

**Felixstowe Town Council**

**LGPS Employer’s Discretions Policy**

**LGPS 2014 Scheme**

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| **DISCRETION AND REGULATION** | **POLICY ON INDIVIDUAL DISCRETIONS** |
| 1. Regulation 31: Whether to grant extra annual pension of up to £6,500 to an active scheme member or within 6 months of leaving to a member whose employment was terminated on the grounds of redundancy or business efficiency.

**(MANDATORY)** | *Felixstowe Town Council will only exercise this discretion in exceptional circumstances. This discretion will only be exercised with the expressed permission of Council on a recommendation of the Personnel Committee following consideration of the costs that would apply.* |
| 1. Regulation 16(2)(e) and 16(4)(d): Whether, where an active scheme member wishes to purchase extra annual pension of up to £6,500 by making Additional Pension Contributions (APCs), to contribute towards the cost of purchasing that extra pension via a Shared Cost Additional Pension Contribution (SCAPC). **(MANDATORY)**
 | *Felixstowe Town Council will only exercise this discretion in exceptional circumstances. This discretion will only be exercised with the expressed permission of Council on a recommendation of the Personnel Committee following consideration of the costs that would apply.* |
| 1. Regulation 30(6): Whether all or some pension benefits can be paid if a scheme member aged 55 or over reduces their hours/grade and continues to work (“Flexible Retirement”)

**(MANDATORY)** | *Felixstowe Town Council will consider employee requests to take flexible retirement on a case by case basis after taking into factors such as service delivery and any costs that may apply. The Personnel Committee will be responsible for considering all requests to take flexible retirement in the first instance.* |
| 1. Regulation 30(8): Whether to waive actuarial reduction on retirement, on early retirement (age 55+) for active, deferred members and suspended tier 3 ill health pensions.

**(MANDATORY)** | *Felixstowe Town Council will only waive the actuarial reduction on early retirement in exceptional circumstances and as the result of the expressed permission of Council on a recommendation of the Personnel Committee following consideration of the costs that would apply.* |
| 1. TP Regulations 1(1)c of schedule 2:

Whether to allow the 85 year rule to be ‘switched on’ for members who would normally meet the rule but who will not if they draw the benefits after age 55 but before age 60.**(MANDATORY)** | *Felixstowe Town Council will only agree to “switch on” the rule of 85 in exceptional circumstances on consideration of a recommendation of the Personnel Committee following consideration of the costs that would apply.* |
| **DISCRETION AND REGULATION** | **POLICY ON INDIVIDUAL DISCRETIONS** |
| 1. Regulations 22 (8 & 9): Whether to extend 12 month period to separate previous LG service.
 | *Felixstowe Town Council will only allow an extension to the 12 month period to separate previous LG service where it can be reasonably shown that the member was not provided with the required information within 6 months of starting.*  |
| 1. Regulation 9 (3): Determine rate of employee’s contributions.
 | *Felixstowe Town Council will review all employees’ contribution bands when there has been a change to an employee’s salary or hours at some point during the year. An employee’s contribution rate will not be reviewed as the result of one-off additional payments.* |
| 1. Regulation 100 (6): Whether to extend 12-month period to allow a transfer-in of non-LG pension rights.
 | *Felixstowe Town Council will only allow an extension to the 12-month period to combine previous non-LG service where it can be shown that the member was not provided with the required information within 6 months of starting.* |

**Regulations refer to The Local Government Pension Scheme Regulations 2013, which apply from 1 April 2014.**

**TP regulations refer to LGPS (Transitional Provisions, Savings and Amendment) regulations 2014.**

**LG means Local Government.**