**Flexible Retirement Scheme - Frequently Asked Questions and Answers**

1 Q: Who is eligible to request Flexible Retirement?

A: *Highland Council employee’s who have at least 2 years Local Government*

*Pension Scheme Membership and are over 55. ,*

2 Q: I already work part time, can I apply for Flexible Retirement?

A: *Yes, the policy applies equally to full time staff and part time staff.*

3 Q: How do I apply for Flexible Retirement?

A: *You should read the policy and seek any further advice from your line*

*manager, then submit an application to your Director who will consider your*

*request.*

4 Q: If I commence Flexible Retirement can I revert back to my previous hours of

work or grade?

A: *No. A reduction in hours or grade will be a permanent contractual change.*

*Any further request to change hours can only take place after 12 months have*

*elapsed but not to the pre Flexible Retirement position.*

5 Q: If I request a reduction in my grade, how does this work?

A: *In your Flexible Retirement application you will be asked to indicate the type*

*of post(s) you wish to consider. Where you identify a current vacancy, you*

*are required to make an application, following the standard recruitment*

*procedures. You should state in your job application form that you are*

*applying the post under the Flexible Retirement scheme and if you are also*

*looking to reduce your hours of work. Your application will be considered on*

*the basis of merit.*

6. Q: What is the timescale for informing me of my Flexible Retirement request?

A: *Your Director or Head of Service will arrange to meet with you within 28 days*

*unless an alternative timescale is agreed. Your Service may then require to*

*obtained from the Pension Section additional costs arising from your request*

*which would take normally no more than 2 weeks. If your Service then*

*approves your request you will be provided with an estimate of pension*

*benefits based on an*

*effective date 12 weeks from the date of approval. You should note that these benefits may be subject to an actuarial reduction if retiring prior to your normal retirement age. You have 21 days toconfirm your acceptance and proceed with your application for Flexible*

*Retirement.*

7. Q: If I reduce my hours from full time to 3 days per week, would I get access to

full pension benefits or will my benefits reduce on a pro rata basis because I

will still be working 3 days per week?

A*: Full benefits will be paid based on service accrued up to the effective date of*

*flexible retirement. A separate pension benefit will accrue based on the post*

*flexible retirement contract*

9 Q: If I reduce my hours of work or grade what will my pension contribution be

based on?

A: *Your contribution will be based on the full time equivalent salary of the post*

*held after the date of the Flexible Retirement, with a reassessment done at*

*the end of each financial year.*

10 Q: Will I only access the annual pension benefits under Flexible Retirement or do

I also get access to the one-off lump sum payment?

A: *You will have access to your annual pension and any lump sum payment due*

*either automatically or by commutation (exchange for pension) and will be*

*responsible for the cost of any actuarial reduction.*

11 Q: I have been issued with a Certificate of Protection as a result of an enforced

reduction in salary. Will this be valid in Flexible Retirement situations?

A:  *Yes, a Certificate of Protection can be used to calculate the benefits based on the membership accrued before the point of flexible retirement. It can only be used once and will therefore not apply to any future entitlement.*

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