



Retirement policy guidelines and recommendations for overseas staff

Updated November 2015

RETIREMENT POLICY GUIDELINES AND RECOMMENDATIONS FOR OVERSEAS STAFF

INTRODUCTION

Global Connections is a network of mission agencies and churches based in the UK. As a network we are committed to the development of good practice and high standards. This paper on retirement policy and recommendations is part of a series of guidelines and papers on good practice.

As a network, we are aware that mission agencies and churches can be very diverse. As a result each will need to formulate its own policies and procedures taking into account its history, size, international structure and support mechanisms. There are designed to apply to all overseas staff, whether mission partners are officially volunteers, self-employed or employed.

Under UK employment legislation, there is now no compulsory retirement age. In employment terms, it is no longer linked to the age when a state pension can be taken. Consequently if an employee chooses to continue working in the UK beyond the state pension age, they cannot be discriminated against in any way or forced to retire. However, employers can set a compulsory retirement age if they can clearly justify it. In addition a contract may be ended if a person is no longer able to work to a satisfactory standard. Retirement can be phased in by reducing working hours.

Organisations may need to take legal advice in relation to retirement relating to people employed overseas and may also need to take into account national laws where the person is working. We consider it is best practice to work in an open manner about matters relating to retirement and take into account UK employment law whenever possible. This best practice should be extended to mission partners who are self-employed or volunteers even when there is no legal contract.

An organisation should familiarise itself and keep up to date on financial planning matters for people working overseas. Global Connections provides access to an offshore International Retirement Plan via Zurich International Life. It is available to any member organisation with people working overseas and applies to all workers whatever their employment status.

TEMPLATE FOR GOOD PRACTICE

The following template is offered as a starting point which you can adapt for your church or agency, perhaps using the headings as a starting point.

1. Policy Statement:

As an organisation, we recognise retirement to be a natural, honourable progression into another chapter of life and ministry. Consequently

- We are committed to following best practice in supporting mission partners in this transition

- We are committed to ensuring that a mission partner retires well and is helped before, during and after retirement
- We encourage partnership between the supporting church(es) and the mission agency where appropriate
- We have clear procedures to assist on this retirement transition
- We update our policy statement and procedures through a formal review every three years
- We have systems in place to ensure that our retirement policy and procedures are monitored and working well

2. Pre- field briefing

As mission partners are preparing to leave for their first term, we encourage them to seek financial advice about pensions and set up a financial plan which includes a retirement fund.

We help to ensure that every mission partner pays Class 3 or Class 2 VDW National Insurance payments so that they will qualify for a UK state pension. In the case of married couples, we encourage both partners to make such NI contributions. We seek to monitor this on a regular basis as part of any financial review.

Prior to commencing service we aim to ensure that mission partners are aware of any laws peculiar to the country in which they intend to serve which might affect retirement - such as limitations on accessing visas after a certain age.

We will ensure that all mission partners write a will prior to serving overseas and that they inform us where a copy is lodged. The will should be regularly reviewed as circumstances change and this may be especially relevant if a mission worker intends to retire permanently overseas.

3. Service reviews – Monitoring and updating

Through any period of service overseas there will be regular reviews for all mission partners. The review gives all mission partners the opportunity to talk about expectations, performance, level of support, health issues, and future plans, aims and aspirations. As part of the process of regular reviews we will ask all mission partners about their long and short-term future plans. We will also involve the sending church in this discussion.

As mission partners approach state pension age they may choose to use the review to indicate that they wish to discuss retirement, in which case we will discuss further the possible time frame for retirement and any adjustments the mission partner may wish to make to their working arrangements or hours in the lead up to retirement. However, a mission partner may approach the organisation at any time to discuss retirement, or to request changes to working arrangements.

Once a decision has been made, mission partners should let us know when they intend to terminate their service due to retirement. We will recommend relevant resources such as pre-retirement retreats, books and websites (see appendix).

We acknowledge that the age of retirement will vary depending on the general health of the mission partner, their contribution and capabilities, the availability of a suitable assignment, financial support, the local situation and other relevant factors. We are committed to mutual agreement between ourselves, the individual and supporting church(es).

We will seriously consider all requests for a change of working pattern or location, although there is no guarantee that it will be possible to accommodate.

4. Last term of overseas service – transitioning

We encourage mission partners to give a minimum of six months' notice of retirement except in exceptional circumstances. This is to help them prepare both practically and emotionally. When they give notice, we send a retirement pack with a resource list.

If sufficient notice is given of intention to retire, the mission partner will be provided with or encouraged to meet an independent financial advisor to review their future financial provisions through pensions, housing and other income. Ideally this should happen on their penultimate return to the UK prior to retirement.

We will help in the preparation for and recording of any work handover.

In the case of a married couple, if one spouse wants to remain in active service and the other wishes to retire, we will discuss the implications of this with them. We will work with them and their supporting church(es) to ensure that there is clear communication about how this will work in terms finances and support.

We will communicate with mission partners' supporting churches regarding how best to support and pastorally care for their mission partners once they return to the UK and how to offer ongoing support and care.

Where a retired mission partner returning to the UK intends to work in the future in either a formal or voluntary capacity with vulnerable adults or children, we will inform them that they should acquire the equivalent of a criminal clearance certificate/letter from the relevant authorities in their country of former service prior to departure .

5. The Retirement process – nuts and bolts

At retirement, we will seek to honour the mission partner's years of service appropriately. This may depend on length of service but could include a formal event to acknowledge their retirement in conjunction with their supporting church and supporters, and the provision of gifts. We will also seek to find appropriate opportunities for them to speak about their experiences and work.

We will provide an end-of-service Personal Review (retirement debriefing). We will also make recommendations for any other support that seems to be needed such as counselling or coaching. We encourage people to reflect on their work and experience through writing and other formats.

We will provide access to an end-of-service medical check.

Where possible the mission partner(s) will be encouraged to attend a seminar on re-entry and retirement, and given the opportunity to meet with other mission retirees.

At the time of retirement a summary of the mission partner's time of service will be written up and kept on file for future use.

6. Care after retirement

If relevant after there has been time to rest and re-adjust, we will discuss with the mission partner and the supporting church suitable areas where they can continue to be involved if they wish. This will recognise and value their spiritual insights and experience. They will be encouraged to use their skills both inside and outside the church and agency as appropriate.

We will keep them on any relevant prayer diary for an agreed length of time after their retirement.

In the case of mission partners retiring in another country, we will point out to them relevant financial implications such as the non-linking of their State pension to pension increases, or the limitations of access to NHS care etc. We will also encourage them to think through how they might independently access the services once provided for them by the mission agency such as insurance cover, visa and travel support

We will have a nominated person, such as a retired workers co-ordinator, whose role is to keep in contact with them. This could include areas such as phone-calls, social media, newsletters, visits, invitations to events or access to information.

Retired mission partners will be welcome to stay on the organisation's mailing and distribution lists if they want to do so.

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APPENDIX: RESOURCES

Retreats for retired personnel: www.penhurst.org.uk Penhurst provides several New Directions retreats each year that cover issues related to re-entry, and can be combined with a specific retreat on retirement.

Debriefing and counselling: www.resilientexpat.co.uk; www.interhealth.org.uk; www.healthlink360.org

Life coaching on transitions/ retirement/ finding a purpose

This is not an exhaustive list of practitioners and nor do they come with any particular endorsement from Global Connections, but these are some of the coaches that have been used by mission agencies within the GC network recently:

- Jenny Butter www.epiphanylifecoaching.com life coach/overcoming obstacles
- Dorothy Haile dorothyhaile45@gmail.com transition / future options in life and service
- Paul Lindsay paul@christianvocations.org life and leadership coaching, new options in service
- Becky Maxwell www.beckymaxwell.co.uk careers
- John Smith www.re-pot.co.uk life and executive coaching
- Helen Watts www.WattsYourPathway.co.uk transition back to the UK /finding purpose

Books related to retirement:

- *The Highway Code for Retirement* - David Winter
- *How to Enjoy Your Retirement* - Vicky Maud, Sheldon
- *Nearing Home: life, faith and finishing well* - Billy Graham, Nelson
- *Transitions: Making sense of life's changes* - Wm. Bridges ISBN 0-7382-0904-X
- *Managing Transitions: Making the most of change* - Wm. Bridges ISBN 978-1-85788-541-5
- *Autumn Gold: enjoying old age* - Clifford Pond, Grace Publications
- *The Power of the Dream: Looking Forward in the Later Years* - Marie White Webb.
- *Praying our Goodbyes* - Joyce Rupp, Eagle ISBN 0 87793 370 7
- *Rites of Passage* - Van Gennep
- *Daring to live on the Edge* - Loren Cunningham, YWAM
- *The Confessions of Annabel Brown* - Ann Warren, Kingsway ISBN 0 85476 847.5
- *Lost and then Found: Turning Life's disappointments into hidden treasures* - Dr Trevor Griffiths, Paternoster Press

Courses, talks and magazines:

- *Talking retirement* www.talking-retirement.co.uk: an online training programme for retirement planning.
- *Approaching the threshold of the age to come*: a talk by Joanna Collicutt (2010) available from www.greenbelt.org.uk/media/talks/14543-joanna-collicutt

Books on re-entry/ reverse culture shock

- *Burn up or splash down: Surviving the culture shock of re-entry* - Marion Knell, Waynesboro GA: Authentic Books
- *The Art of Coming Home* - Craig Storti, Yarmouth, ME: Intercultural Press.

Agencies offering assistance and information

- *Age UK* www.ageuk.org is the country's largest charity dedicated to helping everyone make the most of later life.
- *Saga* www.saga.co.uk offers an array of products and services exclusively for the over 50s, including insurance, holidays and the UK's best-selling monthly magazine.

Finances and practical matters

- **Global Connections International Retirement Benefit Plan** – held in Trust by Zurich International Life, available to any member organisation with people working overseas www.globalconnections.org.uk/services/member-benefits/pensions
- **Income tax and pensioners:** <https://www.gov.uk/browse/working/state-pension> for information regarding calculating state pension, pension credit, eligibility, claiming and deferring.
- **Pension Wise:** a free and impartial government service about defined contribution pension options www.pensionwise.gov.uk
- **Practical aspects** including housing, finance and pensions, and doing mission beyond retirement age www.oscar.org.uk/ageingandretirement.htm
- **Tax Help for Older People:** www.taxvol.org.uk a charity set up to offer help and advice to anyone aged 60 years or over (or close to 60 years of age) whose income is less than £20,000 per annum.
- **Benefits:** www.gov.uk
- **HM Revenue and Customs:** www.hmrc.gov.uk