

Y Pwyllgor Cyfle Cyfartal

EOC(3)-05-10 : Papur 4 : Papur I'w nodi""

Oedran ymddeol ac oedran pensiwn

Gofynnodd aelodau'r pwyllgor am eglurhad gan Wasanaeth Cyfreithiol Cynulliad Cenedlaethol Cymru ynglŷn ag oedran ymddeol ac oedran pensiwn. Mae'r wybodaeth sydd ar gael ynghlwm fel atodiad i'r papur yma.

Gwasanaeth y Pwyllgorau

Atodiad (Saesneg yn unig)

The "retirement age" and the "pension age" are not synonymous. The retirement age is the age a person can be required to leave work. The pension age is that age at which a person can start to draw an unreduced pension.

Normal retirement age is not the same as state pension age.

Normal retirement age is currently 65 for men and 60 for women.

The state pension age is being equalised at 65 for both men and women over the period 2010 - 2020.

This presents problems where people can be compelled to retire at 60 but not qualify for a state pension until they are 65. Under current law employers can lay down mandatory retirement ages in contracts of employment. Under age discrimination legislation which came into force in 2006 compulsory retirement ages are unlawful unless they can be objectively justified. But, this is subject to a national default retirement age of 65 which allows mandatory retirement for those over this age (or the employer's normal retirement age) as long as employees are given the opportunity to exercise their right to request working beyond retirement age. The Equality Bill preserves mandatory retirement in Schedule 9, part 2, paragraph 8 which sets out the exceptions relating to age and retirement.

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