



Cantley with Branton Parish Council

PENSION AND RETIREMENT POLICY

1. Introductions Legislation

- As an employer, Cantley with Branton Parish Council must comply with its obligations under the Pensions Act 2008 (Chapter 30).
- The council must automatically enrol eligible jobholders into a qualifying pension scheme and must provide information to the Pensions Regulator about how they are meeting their obligations.

2. Eligibility

- An employee is entitled to be auto-enrolled in a qualifying pension scheme if their annual earnings are over £10,000 per annum.
- Employees earning between £6,240 and £10,000 per annum have the right to opt-in to a pension scheme. The council must facilitate this if requested.
- Employees earning below £6,240 per annum have the right to join a pension scheme, but the council is not obliged to make contributions.
- If an employee opts into or joins a pension scheme, the council must maintain their membership and make relevant contributions.

3. Qualifying Pension

- Cantley with Branton Parish Council is currently a member of the NEST Pension Scheme (National Employment Savings Trust).
- Cantley with Branton Parish Council may also seek another provider of a qualifying pension for future job roles; for example, South Yorkshire Pensions (Pensions Authority).
- The council contributes to the employee's pension fund, in accordance with the scheme in which the employee is enrolled.

4. Retirement Policy

- Cantley with Branton Parish Council values having a "Planned Retirement Date" for both the council and its employees, aiding in retirement preparation and succession planning.

- There is no set retirement age; employees can work as long as they wish. The council considers an employee's "Planned Retirement Age" as the date they reach "State Pension Age."
- Employees wishing to retire before their "Planned Retirement Date" should give the council as much notice as possible, but no less than required in their employment contract.
- Employees can request to work beyond their planned retirement date. The council is open to such requests when there is a clear benefit.

5. Process for Requests to Work Beyond "Planned Retirement Date"

- **Stage 1:** Six months before the planned retirement age, the council will notify the employee of their right to request to work beyond this date.
- **Stage 2:** At least three months before the planned retirement date, employees can submit a written request to continue working, stating their reasons and desired period.
- **Stage 3:** The council will meet with the employee to discuss the request, typically within two weeks of receiving it.
- **Stage 4:** The council will respond to the request within two weeks of the meeting, either accepting it for the requested period, offering an alternative period, or refusing it. The employee has the right to appeal the decision.
- If a request is accepted, it will be confirmed in writing, and the employee will continue under the same terms and conditions unless otherwise stated. If the retirement date is revised, the procedure will repeat six months before the new date.
- Employees have the right to appeal a decision within two weeks of receiving it. Appeals should be addressed to the Chair of the Parish Council and submitted in writing, detailing the grounds for the appeal.
- The council will arrange a meeting to discuss the appeal, usually within two weeks of receiving it. The outcome will be communicated within two weeks of the appeal meeting, confirming whether the appeal is successful or not, with reasons provided.

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