Local Government Pension Scheme 2014
(Administered by the Shropshire Pension Fund)

Employer Pension Discretions
Policy Statements for Employees

Employer name:	**Our Lady Help of Christians**
Effective date of discretions:	**01/6/2025**
Completed by:	**Emma Foulkes**
***Signed:**	**Emma Foulkes**
Date:	**23/6/2025**

***We cannot accept your discretions if you have not signed this document. If you are completing an electronic copy please type your name in full.**

Employer Discretions

COMPULSORY - Policy Statements in accordance with Local Government Pension Scheme Regulations 2013

REGULATION 16 (2)(e) & (4)(d)

Ability to contribute to a shared cost additional pension contribution (APC) scheme

EXPLANATION Where an employee has elected to pay Additional Pension Contributions (APCs) an employer can elect to fund part or the entire employees share of the contributions.

In your policy you must decide:

- if you would consider contributing to a shared cost APC,
- in what circumstances you would enforce this discretion, and,
- how much you would contribute.

Note: this discretion only relates to cases where the member is working as normal rather than being on authorised leave without pay. For cases where members are on authorised leave without pay e.g. as a result of an approved career break or unpaid additional maternity leave the employer must fund 2/3rds of the contribution if the member makes an election within 30 days of returning to work.

Please state your policy in the box below:

Where an active member has a reduction in contributions due to a temporary absence being to a trade dispute or unpaid leave of absence, the Trust may fund part or all of the additional pension contributions that may become payable to recover the pension lost by the member. It is not The Trust's general policy to grant additional pension to scheme members under this regulation. Any exceptional cases that are or if implemented would be of overall benefit to the Trust would require the agreement of the HR & Finance Director of the Trust.

REGULATION 30 (6) & (8)

Ability to award flexible retirement & waive actuarial reduction

EXPLANATION A member who is aged 55 or over and with their employer's consent reduces their hours and/or grade, can then, but only with the agreement of the employer, make an election to the administering authority to receive all or part payment of their accrued benefits without having retired from that employment. In your policy you must decide:

- if you will consider granting flexible retirement,
- the circumstances in which flexible retirement will be awarded, and
- whether to waive any reduction that will be applied to the members benefits. There will be a direct cost to the employer.

Please state your policy in the box below:

Flexible retirement (reducing hours or grade after reaching 55) Employers may allow a scheme member from age 55 onwards to draw all or part of the pension benefits they have already built up while still continuing in employment. This is provided the employer agrees to the scheme member either reducing their hours or moving to a position on a lower grade. In such cases pension benefits will be reduced in accordance with actuarial tables unless the Trust waives such reduction on compassionate grounds or if a member has "protected rights" under the LGPS. It is not the policy of The Trust to agree to the flexible retirement of a scheme member unless consent has been given by the HR & Finance Director. If consent has been given under this regulation, it is not The Trust's general policy to waive, in whole or part, any actuarial reduction to the scheme member's benefits. Any exceptional cases that are or if implemented would be of overall benefit to the Trust would need the consent of the HR & Finance Director

REGULATION 30 (8)

Ability to waive some or all of early retirement reduction on benefits if a member retires before Normal Pension Age (NPA) – For both active and deferred members

EXPLANATION Employers can elect to waive some or all of the reduction on benefits if a member chooses to retire and take their benefits before their Normal Pension Age (NPA).
In your policy you must decide:

- if you will consider waiving any reductions,
- the circumstances in which you would consider waiving any reductions, and
- whether to waive any reduction that will be applied to the members benefits. There will be a direct cost to the employer.

Please state your policy in the box below:

Employers have the power to waive, on compassionate grounds, the actuarial reduction factor (in whole or in part) applied to scheme members' benefits paid on the grounds of flexible retirement. Employers may also waive, on compassionate grounds, the actuarial reduction (in whole or in part) applied to scheme members' benefits for deferred members and suspended tier 3 ill health pensioners who elect to draw benefits on or after age 60 and before normal pension age. Employers also have the power to waive (in whole or in part) the actuarial reduction applied to active members' benefits when a scheme member chooses to voluntarily draw benefits on or after age 55 and before normal pension age. It is not The Trust's general policy to waive any actuarial reductions to pensions. However it may consider waving the actuarial reductions in exceptional circumstances; this would need the consent of the HR & Finance Director.

TRANSITIONAL PROTECTIONS – Regulation 1 (1)(c) SCHEDULE 2

Power of employing authority to ‘switch on’ the 85 year rule for a member voluntarily drawing benefits on or after age 55 and before age 60

EXPLANATION A member who meets the 85 year rule and elects to draw their pension benefits from age 55 will no longer require their employer’s consent if they retire after 31st March 2014. However certain members will lose some 85 year rule protections if they wish to draw their pension between age 55 and 59.

An employer may decide to ‘switch on’ protection to the 85 year rule for a member who voluntarily retires from age 55 but before age 60, and meet any additional cost of the retirement.

In your policy you must decide:

- if you will consider switching the 85 year rule on for this group of members which may result in a direct cost for the employer.

Please state your policy in the box below:

An employer can choose whether to switch on the 85 year rule (i.e. the member’s total years’ pensionable service plus his or her age) for scheme members who retire voluntarily on or after age 55 and before age 60. It is not The Trust’s general policy to turn this rule on for scheme members. Any exceptional cases that are or would if implemented be of overall benefit to the Trust would require the agreement of the HR & Finance Director of the Trust.

REGULATION 31

Ability 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

EXPLANATION An employer may decide to award a member additional pension up to a limit of £6755 per year* payable from the same date as their pension is payable.

You must resolve to award additional pension while the member is active. If the member has been made redundant or retired on efficiency grounds you must make this resolution within 6 months of them leaving.

***IMPORTANT NOTE: The amount of additional pension that can be awarded will increase each April.**

In your policy you must decide:

- if you will consider awarding additional pension to a member, and
- the circumstances in which you will consider awarding additional pension

Please state your policy in the box below:

This regulation allows the employer to grant additional membership to employees (up to a maximum of 10 years' membership). It is not the Trust's general policy to make such grants and such grants would only be made on exceptional compassionate grounds and with the agreement of the HR and Finance Director of the Trust