

Voluntary Early Release (VER) Programme FAQs

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Section 1- Making an Application

1.1 How long will the application window be open for?

The application form opens on the 15 May 2023 and will close at midnight on the 18 June 2023. Therefore, the application window is open for 5 working weeks, you can access the online [application form](#).

1.2 What happens if I miss the deadline?

Any applications not submitted within the application period will not be considered.

1.3 I am unable to use the online form, can I get assistance with applying?

The online form is available on any device, so you could apply from your mobile or tablet if you do not have access to a computer. If you do require assistance, then please attend one of the HR drop-in sessions (refer to question 1.11 below for times and dates). Where possible, one of the HR Team will help you on the day or, if the event is busy, arrange a specific appointment for you to return.

1.4 Why are some posts excluded from applying?

There are a number of reasons why certain posts are excluded from the VER programme. Therefore, a decision has been taken to remove them from the programme to avoid raising expectations.

1.5 Which posts are excluded from applying?

- Posts funded by Devolved School Management Budget Processes. See the [VER Excluded List](#).
- Teachers and anyone on Teachers Terms and Conditions
- HSCP – Care at Home Service (all CAH staff and Managers within that Service), Social Workers (Grade 10), Occupational Therapists

1.6 Can casual workers apply to leave via the VER Programme?

No.

1.7 I am in a temporary post; can I apply for VER?

Yes. However, it must be noted that the purpose of the VER programme is to support the Council's future workforce planning and forecasted budget reductions. Therefore, if your post is temporary due to temporary funding, then it may be unlikely that VER is approved.

1.8 I have less than 2 years' service, why can I not apply?

Employees with less than two years' service as at the 31 March 2024 are not entitled to a payment under the VER programme. Therefore, there would be no payment due. Employees in this situation wishing to leave would do so by resigning.

1.9 I have more than one job, do I need to apply for all jobs?

If you have more than one job and you want to apply to leave on VER for all your posts, then you need to fill in an individual form for each job/contract.

Please note that if you have more than one post and you are a pension member, you may have different pension arrangements for each of these posts. Access to your pension will be dependent on the scheme rules for each of your pensions.

1.10 Why do I need to outline how I see the work being delivered for my application for early release to be approved?

Your Senior Manager, Head of Service and Director will need to consider the impact of not having your job in the structure and therefore your view on how this work could be delivered will help with this.

1.11 I have a few questions; where can I get support?

HR drop-in sessions have been arranged. Sessions will be held from 10am-4pm on the following dates:

- 10 May (Cunninghame House)
- 17 May (Saltcoats Town Hall)
- 23 May (Cunninghame House)
- 1 June (Saltcoats Town Hall)
- ***New Date*** 2 June, 11.30 am–3.30 pm (Council Offices, Lamlash, Arran)
- 5 June (Cunninghame House)
- 16 June (Cunninghame House)

These sessions are to provide information only in relation to individual projected pension estimates and are not advice sessions.

If you wish to attend one of these sessions, please bring along proof of your ID.

1.12 Can I get time off work to attend one of the HR drop-in sessions?

Yes, however you must discuss and agree the most suitable date/time with your line manager before attending to ensure minimal disruption to the service and that cover is in place.

If you have any further questions after having read the information contained within the various communications, please contact HROperationsTeam@north-ayrshire.gov.uk

1.13 I am under 50, can I apply?

Yes. The VER Programme is open to all ages. The package offered will vary depending on whether you can access your pension or not. Where you can't access your pension the severance payment is based on the 66 week table.

1.14 I'm an Associated Professional can I apply for VER?

No. As you are covered by Teachers Terms and Conditions of Employment under the SNCT handbook, you are not eligible to apply.

Section 2 – Severance Package

2.1 Why does everyone get a different payment package?

Everyone gets a different payment package as it is based on individual circumstances: age, length of service, weekly pay, pension membership, date of joining the pension fund.

2.2 How do I calculate my severance payment?

You will have received an email from HR that details your weekly pay and continuous service date. (Please note that emails will be sent out on different days due to the number of emails being sent).

You need to calculate your continuous service date and age as at the 31 March 2024.

If you are aged 50/55 and eligible to access your pension then look up the [40 week table](#) or if you are not eligible to access your pension then look up the [66 week table](#) and multiply the number of weeks by your weekly pay. More guidance is available in the [SWAY document](#) or at an HR drop-in session.

2.3 I receive an unsocial hours payment, is this taken into account for a severance package?

Yes. You will have received an email from HR detailing your weekly pay and continuous service date. The weekly pay amount detailed on your email does not include allowances. Should you be approved to leave on VER, your severance pay will be calculated to include your allowances.

2.4 I am a pension member but won't have 2 years' service as at 31 March 2024, can I get access to my pension?

No. If you have over 2 years' service, but less than 2 years in the pension, then a payment would be calculated using the [66 week table](#) and the pension fund would refund any contributions you have made.

If you have less than 2 years' service all together, then you would not be eligible to apply for early release as part of this VER programme.

2.5 Why do some people only need to be aged 50 to get pension access and others need to be aged 55?

The pension scheme regulations changed on the 6 April 2006. Anyone who was a member before that date kept some protections from the earlier scheme. Therefore, anyone who was a member before 6 April 2006 can access their pension at aged 50.

Anyone who joined the scheme on or after the 6 April 2006 needs to be aged 55 to access their pension.

2.6 What happens to my pension if I don't access it?

If you are not eligible to access your pension and you leave with a severance payment, your pension will become 'deferred' until you are eligible to access it at a later date.

2.7 Should I use the 40 week table or the 66 week table?

If you cannot access your pension, then the [66 week table](#) should be used and this reflects a higher severance payment as the Council is not bearing any cost of early release on your pension.

If you can access your pension, then you would use the [40 week table](#).

2.8 Do I pay tax on my severance payment?

The first £30,000 of the severance payment is tax free. Anything over £30,000 will be subject to tax.

2.9 Do I pay tax on my pension?

Should you take a lump sum payment when you access your pension, this will be tax free. However, your annual pension will be subject to tax in line with government tax rules.

2.10 Is there a cost to the Council if I access my pension through early release?

Yes. There is a strain on the fund cost associated with your pension that the Council will require to pay should you be approved for early release.

2.11 If I am approved for VER, when would I receive the severance payment and pension (if applicable)?

It is anticipated that the severance payment from the Council would be paid in the pay period that your leaving date falls provided all documentation is concluded and submitted to the payroll team by the relevant deadline.

Pension payments are made on the 15th of each month from the pension fund. Once you have received confirmation from the Council that you have been approved for early release, it takes approximately 3 months for the pension fund to process the documentation. Timescales may increase where an individual has AVCs.

It is anticipated that your first pension payment would be made in April at the earliest (if you are leaving on 31 March 2024). The pension tax free lump sum is paid separately and will be processed by the pension fund as soon as possible after your retirement date.

2.12 Should I take the 'big lump sum' or the 'small lump sum' when I access my pension?

The Council cannot provide financial advice. If you do not have a financial adviser, you can contact Blythswood Associates on 0141 222 2442 or www.blythswood.com/contact. They provide your first appointment free. However, you are free to choose your own financial adviser.

2.13 I have AVCs, what impact does this have on my pension quote?

If you are currently paying AVCs, or have made AVC payments in the past, these will not be included in the estimated pension quote provided to you at the HR drop-in session.

If you require information on your AVCs prior to making an application for early release on VER, you can contact your AVC provider direct.

2.14 I don't think my continuous service is correct, what should I do?

Your continuous service impacts on the severance payment, however the calculation gives credit for a maximum of 20 years' service. Therefore, if your service is incorrect but is already at 20 years, your calculation will not increase on adding more service.

If you have ever worked on a casual basis, this does not count towards your continuous service.

If your query is not covered by the above information, please contact the Resourcing team on resourcinghr@north-ayrshire.gov.uk

Due to the volume of employees who may have a query about their continuous service please use one of the following Subject Line's on your Email:

Continuous Service Query – URGENT – EMPLOYEE NUMBER XXXXXXXX
Continuous Service Query – NOT URGENT – EMPLOYEE NUMBER XXXXXXXX

Please only use the URGENT option if your continuous service is incorrect and is having an impact on your decision to apply for VER.

Please use the NOT URGENT option if you are not applying for VER, however you would like it amended.

Please include as much information as possible in relation to your query, e.g., what you believe the date should be and why.

Section 3 – Outcome of Application

3.1 Why does it take so long to find out?

The Council needs to fully consider the impact and cost of any VER applications. Therefore, the decision is subject to a considerable review and decision-making process.

3.2 When will I find out the outcome?

It is anticipated the outcomes will be communicated during December 2023.

3.3 What if I am unhappy with the decision - can I appeal?

We anticipate that more employees will apply than are approved. Not all applications will be approved. There is no right to be selected for VER, and therefore there is no right to appeal the final outcome through any of the Council policies.

3.4 Can I change my mind?

You should only apply for the VER Programme if you are certain that it is the correct option for your personal circumstances. Employees who apply, and are subsequently approved, will be expected to leave on the 31 March 2024.

3.5 If I am accepted for the VER Programme, what date would I leave the Council?

The majority of employees will leave on the 31 March 2024 (refer to question 3.6).

3.6 If I am accepted for the VER Programme can I be released early?

If you wish to be released earlier than 31 March 2024, you should speak to your line manager in the first instance and thereafter your line manager should discuss this with HR. Please note that revised pension quotes will not be provided and an earlier leaving date may impact your entitlements under the severance tables. In addition, if you are eligible to access your pension you must be aware that this may impact on the timings for you to receive your first pension payment (refer to question 2.11 for further information).

3.7 Can I work for the Council again if I leave on VER?

Employees who leave via this VER programme cannot return to work for the Council in any capacity within a 12-month period.

3.8 Lots of people from my team are applying, what criteria is used to decide who gets approved?

The review and decision-making process will take into consideration a number of factors, including cost of release, impact on the business, succession planning and knowledge and skills transfer. The role of the VER scrutiny panel is to minimise the impact of VER releases, whilst also protecting the public purse.

3.9 If my application is approved, what are the next steps?

If your application is approved, a member of the HR Team will be in contact with you in relation to the paperwork which must be completed to confirm your VER. Therefore, please ensure that you provide up to date contact details on your VER application.

3.10 If my application is not approved, can I retire anyway?

Yes. If you do apply and are not successful and you wish to voluntarily retire this would be your own choice and an appropriate actuarial reduction on your pension would apply. You should review your own situation online or contact the Strathclyde pension fund direct. You should provide 4 months' notice to ensure pension paperwork can be processed on time.

Projected pension figures have been obtained for the purpose of this programme only.