

POLICY DOCUMENT No F14**DEBENHAM HIGH SCHOOL**

A Church of England High Performing Specialist Academy

**LGPS Discretions Policy**

(Local Government Pension Scheme)

This policy is reviewed every 2 years in spring
by the Finance and General Purposes Committee

History of Document

Issue No	Author/ Owner	Date Written	Approved by Finance G/P	Comments
Issue 1	Tracy Darby	April '14	13 May 2014	Using Model LGPS Version. Approved by FGB as first presented at meeting 13 May 2014
Issue 2	Tracy Darby	Feb '16	18 March 2016	Update following changes in 2014 LGPS
Issue 3	Tracy Darby	04 May 2016		Minor update after advice from LGPS Administrator
Issue 4	Tracy Willmott	March 2018	16 March 2018	Minor update after advice from LGPS Administrator

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Statement of Intent

By virtue of regulation 60 of the LGPS Regulations 2013 and paragraph 2(2) of Schedule 2 of the LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014 Scheme employers are required to prepare and publish a written policy in relation to five specific discretions

To ensure value for money and financial stability, Debenham High School has adopted an approach that befits the size, finances and current staffing levels at the School. In addition, the decisions regarding the discretionary powers have been taken to ensure the affordability of the scheme to all members.

Debenham High School is committed to equality and this policy has been created in accordance with anti-discrimination laws, the Equality Act 2010 and with regard to age regulations.

In addition to the above, the School is required to adhere to a number of provisions and to create and implement effective procedures for the administration of the LGPS scheme.

1. Key roles and responsibilities

The Governing Body has overall responsibility for the implementation and monitoring of the LGPS Discretionary Policy at Debenham High School.

The Governing Body has responsibility for ensuring that the LGPS Discretionary Policy, as written, does not discriminate on any grounds, including but not limited to: age, ethnicity/national origin, culture, religion, gender, disability or sexual orientation.

The Governing Body has overall responsibility for handling complaints regarding this policy as outlined in the School's Complaints Policy.

In the first instance, complaints should be directed to the School's Business Manager.

The Business Manager has responsibility for the day-to-day implementation and management of the LGPS Discretionary Policy at Debenham High School.

Staff members enrolled on the LGPS will be responsible for following the LGPS Discretionary Policy.

2. Discretionary decisions

The School, as an LGPS Employer, is legally required to provide employees and LGPS scheme members with information regarding their decision to include or omit the following discretions in their LGPS scheme:

1. Regulation 31 -Whether to grant additional pension to a member (by up to £6,755 p.a. as at 1 April 2017) to an active member or within 6 months of leaving whose employment was terminated on the grounds of redundancy or business efficiency

The school will only consider doing so in cases where there is a clear financial or operational advantage to the School. It should be noted that any extra annual pension granted by an employer would be subject to an actuarial reduction where, other than in a case of ill health retirement, that extra pension is drawn before the member's Normal Pension Age (NPA) (Including where the pension is being paid on redundancy or business efficiency grounds).

2. Whether, where an active Scheme member wishes to purchase extra annual pension of up to £6,755 (Figure at 1 April 2017) by making Additional Pension Contributions (APCs), the employer can choose to (voluntarily) contribute towards the cost of purchasing that extra pension via a Shared Cost Additional Pension Contribution (SCAPC)

The School will not establish a Shared Cost Additional Pension Contribution Scheme for any of its employees who wish to buy extra annual pension unless there is a clear financial or operational advantage to the School.

3. Regulation 30 (6) whether to permit flexible retirement for staff aged 55 or over who, with the agreement of the school, reduce their working hours or grade and, if so, as part of the agreement to permit flexible retirement:

3.1 Whether, in addition to the benefits the member has accrued prior to 1 April 2008 (which the member must draw), to permit the member to choose to draw all, part or none of pension benefits accrued after the 31 March 2008 and before 1 April 2014, and/or those accrued after 31 March 2014

3.2 Whether to waive, in whole or in part, any actuarial reduction which would otherwise be applied to the benefits taken on flexible retirement before Normal Pension Age

A request for flexible retirement will be accepted only with the consent of the governing body and only if there is a clear financial and operational advantage for the school in doing so.

Waiving of actuarial reductions and the application of 85 year rule protections in such cases will be considered only where there is a clear financial or operational advantage in doing so.

4. Whether, to apply the 85 year rule protections to members who choose to voluntarily draw their benefits on or after age 55 and before age 60, under (paragraph 1 (1) (c) of Schedule 2 to the LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014).

Waiving of actuarial reductions and the application of the 85 year rule protections will be considered only where there is a clear financial or operational advantage to the school doing so.

5. Regulations 30(8) For active member voluntarily retiring on or after age 55 who immediately draw benefits, and for deferred members and suspended tier 3 ill health pensioners who elect under regulation 30(5) of the LGPS Regulations 2013 to draw benefits (other than on ill health grounds) on or after age 55 whether to:

5.1 Waive on compassionate grounds, any actuarial reduction that would otherwise be applied to benefits accrued before 1 April 2014

5.2 Waive, in whole or in part (on any grounds), any actuarial reduction that would otherwise be applied to benefits accrued after 31 March 2014

Waiving of actuarial reductions will be considered only where there is a clear financial or operational advantage in so doing

A request for early unreduced payment of benefits on compassionate grounds (i.e. waiving of percentage reduction in respect of early retirement on compassionate grounds), will normally be considered only where the former member is prevented from full-time working due to the need to provide long-term care for a dependant. If the benefits payable in such cases would normally be reduced for early payment, the School may agree, at its own cost, to waive all or part of the reduction if there were compassionate grounds for doing so.

3. Support

3.1. Suffolk Pension Fund provides support for the LGPS scheme locally. Contact details as follows:

Website: www.suffolk.gov.uk/pensions
www.suffolkpensionfund.org
www.lgpsmember.org

Email: pensions@suffolk.gov.uk
Tel: 08456 05 3000