



Employer Discretions Policies

The Local Government Pension Scheme Regulations define the details of the scheme for members, employing authorities and the administering authority (Essex Pension Fund). This document sets out the Town Council's position on both mandatory and non-mandatory discretionary policies.

Mandatory Discretions

1. Whether to grant additional pension to a member.
2. For the employer to part fund an Additional Pension Contribution (SCAPC) contract for extra pension.
3. Whether to permit flexible retirement.
4. 'Switching on' the 85-year rule upon the voluntary early payment of deferred benefits.
5. Whether to waive upon the voluntary early payment of benefits, any actuarial reduction on compassionate grounds or otherwise (excluding flexible retirement).

Non- Mandatory Discretions

6. Whether to, how much and in what circumstances to contribute to a shared-cost Additional Voluntary Contribution (SCAVC) arrangement?
7. Whether to extend the time limit for a member to elect to purchase additional pension by way of a shared cost additional pension contribution (SCAPC) arrangement?
8. Whether to extend the 12-month time limit for a member to elect to transfer pension rights from another registered pension scheme into the Scheme?
9. Whether to extend the 12-month time limit for a member to elect not to aggregate Post 31 March 2014 (or combination of Pre April 14 & Post March 14) deferred benefits?

**LGPS EMPLOYER'S
DISCRETIONS POLICY FOR WITHAM TOWN COUNCIL
LGPS 2014 Scheme**

DISCRETION & REGULATION	POLICY ON INDIVIDUAL DISCRETIONS
<p>1). Reg 31: Whether to grant additional pension to a member (up to £6,822pa as per April 2018))</p>	<p><i>Witham Town Council will only exercise this discretion in exceptional circumstances. This discretion will only be exercised with the expressed position of the Staffing Sub-Committee after consideration of the costs that would apply.</i></p>
<p>2). Reg 16(2)e & Reg 16(4)d: Whether to it make either a regular or lump sum Additional Pension Contribution (APC) to a member's account (part or whole funding this)</p> <p>Note: this discretion only relates to cases when the member is working as normal rather than absent from work with permission but no pensionable pay – in the latter scenario, employers must fund it if necessary.</p>	<p><i>Witham Town Council will only exercise this discretion in exceptional circumstances. This discretion will only be exercised with the expressed position of the Staffing Sub-Committee after consideration of the costs that would apply.</i></p>
<p>3). Reg 30(6) Whether all or some pension benefits can be paid if a member aged 55 or over reduces their hours/grade and continues to work</p> <p>("flexible retirement")</p>	<p><i>Witham 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 Staffing Sub-Committee will be responsible for agreeing (or otherwise) to all requests to take flexible retirement.</i></p>
<p>4). Reg 30(8) Waiving actuarial reduction on flexible retirement.</p>	<p><i>Witham Town Council will only waive the actuarial reduction on flexible retirement in exceptional circumstances following approval from the Staffing Sub-Committee</i></p>

<p>6). TP Regs 1(1)(c) of Schedule 2: Whether to allow the rule of 85 to be “switched on” for members who would normally meet the rule but who will not if they draw the benefits age 55-59</p>	<p><i>Witham Town Council will only agree to “switch on” the rule of 85 in exceptional circumstances following approval from the Staffing Sub-Committee after considering the costs that will apply.</i></p>
<p>7). Regs 22(8 & 9) Whether to extend 12-month period to separate previous LG service.</p>	<p><i>Witham 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.</i></p>
<p>8). Reg 9(3) Determine rate of employees’ contributions.</p>	<p><i>Witham Town Council will review all employees’ contribution bands when there has been contractual change to a member’s salary or hours at some point during the year. A member’s contribution rate will not be reviewed as the result of one-off additional payments (such as honorariums)</i></p>
<p>9). Reg 100(6) Whether to extend 12-month period to allow a transfer-in of non-LG pension rights.</p>	<p><i>Witham 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.</i></p>