



BOGNOR REGIS TOWN COUNCIL EMPLOYER PENSIONS DISCRETIONS

Adopted by the Council at its Meeting held on 5th September 2016

BOGNOR REGIS TOWN COUNCIL

EMPLOYER TABLE OF DISCRETIONS

Bognor Regis Town Council elects not to publish any non-mandatory Pensions Discretions Policies but will give consideration to these at the appropriate time(s) having regard to a fully costed business case, the specific circumstances in each case and any previous decisions.

Regulation	Description of Discretion	Discretion Employed
Regulation 16(2) and 16(4)(d)	How much and in what circumstances Bognor Regis Town Council will contribute to a shared costs APC (Active Member Additional Pension).	<p>With regard to making contributions to a shared cost APC, Bognor Regis Town Council will not normally make such contributions.</p> <p><i>Mandatory</i></p>
<p>Regulation 30(6) of the LGPS Regulations 2013 and Regulation 11(2) of the (Transitional Provisions and Savings) Regulations 2014</p> <p>Regulation 30(8) of the LGPS Regulations</p>	<p>Whether all or some benefits can be paid if an employee reduces their hours or grade.</p> <p>Flexible retirement and waiving of any actuarial reduction.</p>	<p>With regard to flexible retirement, Bognor Regis Town Council will consider each request on a case by case basis. The Town Council’s policy aims to help employees phase into their retirement. Partial/flexible retirement lets employees continue working on reduced hours or reduced grade basis and depending on when their membership of the LGPS commenced and draw all, part or none of their accrued pension benefits subject to certain qualifying criteria. To be eligible to make a request for Flexible Retirement under the LGPS regulations, the employee must :</p> <ul style="list-style-type: none"> • Be actively making contributions to the LGPS • Be aged 55 or over • Have two years or more membership in the LGPS • Be taking at least a 20% reduction in your hours and/or you salary <p><i>Mandatory</i></p>

Regulation	Description of Discretion	Discretion Employed
Regulation 30(8)	Whether to waive, in whole or in part, the actuarial reduction to benefits which a member voluntarily draws before Normal Pension Age other than on flexible or ill-health retirement (where the member only has post 31 st March 2014 membership.	With regard to early payment of deferred benefits, Bognor Regis Town Council will not normally pay these, except in exceptional and compelling compassionate grounds following consideration of a fully costed business case. Where benefits are taken early they will normally be reduced to take into account early payment.
Transitional Regulation Sch2, para 1(2)	Whether to switch on the 85 year rule for a member aged between 55 and 60 where retirement benefits are voluntarily drawn other than on the grounds of flexible or ill-health	<i>Mandatory</i>
Transitional Regulations 3(1), Sche2, para.2(1) and Benefit regulations 30(5) and 30A(5)	<p>Whether to waive any actuarial reduction on pre and/or post April 2014 benefits where retirements benefits are voluntarily drawn other than on the grounds of flexible or ill health retirement, dependant on date of birth/date joined Scheme.</p> <p>Group 1 – Member joined before 01/10/06 and born before 01/04/56</p> <p>Group 2 – Member joined before 01/10/06 born between 01/04/56 and 31/03/60 and meets 85 year rule before 01/04/20</p> <p>Group 3 – Member joined before 01/10/06 and is not a Group 1 or 2 member.</p> <p>Group 4 – Member joined after 30/06/06</p>	<i>Mandatory</i>
Benefit Regulation 30(A)(3) and 30(2)	Whether to grant an application from a post 31 st March/pre 1 st April 2014 leaver for early payment of deferred benefits on or after age 50/55 and before age 60, not on the grounds of ill health.	<i>Mandatory</i>
1997 Regulation 31(2)	Grant an application from a post 31 st March 1998/pre 1 st April 2008 leaver or from a Councillor for early payment of benefits on or after age 50/55 and before age 60, not on the grounds of ill-health.	<i>Mandatory</i>

Regulation	Description of Discretion	Discretion Employed
<p>1997 Regulation 31(5)</p> <p>1997 Regulation 31(7A)</p> <p>Regulation D11(2)(C) of the LGPS Regulations 1995 and Regulation 31(2) of the LGPS Regulations 1997</p> <p>Regulation 30(2) & (5) of the Benefit regulations 2007 and 30(8) of the LGPS regulations 2013</p>	<p>Whether to waive on compassionate grounds the actuarial reduction applied to benefits paid early for a post 31 March 1988/pre 1st April 2008 leaver or former Councillor.</p> <p>Councillor opts out and pre 1st April 2008 employee opts out only to get benefits paid from normal retirement date if employer agrees.</p> <p>Whether to grant pre 1st April 1998 leavers early payment of their deferred benefits on or after age 50 on compassionate grounds.</p> <p>Whether to grant an application for early payment of deferred benefits on or after age 55 and before age 60.</p>	
<p>1997 Regulation 31</p>	<p>Whether to grant additional pension to an active member or within six months of ceasing to be an active member by reason of redundancy or business efficiency.</p>	<p>In respect of redundancy and business efficiency, additional membership will only be used in exceptional and compelling circumstances and where there will be significant benefits to Bognor Regis Town Council.</p> <p><i>Mandatory</i></p>