



WHITCHURCH TOWN COUNCIL: EMPLOYERS PENSION DISCRETIONS POLICY

Regulation	Discretion	Council Policy 4 th April 2013
12 (B Regs)	To grant extra membership to active members up to a maximum of 10 years (augmentation)	
13 (B)	To grant an active member an additional pension of up to £5000 per annum.	
18 (B)	To allow flexible retirement option to members aged 50 and over, to receive all or part of their scheme benefits.	
30 (B)	To allow early payment of benefits between age 55-60 and to waive any early retirement reduction on compassionate grounds if appropriate.	
3 (B) & 55 (A)	Employers are able to decide (after the initial banding needed for April 2008) how often they re assess an employees contribution rate. Therefore it is advisable to have a policy in place stating when and how a band is allocated.	To revise annually to take account of any increment and approved pay rise.
16 (4) (A)	The 12 month time limit for transferring pension rights from a previous LGPS fund may be extended (but only where there has not been an option to transfer with a previous LGPS employe).	
22 (2) (A)	Extension of time limits to pay contributions to cover a period of absence.	Adopt
(6)(9)(b)-997	Election to convert AVCs into scheme membership can be extended from 30 days of ceasing to be an active member (only applicable to AVC contracts taken out before 13 th November 2001). N.B. DCLG have stated that even though this is not covered in the new regulations it was their intention that this provision be carried forward.	

47 (2) (A)	A member who has ceased employment due to an offence of a fraudulent nature or grave misconduct may have a refund only if approved by the employer.	Adopt
72 (A)	If a scheme member is convicted of, and ceases employment as a result of, an offence in connection with his/her employment which was gravely injurious to the state or liable to lead to a serious loss of confidence in the public service, the employer can apply to the Secretary of State for the Office of the Deputy Prime Minister for the issue of a forfeiture certificate. If the Secretary of State issues a certificate, the employer may direct that certain of the person's rights be forfeited.	Adopt
73 (A)	Where the Secretary of State has issued a forfeiture certificate but the employer has not applied the certificate, or notified the scheme member of an award of benefits under the LGPS, the employer may direct that, interim payments are made out of the Pension Fund until such time as it decides to apply the forfeiture certificate or to make an award of benefits.	Adopt
74 (A)	Where a member (i) ceases employment in consequence of a criminal, negligent or fraudulent act or omission in connection with that employment and (ii) has incurred a monetary obligation arising there from to the employer and (iii) is entitled to pension benefits under LGPS, the employer may recover the amount of the monetary obligation or the value of the member's pension rights, if less, other than transferred in pension rights, from the Pension Fund and reduce the member's benefits accordingly.	Adopt
76 (A)	Where (i) a member ceases employment in consequence of an offence involving fraud or due to grave misconduct in connection with that employment, and (ii) the employer has suffered a direct financial loss resulting there from, and (iii) the member is entitled to benefits under the LGPS and a forfeiture certificate has been applied, or the member is entitled to a refund of pension contributions the employer may direct that the amount of the direct financial loss, or the refund of contributions if less, be recovered from the Pension Fund.	Adopt
83 (8) (A)	The 12 month time limit for transferring pension rights from a non local government scheme into the LGPS may be extended.	Adopt