



The Scottish Parliament
Pàrlamaid na h-Alba

Early Retirement or Severance

A' leigeil Seachad Dreuchd
Tràth no Airgead-dealachaidh

30 August 2018



Introduction

The SPCB will not unlawfully discriminate on grounds of age when making decisions in redundancy or severance situations. However, the benefits available under the Civil Service pension schemes and the CSCS to employees in the event of redundancy, early retirement or severance vary according to the age of the employee and their length of service. This Section does not form part of your contract of employment.

You can retire, or be retired early, under the following categories:

- Compulsory Early Retirement or Severance;
- Flexible Early Retirement or Severance;
- Approved Early Retirement;
- Actuarially Reduced Retirement; and
- Medical Retirement.

Benefits Payable on Early Retirement or Severance

You will find full details of the benefits payable under the various categories in the CSCS and the rules of the Civil Service pension schemes, details of which can be found on the Civil Service Pensions website: www.civilservice.gov.uk/pensions. This Section simply summarises these benefits and is not intended to change your rights in terms of these schemes.

Eligibility

You are eligible to receive the Early Retirement Benefits under the Civil Service pension arrangements provided you are pensionable under one of those schemes.

If you choose to opt out of the Civil Service pension arrangements, you may still be eligible for certain compensation payments if you are retired early. For further information you should contact the Human Resources Enquiry Service on ext 86500.

There is a range of schemes which provide for early retirement or severance under different circumstances and as defined by the CSCS. These are:

Eligibility (Continued)

Compulsory Schemes

The SPCB takes the initiative under these schemes. Compulsory schemes provide for early retirement or severance on grounds of:

- redundancy, including voluntary redundancy
- limited efficiency (as defined in the CSCS)
- structure.

Flexible Schemes

Under these schemes early retirement or severance is voluntary. Flexible schemes provide for early retirement or severance on grounds of:

- structure, to help with management problems, for example caused by organisational changes;
- limited postability, where staff have to be moved and their background and experience is limited or specialised.
- Approved Schemes: where we might invite volunteers if this would help solve management problems and improve overall efficiency.
- Actuarially Reduced: if you are aged 50 or over you have the right to retire subject to giving 6 months' notice and to your actuarially reduced pension not being less than the guaranteed minimum pension.
- Medical Retirement: you may retire voluntarily or be retired compulsorily, on health grounds on the advice of our medical adviser, in liaison with the Scheme's medical adviser.

Appeals

You have the right of appeal against compulsory early retirement or severance. You also have the right of appeal against a refusal to retire you on medical grounds. You will be given full details of the appeal procedure if and when appropriate.



Pre – retirement development and resources

Retirement may seem like a lifetime away for some, for others it may be within the next few years. Regardless of your age, you only get one chance to prepare for it. If you are thinking about retirement, it can be helpful to be prepared and take some time to think about your retirement options and the choices you'll need to make. Start by having a conversation with your line manager to identify some development options that will work for you and refer to the resources available in [SP learning under My Career](#). These will then be considered as per any other request for learning and development in relation to you as well as the wider needs of the team and the Scottish Parliament.

Enquiries

If you have any enquiries about early retirement or early severance, please contact the Human Resources Enquiry Service on ext 86500.

Early Retirement or Severance (English only)

For further information contact:

HumanResources@parliament.scot

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