement as it could apply to any employee at any age – if this is a contractual term it is hopefully already in contracts – if not you may have a death in service procedure which is not published and held by the HR team which could include this such procedure typically cover:</p> <p>Informing team members / wider organisation / any support for team members / time off to attend funeral</p> <p>Arrangement for letter of condolence from WLDC</p> <p>Contacting pension scheme so they can let the next of kin know what arrangements are in place</p> <p>If not a written procedure you may have a standard letter of condolence from the organisation to the next of kin which could include this provision</p>