

Discretions Policy for: CATER LINK LIMITED**Date: 01/01/2025**

This policy confers no contractual rights. CATER LINK LIMITED retains the right to change the policies at any time without prior notice or consultation. The policy in force at the time a relevant event occurs will be the one that is applied.

Discretions from 1.4.14. in relation to post 31.3.14. active members (excluding councillor members) and post 31.3.14. leavers (excluding councillor members)

R = Local Government Pension Scheme (LGPS) Regulations 2013 (SI 2013/2356)

TP = LGPS (Transitional Provisions, Savings and Amendments) Regulations 2014

A = LGPS (Administration) Regulations 2008 (SI 2008/239)

B = LGPS (Benefits, Membership and Contributions) Regulations 2007 (as amended) (SI 2007/1166)

L = LGPS Regulations 1997 (as amended) (SI 1997/1612)

Area	Discretion	Regulation	Exercised by	Key	Policy
Granting additional pension	Whether to grant additional 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 - figure at 1 April 2014. This is inflation proofed annually)	R31	Employer	Mandatory	<p>Cater Link Ltd will not generally grant additional pension - Cater Link Ltd will only exercise this discretion in exceptional circumstances.</p> <p>Decisions will be made on the merit of each case with particular regard to</p> <ul style="list-style-type: none"> • A member's personal circumstances. • The economic interests of the Company • Other options that are available under the companies severance arrangements. • The ability of the Company to meet the cost of awarding the discretion

<p>Shared cost Additional Pension Contributions (to buy additional pension)</p>	<p>Whether, how much and in what circumstances to contribute to a shared cost Additional Pension Contributions (APC) scheme</p> <p>A member can buy additional pension through an APC contract. The discretion is whether the employer will share the cost of the APC</p>	<p>R16(2)(e) & R16(4)(d)</p>	<p>Employer</p>	<p>Mandatory</p>	<p>Cater Link Ltd will not typically contribute to a shared cost APC scheme - Cater Link Ltd will not typically contribute to a shared cost APC scheme</p> <p>Cater Link Ltd will only exercise this discretion in exceptional circumstances.</p> <p>Decisions will be made on the merit of each case with particular regard to –</p> <ul style="list-style-type: none"> • A member’s personal circumstances. • The economic interests of the company • Other options that are available under the companies severance arrangements. • The ability of the company to meet the cost of awarding the discretion.
<p>Flexible retirement</p>	<p>Whether all or some benefits can be paid if an active member aged 55 or over and with at least 2 years qualifying service reduces their hours or grade (flexible retirement)</p>	<p>R30(6) & TP11(2)</p>	<p>Employer</p>	<p>Mandatory</p>	<p>Cater Link Ltd does not generally consider requests for flexible retirement in these circumstances.</p> <p>Cater Link Ltd will consider employee requests to take flexible retirement on a case by case basis.</p> <p>Decisions will be made on the merits of each case having particular regard to –</p> <ul style="list-style-type: none"> • A member’s personal circumstances. • The operating requirement of the Company.

					<ul style="list-style-type: none"> • The economic interests of the Company. • Whether to permit the member to choose to draw all, part or none of the pensions benefits accrued after 1st April 2008.
	Whether to waive, in whole or in part, actuarial reduction to benefits paid on flexible retirement	R30(8)	Employer (or Admin. Authority where Employer has become defunct)	Mandatory	<p>Cater Link Ltd will not generally waive the actuarial reduction</p> <p>Cater Link Ltd will only waive the actuarial reduction on early retirement in exceptional circumstances.</p> <p>Decisions will be made on the merit of each case with particular regard to –</p> <ul style="list-style-type: none"> • A member’s personal circumstances. • The economic interests of the Company. • The ability of the Company to meet the cost of awarding the discretion.
85 Year Rule	Whether to “switch on” the 85 year rule for a member voluntarily drawing benefits on or after age 55 and before age 60 (other than on the grounds of flexible retirement).	TPSch 2, para, 1(2) &1(1)(c)	Employer (or Admin. Authority where Employer has become defunct)	Mandatory	<p>Cater Link Ltd will typically not switch on the 85 year rule</p> <p>Cater Link Limited will only agree to “switch on” the rule of 85 in exceptional circumstances. .</p> <p>Decisions will be made on the merit of each case with particular regard to –</p> <ul style="list-style-type: none"> • A member’s personal circumstances. • The economic interests of the Company.

<p>Waive Reduction</p>	<p>Whether to waive any actuarial reduction for a member voluntarily drawing benefits before normal pension age other than on the grounds of flexible retirement (where the member has both pre 1/4/14 and post 31/3/14 membership)</p> <p>a) on compassionate grounds (pre 1/4/14 membership) and / or, in whole or in part on any grounds (post 31/3/14 membership) if the member was not in the Scheme before 1/10/06,</p> <p>b) on compassionate grounds (pre 1/4/14 membership) and / or, in whole or in part on any grounds (post 31/3/14 membership) if the member was in the Scheme before 1/10/06, will not be 60 by 31/3/16 and will not attain 60 between 1/4/16 and 31/3/20 inclusive</p> <p>c) on compassionate grounds (pre 1/4/16 membership) and / or, in whole or in part on any grounds (post 31/3/16 membership) if the member was in the Scheme before 1/10/06 and will be 60 by 31/3/16</p> <p>d) on compassionate grounds (pre 1/4/20 membership) and / or, in whole or in part on any grounds (post 31/3/20 membership) if the member was in the Scheme before 1/10/06, will not be 60 by 31/3/16 and will attain 60 between 1/4/16 and 31/3/20 inclusive</p>	<p>TP3(1), TPSch 2, para 2(1) & B30(5) & B30A(5)</p>	<p>Employer (or Admin. Authority where Employer has become defunct)</p>	<p>Mandatory</p>	<p>Where there is a clear advantage, Cater Link Ltd will (for members with no protected membership for Rule of 85) consider on the merit of each case:</p> <p>Waiving all of the reductions in respect of pre 1 April 2014 benefits but only on compassionate grounds and / or waiving all or some of the actuarial reductions in respect of post 31 March 2014 on any grounds.</p> <p>For members with protected membership for Rule of 85 (as described under C and D) Cater Link Ltd will consider waiving the actuarial reductions but will do so only on compassionate grounds as per the LGPS regulations.</p>
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	Whether to waive, in whole or in part, actuarial reduction on benefits which a member voluntarily draws before normal pension age other than on the grounds of flexible retirement (where the member only has post 31/3/14 membership)	R30(8)	Employer (or Admin. Authority where Employer has become defunct)	Mandatory	<p>Cater Link Ltd will not generally waive the actuarial reduction</p> <p>Cater Link Ltd will only waive the actuarial reduction on early retirement in exceptional circumstances.</p> <p>Decisions will be made on the merit of each case with particular regard to –</p> <ul style="list-style-type: none"> • A member’s personal circumstances. • The economic interests of the Company. • The ability of the Company to meet the cost of awarding the discretion.
Discretions in relation to scheme members (excluding councillor members) who ceased active membership on or after 1.4.08 and before 1.4.14A = LGPS (Administration) Regulations 2008B = LGPS (Benefits, Memberships and Contributions) Regulations 2007 T = LGPS (Transitional Provisions) Regulations 2008 (SI 2008/238)					
Area	Discretion	Regulation	Exercised by	Key	Policy
85 Year Rule	Whether to “switch on” the 85 year rule for a member voluntarily drawing benefits on or after age 55 and before age 60	TPSch 2, para, 1(2) &1(1)(c)	Employer (or Admin. Authority where Employer has become defunct)	Mandatory	<p>Cater Link Ltd will generally not grant an application for early payment of benefits.</p> <p>Cater Link Limited will only agree to “switch on” the rule of 85 in exceptional circumstances.</p> <p>Decisions will be made on the merit of each case with particular regard to –</p> <ul style="list-style-type: none"> • A member’s personal circumstances. • The economic interests of the Company.

	Whether to “switch on” the 85 year rule for a pensioner member with deferred benefits (i.e. a suspended tier 3 ill health pensioner) voluntarily drawing benefits on or after age 55 and before age 60,	TPSch 2, para, 1(2) &1(1)(c)	Employer (or Admin. Authority where Employer has become defunct)	Mandatory	<p>Cater Link Ltd will not typically grant an application for early payment of a suspended pension.</p> <p>Cater Link Limited will only agree to “switch on” the rule of 85 in exceptional circumstances.</p> <p>Decisions will be made on the merit of each case with particular regard to –</p> <ul style="list-style-type: none"> • A member’s personal circumstances. • The economic interests of the Company.
Waive reduction	Whether to waive, on compassionate grounds, the actuarial reduction applied to deferred benefits paid early under B30 (member)	B30(5), TPSch 2, para 2(1)	Employer (or Admin. Authority where Employer has become defunct)	Mandatory	<p>Cater Link Ltd will generally not waive the actuarial reduction applied to benefits paid early.</p> <p>Cater Link Ltd will only consider this discretion in exceptional circumstances.</p> <p>Decisions will be made on the merit of each case with particular regard to –</p> <ul style="list-style-type: none"> • A member’s (former member) personal circumstances. • The economic benefits to the company

Waive reduction	Whether to waive, on compassionate grounds, the actuarial reduction applied to benefits paid early under B30A (pensioner member with deferred benefits, i.e. a suspended tier 3 ill health pensioner)	B30A(5) , TPSch 2, para 2(1)	Employer (or Admin. Authority where Employer has become defunct)	Mandatory	<p>Cater Link Ltd will generally not waive the actuarial reduction applied to benefits paid early.</p> <p>Cater Link Ltd will only consider this discretion in exceptional circumstances.</p> <p>Decisions will be made on the merit of each case with particular regard to –</p> <ul style="list-style-type: none"> • A member’s (former member) personal circumstances. • The economic benefits to the company
<p>Discretions in relation to:</p> <p>a) councillor members who ceased active membership on or after 1.4.98., and</p> <p>b) any other scheme members who ceased active membership on or after 1.4.98. and before 1.4.08</p> <p>L = LGPS Regulations 1997 (as amended) (SI 1997/1612) R = LGPS Regulations 2013(SI 2013/2356) TP = LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014 (SI 2014/525)</p>					
	Discretion	Regulation	Exercised by	Key	Policy
Employer consent retirement	Grant application for early payment of deferred benefits on or after age 50 and before age 55	L31(2)	Employer	Mandatory	<p>Cater Link Ltd may consider an application for early payment of benefits.</p> <p>Cater Link Ltd will only consider this discretion in exceptional circumstances.</p> <p>Decisions will be made on the merit of each case with particular regard to –</p> <ul style="list-style-type: none"> • A member’s (former member) personal circumstances.

					<ul style="list-style-type: none"> • The economic benefits to the company
Waive reduction	Waive, on compassionate grounds, the actuarial reduction applied to deferred benefits paid early	L31(5) & TPSch 2, para 2(1)	Employer	Mandatory	<p>Cater Link Ltd will not typically waive the actuarial reduction applied to benefits paid early.</p> <p>Cater Link Ltd will only consider this discretion in exceptional circumstances.</p> <p>Decisions will be made on the merit of each case with particular regard to –</p> <ul style="list-style-type: none"> • A member’s (former member) personal circumstances. • The economic benefits to the company
85 Year Rule	Whether to “switch on” the 85 year rule for a member with deferred benefits voluntarily drawing benefits on or after age 55 and before age 60	TPSch 2, para 1(2) & 1(1)(f) & R60	Employer (or Admin. Authority where Employer has become defunct)	Mandatory	<p>Cater Link Ltd may consider an application for early payment of benefits. Cater Link Limited will only agree to “switch on” the rule of 85 in exceptional circumstances.</p> <p>Decisions will be made on the merit of each case with particular regard to –</p> <ul style="list-style-type: none"> • A member’s personal circumstances. • The economic interests of the Company.

Discretions in relation to scheme members who ceased active membership before 1.4.98**LGPS Regulations 1995 (as amended) (SI 1995/1019)****TL = LGPS (Transitional Provisions) Regulations 1997 (SI 1997/1613)**

Area	Discretion	Regulation	Exercised by	Key	Policy
Employer consent retirement	Grant application for early payment of deferred benefits on or after age 50 on compassionate grounds	TP3(5A)(vi) TL4 & L106(1) & D11(2)(c)	Employer (or Admin. Authority where Employer has become defunct)	Mandatory	<p>Cater Link Ltd will not normally exercise this discretion but may consider this discretion in exceptional circumstances.</p> <p>Decisions will be made on the merit of each case with particular regard to –</p> <ul style="list-style-type: none">• A member's (former member) personal circumstances.• The economic benefits to the company

Authorised Signatory**Date: 01/01/2025**