



LGPS Employer Discretions

September 2018

**2014 LOCAL GOVERNMENT PENSION SCHEME – EMPLOYER DISCRETIONS
GREATER MANCHESTER PENSION FUND**

Regulation	Discretion	Employer Policy Decision
R16(2)(e) & R16(4)(d)	Contributing to a SCAPC - Whether, how much, and in what circumstances to contribute to a shared cost additional pension contributions (SCAPC) scheme	The Trust will not apply this discretion except for exceptional circumstances and where employer error has led to a detriment in pension benefits for the employee.
R30(6) & TP11(2)	Flexible retirement - Whether all or some benefits can be paid if an employee reduces their hours or grade	The Trust will consider applications for Flexible Retirement on a case by case basis, giving due regard to the needs of the business and the financial implications to the Trust. Requests will only be considered if the employee is making a permanent reduction in contractual hours of a manageable percentage taking into account the needs of the service and relevant pension regulations.
R30(8)	Waiving actuarial reductions on flexible retirement - Whether to waive, in whole or in part, actuarial reduction on benefits paid on flexible retirement	The Trust will only apply this discretion in exceptional circumstances following approval from the Finance / Resources Committee and after considering all associated costs.
R30(8)	Waiving actuarial reductions where benefits drawn voluntarily before NPA - Whether to waive, in whole or in part, actuarial reduction on benefits which a member	The Trust will only apply this discretion in exceptional circumstances following approval from the Finance / Resources Committee and after considering all associated costs.

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	voluntarily draws before normal pension age (NPA)	
TPSch 2, para 2(2)	Switching on the 85 rule - Whether to “switch on” the 85 rule for a member voluntarily drawing benefits on or after age 55 and before age 60.	The Trust will only apply this discretion in exceptional circumstances following approval from the Finance / Resources Committee and after considering all associated costs.
TPSch 2, para 2(3)	Waiving actuarial reductions where employer has switched on 85 rule - Whether to waive, on compassionate grounds, the actuarial reduction applied to benefits from pre 1 April 2014 membership where the employer has “switched-on” the 85 rule for a member voluntarily drawing benefits on or after age 55 and before age 60	The Trust will only apply this discretion in exceptional circumstances following approval from the Finance / Resources Committee and after considering all associated costs.
R31	Giving extra pension - Whether to give extra pension to an active member or within 6 months of ceasing to be an active member by reason of redundancy or business efficiency (by up to £6,500 p.a.)	The Trust will only apply this discretion in exceptional circumstances following approval from the Finance / Resources Committee and after considering all associated costs.
2008 scheme – discretions		
B12	Awarding additional membership - Whether, for a member leaving on the grounds of redundancy or business efficiency on or before 31 March 2014, to augment membership (by up to 10 years). The resolution to do so would have to be made within 6 months of the date of	The Trust will only apply this discretion in exceptional circumstances following approval from the Finance / Resources Committee and after considering all associated costs.

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	leaving. Hence this discretion is spent entirely after 30 September 2014.	
B30(2)	Early payment of pension - Whether to grant application for early payment of deferred benefits on or after age 55 and before age 60	This discretion applies only to leavers between 1 April 2008 and 31 March 2014. Such applications will be only considered where there is no direct to cost to the Trust.
B30(5)	Waiving actuarial reductions where benefits drawn early under B30 - Whether to waive, on compassionate grounds, the actuarial reduction applied to deferred benefits paid early under B30	The Trust will only apply this discretion in exceptional circumstances following approval from the Finance / Resources Committee and after considering all associated costs.
B30A(3)	Early payment of pension: Pensioner member with deferred benefits - Whether to grant an application for early payment of a suspended tier 3 ill health pension on or after age 55 and before age 60	The Trust will only apply this discretion in exceptional circumstances following approval from the Finance / Resources Committee and after considering all associated costs.
B30A(5)	Waiving actuarial reductions where benefits drawn early under B30A - Whether to waive, on compassionate grounds, the actuarial reduction applied to benefits paid early under B30A	The Trust will only apply this discretion in exceptional circumstances following approval from the Finance / Resources Committee and after considering all associated costs.
1998 scheme – discretions		
L31(2)	Early payment of pension - Whether to grant application for early payment of deferred benefits on or after age 55 and before age 60	This discretion applies only to leavers between 1 April 1998 and 31 March 2008. Such applications will be only considered where there is no direct to cost to the Trust.

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L31(5)	<p>Waiving actuarial reductions where benefits drawn early - Waive, on compassionate grounds, the actuarial reduction applied to benefits paid early for a post 31 March 1998 / pre 1 April 2008 leaver or a councillor leaver</p>	The Trust will not apply this discretion.
L31(7A)	<p>Optants out - Councillor optants out and pre 1 April 2008 employee optants out only to get benefits paid from normal retirement date (NRD) if employer agrees</p>	The Trust will not apply this discretion.
1995 scheme – discretions		
D11(2)(c)	<p>Early payment of pension - Grant application from a pre-1 April 1998 leaver for early payment of deferred benefits on or after age 50 on compassionate grounds</p>	The Trust will not apply this discretion.