



## Background

People and Culture have prepared this guideline to assist employees who may be thinking about their next steps after working.

It applies to all employees covered by Council's Certified Agreements. People and Culture encourage employees to be confident to discuss their transition to retirement plans with their Manager/Supervisor and seek advice from the People and Culture Branch if required.

## Transitioning to Retirement

An employee who is considering a transition to retirement may request to vary their current work arrangement to a flexible work arrangement as part of an agreement with their Branch Manager.

An agreement may be negotiated where it is mutually beneficial to an employee and Council. Discussions will be approached with sensitivity and confidentiality by managers and supervisors. Discussions in the preliminary stage will remain confidential.

A documented agreement may contain negotiable terms including but not limited to:

- An agreed date on which the employee will retire from employment;
- Any variation in duties or classification of the employee;
- Agreed periods during which annual leave and / or long service leave will be taken within the pre-retirement period;
- Approval for long service leave to be taken at 50%, 100% or 200% pay at agreed times within the pre-retirement period, and or;
- Flexible work arrangements.

Requests to vary a work arrangement can be submitted by email with supporting documentation to the Branch Manager and then for approval to the General Manager for certain changes.

Council encourages flexible work arrangements and these may be of interest to employees who are considering retirement but may not have used these provisions before. Council will endeavour to accommodate a request for flexible work arrangements with details contained in the Flexible Work Procedure located on The Wire.

It is a condition of approval that the employee nominates a date on which they will retire from employment with Council. This date can be changed by agreement with Council if unexpected circumstances arise. If there is a change in position, hours, work allocations or locations, the retirement plan will require the approval of the General Manager in consultation with the Branch Manager and the People and Culture Business Partner.



## Planning your Retirement

It is important that employees make a plan on a personal and financial level in regard to their retirement. There are a number of tools, checklists and sources of information to assist in this planning:

- <https://www.servicesaustralia.gov.au/how-to-manage-money-going-retirement?context=60271>
- <https://moneysmart.gov.au/retirement-income/retirement-planner>
- <https://www.retirementservicesaustralia.com.au/>
- [Transition to Retirement on The Wire](#)

## Superannuation

Superannuation is a key consideration for staff members considering retirement. Superannuation entitlements vary in accordance with an individual's circumstances, and Council recommends seeking independent advice on the available options and implications for accessing superannuation entitlements. Superannuation funds offer a variety of free seminars, designed to encourage staff members to actively plan for retirement. Council will arrange for these seminars to be conducted at least annually with the default fund.

## Commonwealth Government Initiatives

Staff members may be interested in the government's Transition to Retirement rules, which allow the withdrawal of some of your superannuation into a retirement income stream. Further information can be obtained via the Australian Taxation Office website [www.ato.gov.au](http://www.ato.gov.au) or through your super fund.

## Centrelink

Employees may be eligible for some benefits from Centrelink. It is recommended that you make contact to discuss any additional support that may be available.

## Employee Assistance Program (EAP)

Council's Employee Assistance Program (EAP), provided by Access EAP offers confidential counselling on personal and work-related matters, which may include transitioning to retirement. The EAP is available to all staff members and can be contacted on 1800 81 87 28 or via their website [www.accesseap.com.au](http://www.accesseap.com.au).