**NHSGGC Partial Retirement Guidance and Process**

Partial retirement is now an option for all NHS pension scheme members.

From 1st October 2023, all members of the NHS Pension Scheme (Scotland) can take partial retirement. Partial retirement is a flexible option that enables members to continue working while receiving some or all of their accrued pension.

**Key points**

* All members are eligible for partial retirement as of 1st October 2023.
* You must continue paying into the pension scheme to be eligible.
* For most members, the minimum retirement age is 55 (actuarial reduction may apply), at which point you can take between 20% and 100% of your pension without leaving your current job.
* If you are applying to take partial retirement before you reach your normal retirement age, your pension benefits will be reduced as they are being paid early.

Normal retirement age:

* 1995 section – 60
* 2008 section – 65
* 2015 section – state pension age
* You can access your pension from the 1995 section while continuing to contribute to the 2015 section with no reduction from age 60.
* You do not need to take a break or change jobs to take partial retirement but you do need to reduce your pensionable pay by at least 10% for the first 12 months.
* If the 10% reduction is not maintained for the first 12 months then pension payments may be reduced or stopped.
* If you are taking partial retirement, then you have no right to a phased retirement as you are not leaving your post.
* If you are taking partial retirement, then any additional part-time or bank hours that you work for the first 12 months will not be subject to pension contributions.
* The SPPA provisions also offer the ability to continue to sustain a 100% workload.

Further information on partial retirement is available at: [https://pensions.gov.scot/nhs/ready-retirement/partial-retirement](https://eur01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fpensions.gov.scot%2Fnhs%2Fready-retirement%2Fpartial-retirement&data=05%7C02%7CAngela.Cooper3%40nhs.scot%7Cb194d96e1b4b402271c308dcfe7a864c%7C10efe0bda0304bca809cb5e6745e499a%7C0%7C0%7C638665049468250958%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=cTEA1KKVBalCq5020h0mRTlwm%2B0SYtEy9YONG%2F4hBvs%3D&reserved=0)

A calculator is also available at: [NHS (Scotland) Partial Retirement Calculator (pensions.gov.scot)](https://nhspartialretirementcalculator.pensions.gov.scot/)

If you have a query about any of the information provided in the SPPA guide you should contact SPPA at sppacontactus@gov.scot

**Application Process**

To qualify, you will need to reduce your pensionable pay by at least 10% for the first 12 months. This could impact on service provision if you wish to reduce your contracted hours.

Examples of how to achieve this reduction could be changing your working hours or patterns or, for senior medical staff, this may include changing programmed activities to extra programmed activities, cessation of a role or a change to a level of responsibility that provide an additional pensionable payment.

To apply you should complete a [Flexible Working Application Form - NHSGGC](https://www.nhsggc.scot/downloads/flexible-working-application-form-3/) and submit to your manager – your application should detail that you wish you to partially retire.

* **For Agenda For Change Staff**

Your request will then be considered by your manager in accordance with the [Flexible Work Pattern Policy Overview | NHS Scotland](https://workforce.nhs.scot/policies/flexible-work-pattern-policy-overview/) and if agreed the [Flexible Working Application Form - NHSGGC](https://www.nhsggc.scot/downloads/flexible-working-application-form-3/) must be signed off accordingly

* **Medical & Dental Staff**

Your request will then be considered by your manager in accordance with the [Flexible Work Pattern Policy Overview | NHS Scotland](https://workforce.nhs.scot/policies/flexible-work-pattern-policy-overview/) If the applicant wishes to continue sustaining 100% workload there is no requirement to amend the Job Plan and the manager should sign off the [Flexible Working Application Form - NHSGGC](https://www.nhsggc.scot/downloads/flexible-working-application-form-3/) accordingly.

If the applicant wishes to change their working hours or pattern e.g. to change DCC to EPA, then an Interim Job Plan meeting should be arranged to discuss and agree the change. If agreement cannot be reached on the change the matter should be progressed through the Job Planning Process i.e. Job Planning mediation and appeal in accordance with the Terms and Conditions of Service.

Once the revised Job Plan has been agreed the manager should sign off the [Flexible Working Application Form - NHSGGC](https://www.nhsggc.scot/downloads/flexible-working-application-form-3/) accordingly.

**NB If you are applying for partial retirement while wishing to continue sustaining a 100% workload e.g. change PA’s to EPA’s or reduce hours and commit to working additional part time hours, then you should complete Section 5 “Flexible Work Pattern” and under “Requested Work Pattern” you should annotate *“Partial Retirement – 10% reduction in pensionable pay, while sustaining 100% of normal workload.”***

**For All Staff**

If your request is agreed, you must complete the relevant SPPA paperwork (all SPPA forms can be found [here](https://eur01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fpensions.gov.scot%2Fnhs%2Fnhs-forms&data=05%7C01%7CSheila.Rosher%40aapct.scot.nhs.uk%7Ccd5e36eee8ac47502e5208dbc95a55ad%7C10efe0bda0304bca809cb5e6745e499a%7C0%7C0%7C638325162036980535%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=WmcAEIYj3ePdT8l2U3zjcLAcHPVYg0QYg%2Fpyapi1l3w%3D&reserved=0)) and submit to your manager who is required to verify that you will reduce your pensionable pay by at least 10% for the first 12 months by completing Section 3 – Partial Retirement Certificate by Employer.

Your manager should send the completed SPPA form, together with a copy of the completed and signed flexible work pattern agreement form directly to Payroll by one of the means detailed below:

By post: Payroll Services, Caledonia House, 140 Fifty Pitches Road, Cardonald, G51 4ED

By email to: Payroll.SupportTeam@ggc.scot.nhs.uk

Your manager should also issue you with send a copy of the completed and signed flexible work pattern agreement form directly to the HR Support & Advice Unit by one of the means detailed below:

By post:

HR Support & Advice Unit, Admin Building

Gartnavel Royal Hospital

1055 Great Western Road

Glasgow

G12 0XH

Via the HR Portal at: [HR Self Service Portal](https://nhsnss.service-now.com/ggc_hr)

For Medical & Dental Staff only please e-mail a copy of the Signed flexible work pattern agreement form to the Job Planning Team EJobPlan.admin@ggc.scot.nhs.uk

Payroll require a copy of the signed flexible work pattern agreement so that they can identify the way in which you are reducing your pensionable pay and therefore ensure that they can manage your pay and pensionable remuneration correctly for all hours worked in the future e.g.

* If sustaining 100% workload, then Payroll will calculate a 10% superannuable deduction from your pay, and then repay this as a 10% non-superannuable payment for 12 months.
* If reducing your contracted hours, then Payroll will take manual action to ensure any additional part-time hours worked are not subject to pension for 12 months – this will be applied on a quarterly basis.

Your manager is required to update eESS with any agreed contractual changes in the normal way e.g. a reduction in contracted hours, or a change in PA/EPA commitment.

**Summary of Key Actions if Application Approved**

The employee will:

* Complete their pension application form – this is available at: [NHS - Forms | SPPA (pensions.gov.scot)](https://pensions.gov.scot/nhs/nhs-forms) and pass to their manager.

The manager will:

* Complete section 3 – Partial Retirement Certificate by Employer of the pension application: *Please note that failure to complete this section will result in the form being returned by the SPPA and therefore cause delays to the employee receiving their pension.*
* Send the completed pension application and a copy of the flexible work pattern agreement form to Payroll.
* Send a copy of the flexible work pattern agreement form to the HRSAU.
* For Medical & Dental Staff only please e-mail a copy of the Signed flexible work pattern agreement form to the Job Planning Team EJobPlan.admin@ggc.scot.nhs.uk
* Update any contractual changes on eESS e.g. reduction in hours, change in PA/EPA’s, etc.