

# Early Retirement

The Scottish Government has a "no retirement age" policy for staff in Bands A-C whereby all staff can continue to work for as long as they wish. The Senior Civil Service (SCS) has an upper retirement age of 65. Continued employment remains subject to satisfactory performance, conduct and attendance.

However, the Civil Service pension ages are:

- 60 years of age for those who joined before 30 July 2007; and
- 65 years of age for those who joined on, or after, 30 July 2007.

Please note that in this context "early retirement" in this Intranet entry refers to leaving Scottish Government employment prior to pension age.

This section is a guide to the various Early Retirement/Early Severance schemes which are operated within the Principal Civil Service Pension Scheme/Civil Service Compensation Scheme (PCS/CS).

The benefits payable depend on the pension scheme you have joined. Information about the benefits under due under the Classic Scheme or Classic Plus, Premium, Partnership Scheme is available on the Civil Service Pensions Website.

If you leave the Scottish Government before reaching the normal pension age you will be advised of the specific compensation terms which will apply to you. You will also be provided with estimates of the amounts payable.

## Summary Guide to Early Retirement/Early Severance

There is a clear distinction between Early Retirement and Early Severance.

- **Early Retirement applies if you are aged 50 or over.**
- **Early Severance applies if you are aged under 50.**

## Eligibility for Early Retirement/Early Severance

You are eligible to receive the Early Retirement Benefits so long as you are:

- pensionable under the Principal Civil Service Pension Scheme; and
- not on a fixed-term appointment.

If you choose to opt out of the PCS, you may still be eligible for certain compensation payments if you are retired early. For further information you should contact the HR Shared Service Centre.

There is a range of schemes which provide for early retirement/severance under different circumstances. These are:

- **Compulsory Schemes:** The Department takes the initiative under these schemes. Compulsory schemes provide for early retirement/severance on grounds of:
  - **redundancy, including voluntary redundancy;**
  - **limited efficiency;**
  - **structure.**
- **Flexible Schemes:** Under these schemes early retirement or severance takes place voluntarily. Flexible schemes provide for early retirement/severance on the grounds of:
  - **structure;;**
  - **limited efficiency;**
  - **limited postability where staff have to be moved and their background and experience is extremely limited or specialised.**
- **Approved Scheme:** The Department may invite volunteers, through the Intranet, where retirement would help solve management problems and improve overall efficiency.
- **Actuarial Scheme:** 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 ill-health grounds on the advice of the Department's Medical Adviser.

### **Compulsory Early Severance: Reserved Rights for Mobile Staff**

You have certain rights if you leave under Compulsory Early Severance terms at aged 40-49 and were under age 40 and were classed as mobile on 1 April 1987. You are entitled to the same benefits which apply to Compulsory Early Severance, **plus** an additional immediate lump sum compensation payment to bring the total value of benefits to the same amount that you would have received under the provisions which existed prior to 1 April 1987.

### **Appeals Against Compulsory Early Retirement/Severance**

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

### **Enquiries about Early Retirement/Early Severance**

You should address all enquiries about the early retirement/severance procedures to the HR Shared Service Centre.