

**CAMBRIDGESHIRE
PENSION FUND**



Pension Fund Board

Date: 26 June 2014

Report by: Head of Pensions

Subject:	Administering Authority Discretions Policy
Purpose of the Report	This report and its appendix describe the various discretions an administering authority such as Cambridgeshire Pension Fund are required to formulate policy decisions on behalf of all the employers within the Pension Fund. It makes recommendations in respect of each area of discretion to be agreed by the Pensions Committee.
Recommendations	The Board is asked to approve the Administering Authority Discretions Policy provided in the Appendix to this report.
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1. Background

- 1.1 There are a number of areas within Local Government Pension Scheme legislation that provide either the administering authority (i.e. Cambridgeshire County Council as guardian of the Fund) or individual employers participating in the Fund with flexibility over how the particular provision is exercised. In some cases there is a specific requirement for a policy decision in relation to such provisions to be published.
- 1.2 This report presents an all encompassing “Administering Authority Discretions Policy” for consideration by the Board. As the name suggests, the proposed policy is only dealing with the discretions required to be exercised by Cambridgeshire Pension Fund in its role as an administering authority. These policy decisions will apply to all employers and scheme members in the Cambridgeshire Pension Fund and not just Cambridgeshire County Council.
- 1.3 On the whole, administering authority discretions have little risk attached to them and relate to day to day operational matters.
- 1.4 In October 2012 the Cambridgeshire Pension Fund Board agreed a set of proposed policies in relation to the exercise of the discretions that may be exercised by the Fund. This was the first time that the Fund had such a comprehensive set of policies in place

in relation to the exercise of their discretions. Having a set of formally approved policies in this way fosters good governance and assists LGSS Pensions Service to administer the Fund with consistency.

2. Draft Policy

2.1 The introduction of the changes to the Local Government Pension Scheme that took effect from 1 April 2014 brought a handful of new discretions but also meant that the existing discretions should be reviewed and the Regulation references updated so that they remain meaningful and appropriate. Appendix 1 provides a comprehensive list of all administering authority discretions that the Fund may now exercise, together with the relevant regulation references and the proposed policy.

2.2 The majority of the proposed policies reflect those already put in place in October 2012. Where provisions in the legislation which came into force from 1 April 2014 have a natural link to earlier provisions, the policies have been carried forward with the aim of maintaining consistency. As already mentioned, there are some new discretions and in order to draw attention to these, they have had a grey shading added so they stand out from the ones that it is recommended stay the same or simply reflect a consistent approach to the policies agreed in October 2012. Brief details of the shaded, new or changed, discretions are set out below

2.3 *Additional Pension Contributions/Shared Cost Additional Pension Contributions (APC/SCAPC)*

These replace the former method for members of the LGPS to purchase additional pension, Additional Regular Contributions (ARC), and differ in that pension can be purchased by lump sum or as with ARC before them, by paying additional contributions over an agreed period of at least 1 year. Purchasing pension by this method is also how members who take periods of authorised unpaid leave, whether child related or not, can replace the pension that they would otherwise have lost, particularly now that they are no longer required to pay pension contributions for the first 30 days of unpaid leave of absence, as was previously the case. There are three new discretions around this area and these relate to:

- 2.3.1 Whether to set a lower limit on contributions paid over a period,
- 2.3.2 whether a member should have to provide a satisfactory, supported, medical declaration that they are in reasonably good health, and
- 2.3.3 if they are unable to provide such a declaration, should they be prevented from making a purchase.

2.4 *Additional Voluntary Contributions/Shared Cost Additional Voluntary Contributions (AVC/SCAVC)*

There is now a specific provision for payment of AVC/SCAVC funds when a member dies before having used their fund to provide benefits, and it can follow the same process as used for payment of the Death Grant provided by the LGPS.

2.5 *Pension Account*

There is a requirement to keep individual pension accounts per pensionable employment, and to hold specific information per account. The pension administration software used by LGSS Pensions Service, Altair, enables us to hold all of the required details.

2.6 *Concurrent aggregation choice*

When a member has multiple concurrent pensionable employments, and leaves one, unless they formally elect to retain the benefits from that employment separate from those in respect of their ongoing employments, there is now a requirement that the benefits must be aggregated. If 12 months after leaving the employment a choice hasn't been made as to which ongoing employment the ceased employment's benefits should be aggregated with, the administering authority must make the choice on behalf of the member.

2.7 *'Switching on' the 85 year rule*

85 year rule protection is something that helps certain members who joined before 1 October 2006. This protection meant that before April 2014, where a member's employer consented to payment of benefits before age 60, the benefits could be paid with no early payment reduction. Now that 2014 Scheme members can leave and take payment of benefits from as young as 55, without requiring any employer consent, the 85 year rule protection does not apply automatically if a member retires before age 60. The employer may however 'switch on' the protection, if they are prepared to bear the cost of doing so.

2.8 *Extension of time limits – notice for early and flexible retirement*

A member has to give notice to draw benefits:

- voluntarily before Normal pension age, the LGPS Regulations state that 3 months notice should be given, and
 - for flexible retirement notice should be given within 1 month following the reduction in hours or grade that would be required,
- however the administering authority may agree to 'extend' these time limits. It is believed that the combination of 'agree and extend' makes more sense if this is a benefit to the member and the required notice period was therefore shorter for early retirement and potentially longer for flexible retirement.

2.9 *Accept a 2008 Scheme ill health certificate if member retiring after 31 March 2014*

The questions that the independent doctor provides an opinion on are essentially the same now as before April 2014, although the criteria are subtly different.

2.10 *Transfer in time limit*

The time limit for acceptance of a transfer is 12 months from joining the Scheme. Prior to April 2014 it was only the employer that had to consent to an extension, however since April 2014 both the employer and administering authority would have to agree to an extension before a 'late' transfer can proceed.

2.11 *Co-habiting partner*

There is no longer a requirement to nominate a co-habiting partner so they receive a pension in the event of the member's death; the decision on entitlement is now based on circumstances alone, rather than a nomination.

2.12 *Abatement*

The new scheme rules do not allow abatement of a pension attributed to post 31 March 2014 membership; the part of the pension based on pre 1 April 2014 could still be abated.

3 Relevant Pension Fund Objectives

Perspective	Outcome
Administration	<ul style="list-style-type: none"> Administer the Funds in a cost effective and efficient manner Ensure the Funds and its stakeholders are aware of and understand their roles and responsibilities under the LGPS regulations and in the delivery of the administration functions of the Funds. Ensure benefits are paid to, and income collected from, the right people at the right time in the right amount.

4 Finance & Resources Implications

There are no resource implications with these proposals. Some of the proposed discretions relate to the collection of monies from employers. The focus on drafting the policies has been to ensure the Pension Fund receives all monies due in a timely manner. Where a policy extends the period of choice for a member e.g. allowing a late transfer, or allow discretionary benefits to be paid e.g. on compassionate grounds, there may be additional costs to the pension fund which will vary according to the circumstances of the case.

5 Risk Implications

a) Risk(s) associated with the proposal

Risk	Mitigation	Residual Risk
Scheme employers do not agree with proposals	Explanation of purpose and objective	Green

b) Risk(s) associated with not undertaking the proposal

Risk	Risk Rating
Regular reviews do not ensure compliance and best practice	Amber

6 Communication Implications

Direct Communications	
Website	Discretions will need to be added to the website
Newsletter	
Induction	
Seminar	
Training	Administration staff will need to be informed of what discretionary policies are, together with any changes to current policy

7 Legal Implications

- 7.1 Consideration has been given to the requirements of the Local Government Pension Scheme Regulations in drafting the relevant policies.

8 Consultation with Key Advisors

- 8.1 The policy recommendations were reached as a result of discussions between Officers in Pension Services and the past input of the Fund's actuarial and benefits consultancy adviser, Hymans Robertson.

9 Alternative Options Considered

- 9.1 This review incorporates all identified administering authority discretions, including historic regulations and those that continue to apply to Councillors.. In undertaking the review, consideration has been given to the efficacy of any existing policy, possible alternatives where they exist as well as best practice across other LGPS Funds.

10 Background Papers

- 10.1 None.

11 Appendices

- 11.1 Appendix – Proposed Administering Authority Discretions Policy

Checklist of Key Approvals	
Is this decision included in the Business Plan?	No
Will further decisions be required? If so, please outline the timetable here	No
Is this report proposing an amendment to the budget and/or policy framework?	No
Has this report been cleared by Steve Dainty, Head of Pensions	YES – 06/06/2014
Has this report been cleared by the Section 151 Officer?	Yes – Chris Malyon – 13/06/2014
Has the Chairman of the Pension Fund Board been consulted?	Yes – Councillor Count – 11/06/2014
Has this report been cleared by Legal Services?	Copy of report sent to Laurie Gould for information.

APPENDIX
CAMBRIDGESHIRE PENSION FUND - Administering Authority Discretions

Discretions referred to the Pension Fund Board on 26 June 2014 for formal approval on behalf of the administering authority

Discretions applying where there is or was active membership after 31.3.2014 (except for Councillor members)

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R4(2)(b) Admission Body agreements	Whether to agree to an admission agreement with a Care Trust, NHS Scheme employing authority or care Quality Commission	See separate Admission and Bulk Transfer Policy http://pensions.cambridgeshire.gov.uk/index.php/governance2/key-documents/
R5(5) & RSch 2, Part 3, para 1 Admission Body agreements	Whether to agree to an admission agreement with a body applying to be an admission body	See separate Admission and Bulk Transfer Policy.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
RSch 2, Part 3, para 9(d) Admission Body agreements	Whether to terminate a transferee admission agreement in the event of <ul style="list-style-type: none"> insolvency, winding up or liquidation of the body breach by that body of its obligations under the admission agreement failure by that body to pay over sums due to the Fund within a reasonable period of being requested to do so 	See separate Admission and Bulk Transfer Policy.
RSch 2, Part 3, para 9(d) Admission Body agreements	Define what the term “ in connection with ” means in the context of “only employees of the body who are employed in connection with the provision of the service or assets referred to in that sub-paragraph may be members of the Scheme”.	See separate Admission and Bulk Transfer Policy.
R16(1) Minimum Additional Pension Contributions / Shared Cost Additional Pension Contributions	Whether to turn down a request to pay an APC/SCAPC over a period of time where it would be impractical to allow such a request (e.g. where the sum being paid is very small and could be paid as a single payment)	There is no minimum monthly payment required for entering into an APC/SCAPC contract

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R16(10) Proof of good health	Whether to require a satisfactory medical before agreeing to an application to pay an APC / SCAPC	A scheme member wishing to pay APC/SCAPC should be required to complete a declaration, countersigned by their General Practitioner, that they are in reasonably good health, prior to being permitted to commence payment, EXCEPT where the payments are to purchase pension no more than that which is to cover a period of absence, when no such declaration shall be required.
R16(10) Proof of good health	Whether to turn down an application to pay an APC / SCAPC if not satisfied that the member is in reasonably good health.	Where a scheme member wishing to pay APC/SCAPC does not provide a declaration, countersigned by their General Practitioner, that they are in reasonably good health, their application to pay APC/SCAPC will be turned down, UNLESS the payments are to purchase pension no more than that which is to cover a period of absence, when no such declaration shall be required.
TP15(1)(d) and A28(2) Charging for estimates	Whether to charge member for provision of estimate of additional pension that would be provided by the Scheme in return for transfer of in house AVC/SCAVC funds where AVC/SCAVC arrangement was entered into before 1 April 2014.	No charge will be made for first time enquiries but subsequent enquiries on same fund may be charged. The power to determine this will be delegated to the Head of Pensions.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R17(12) AVC/SCAVC payments on death	Decide to whom any AVC/SCAVC monies (including life assurance monies) are to be paid on death of the member	<p>Where it is clear having taken account of all the circumstances:</p> <ul style="list-style-type: none"> • payment will be in accordance with expression of wish, or • if no wish has been made, payment will be to the legal spouse, nominated cohabiting partner or civil partner. <p>Where there is any doubt, the decision will be made by the Head of Pensions, who may or may not decide to make payment in accordance with Grant of Probate/Letters of Administration.</p> <p>The County Council will ensure the details of current nominees will be included on annual benefit statements so that scheme members are given opportunity to revise nominations as part of the annual benefit statement exercise</p>
R22(3)(c) Pension Account	Pension account may be kept in such form as is considered appropriate	Pension accounts will be held electronically using the Altair pension administration software.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
TP10(9) Concurrent aggregation choice	Decide, in the absence of an election from the member within 12 months of ceasing a concurrent employment, which ongoing employment benefits from the concurrent employment which has ceased should be aggregated (where there is more than one ongoing employment)	<p>The power to determine this is delegated to the Head of Pensions.</p> <p>(The assessment will be based on which of the concurrent employments continuing immediately after leaving the employment in question is considered the main ongoing employment. This assessment being made based on which employment has the greatest annual rate of pensionable pay based on pay that would be pensionable under Regulation 20 of the LGPS Regulations 2013.).</p>
R30(8) Waiving reductions	Where the question arises of whether to waive, in whole or in part, actuarial reduction on benefits paid on flexible retirement, but the member's employer is no longer a 'scheme employer', the decision falls to the administering authority.	The waiving of any actuarial reduction will be made in line with the County Council's own employer policy in this area.
R30(8) Waiving reductions	Where the question arises of whether to waive, in whole or in part, actuarial reduction on benefits which a member voluntarily draws before normal pension age but the member's employer is no longer a 'scheme employer', the decision falls to the administering authority.	The waiving of any actuarial reduction will be made in line with the County Council's own employer policy in this area.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R68(2) Employer payments	Whether to require any strain on Fund costs to be paid “up front” by employing authority following payment of benefits under R30(6) (flexible retirement), R30(7) (redundancy / business efficiency), or the waiver (in whole or in part) under R30(8) of any actuarial reduction that would otherwise have been applied to benefits which a member voluntarily draws before normal pension age or to benefits drawn on flexible retirement	The administering authority will recharge all strain on the fund costs in accordance with the Rates and Adjustment Certificate and guidance produced by the Fund Actuary. Payment should normally be made within 12 months of the effective date in the form of lump sum. This may be extended to up to three years if jointly agreed by the Head of Pensions and the Section 151 Officer.
TPSch 2, paras 1(2) and 2(2) 'Switch on' the 85 Year Rule	Where the question arises of whether to “switch on” the 85 year rule for a member voluntarily drawing benefits on or after age 55 and before age 60 but the member’s employer is no longer a ‘scheme employer’, the decision falls to the administering authority.	The decision on whether to ‘switch on’ the 85 year rule will be made in line with the County Council’s own employer policy in this area.
TP3(1), TPSch 2, paras 2(1) and 2(2), B30(5) and B30A(5) Waiving reductions	Where the question arises of whether to waive any actuarial reduction on pre and/or post April 2014 benefits but the member’s employer is no longer a ‘scheme employer’, the decision falls to the administering authority.	The waiving of any actuarial reduction will be made in line with the County Council’s own employer policy in this area.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
TPSch 2, para 2(3) Employer payments	Whether to require any strain on Fund costs to be paid “up front” by employing authority following flexible retirement under R30(6) or waiver of actuarial reduction under TPSch 2, para 2(1) or release of benefits before age 60 under B30 of B30A	The administering authority will recharge all strain on the fund costs in accordance with the Rates and Adjustment Certificate and guidance produced by the Fund Actuary. Payment should normally be made within 12 months of the effective date in the form of lump sum. This may be extended to up to three years if jointly agreed by the Head of Pensions and the Section 151 Officer.
R32(7) Extension of time limits – notice for early payment or flexible retirement	Whether to extend the time limits within which a member must give notice of the wish to draw benefits before normal pension age or upon flexible retirement	The advance notice required for payment of benefits before normal pension age will be shortened from 3 months to 1 month. A notice that benefits are to be paid on flexible retirement should be given no more than 1 month after the reduction in hours and/or grade, i.e. the period will not be extended.
R34(1) Pension Commutation	Decide whether to commute small pension	Members and beneficiaries who meet the criteria for trivial commutation of a small pension will be offered commutation as an option.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R36(3) Approved medical advisors for ill health retirements	Approve medical advisors used by employers (for ill health benefits)	Delegated powers have been given to the Head of Pensions to determine in advance of a referral whether an employer can use an alternative Occupational Health Provider to Cambridgeshire County Council's own provider, and where approval is granted whether it is reasonable to use the practitioner proposed as the Independent Registered Medical Practitioner (IRMP) for pension purposes.
TP12(6) Ill health certificate	Where the question arises of whether to use a certificate produced by an IRMP under the 2008 Scheme for the purposes of making an ill health determination under the 2014 Scheme but the member's employer is no longer a 'scheme employer', the decision falls to the administering authority.	A 2008 Scheme ill health certificate will be accepted for making an ill health determination under the 2014 Scheme until 30 September 2014 only, thereafter a 2014 Scheme certificate must be obtained from the IRMP.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R38(3) Deferred Beneficiary – Payment on ill health grounds	Where the question arises of whether a deferred beneficiary meets criteria for being permanently incapable of former job because of ill health and is unlikely to be capable of undertaking gainful employment before normal pension age or for at least three years, whichever is the sooner but the member's employer is no longer a 'scheme employer', the decision falls to the administering authority.	Decision delegated to the Head of Pensions to consider each case on its own merits
R38(6) Suspended Tier 3 ill health pension – Payment on ill health grounds	Where the question arises of whether a suspended ill health tier 3 member is unlikely to be capable of undertaking gainful employment before normal pension age because of ill health but the member's employer is no longer a 'scheme employer', the decision falls to the administering authority.	Decision delegated to the Head of Pensions to consider each case on its own merits

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
TP17(5) to (8) & R40(2), R43(2) & R46(2)	Decide to whom death grant is paid	<p>Where it is clear having taken account of all the circumstances:</p> <ul style="list-style-type: none"> • payment will be in accordance with expression of wish, or • if no wish has been made, payment will be to the legal spouse, civil partner or cohabiting partner.. <p>Where there is any doubt, the decision will be made by the Head of Pensions, who may or may not decide to make payment in accordance with Grant of Probate/Letters of Administration.</p> <p>The County Council will ensure the details of current nominees will be included on annual benefit statements so that scheme members are given opportunity to revise nominations as part of the annual benefit statement exercise</p>
R49(1)(c) Double entitlement	Decide, in the absence of an election from the member, which benefit is to be paid where the member would be entitled to a benefit under 2 or more regulations in respect of the same period of Scheme membership	The power to determine and notify the member of the provision under which benefits are to be awarded will be delegated to the Head of Pensions and will be considered on a case by case basis.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R54(1) separate admission agreement fund	Whether to set up a separate admission agreement fund	Separate admission agreement funds will not be set up as normal practice. Any such decision would need to be agreed by the Pension Fund Board taking into consideration guidance from the Fund Actuary.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R55 Governance compliance statement	<p>Governance policy must state whether the admin authority delegates their function of part of their function in relation to maintaining a pension fund to a committee, a sub-committee or an officer of the admin authority and, if they do so delegate, state</p> <p>the frequency of any committee or sub-committee meetings</p> <p>the terms, structure and operational procedures appertaining to the delegation</p> <p>whether representatives of employing authorities or members are included and, if so, whether they have voting rights</p> <p>The policy must also state</p> <p>the extent to which a delegation, or the absence of a delegation, complies with Sec of State guidance and, to the extent it does not so comply, state the reasons for not complying, and</p> <p>the terms, structure and operational procedures appertaining to the local Pensions Board</p>	<p>See separate Governance Compliance Statement.</p> <p>http://pensions.cambridgeshire.gov.uk/index.php/governance2/key-documents/</p>

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R58 Funding strategy	Decide on Funding Strategy for inclusion in funding strategy statement	The Funding Strategy was last reviewed in March 2014 and is included in the Fund's Funding Strategy Statement available here http://pensions.cambridgeshire.gov.uk/index.php/governance2/key-documents/
R59(1) & (2) Pensions administration strategy	Whether to have a written pensions administration strategy and, if so, the matters it should include	The Fund has a Pension Administration Strategy which will be reviewed on a regular basis. Performance of the administering authority and the employers in the Fund will also be monitored against the targets and standards in the strategy and reported to the Pension Fund Board. The latest version is available here http://pensions.cambridgeshire.gov.uk/index.php/governance2/key-documents/

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R61 Communication policy	Communication policy must set out the policy on provision of information and publicity to, and communicating with, members, representatives of members, prospective members and Scheme employers; the format, frequency and method of communications; and the promotion of the Scheme to prospective members and their employers.	The fund's communications policy is available here http://pensions.cambridgeshire.gov.uk/index.php/governance2/key-documents/
R64(4) Revised Rates and Adjustment Certificates	Whether to obtain revision of employer's contribution rate if there are circumstances which make it likely a Scheme employer will become an exiting employer	Delegated jointly to the Head of Pensions and Section 151 Officer, and to be agreed in co-operation with the Fund Actuary See separate Admission and Bulk Transfer Policy.
R65 Revised Rates and Adjustment Certificates	Decide whether to obtain a new rates and adjustments certificate if the Secretary of State amends the Benefits Regulations as part of the "cost sharing" under R63	Delegated jointly to the Head of Pensions and Section 151 Officer, and to be agreed in co-operation with the Fund Actuary See separate Admission and Bulk Transfer Policy.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R69(1) Employer Payments	Decide frequency of payments to be made over to Fund by employers and whether to make an admin charge.	Payments must be made in accordance with Pensions Act (made monthly by 19 th of the month following payroll). Any administration charge will be in accordance with the Fund's Administration Strategy.
R69(4) Employer Payments	Decide form and frequency of information to accompany payments to the Fund	Information should be provided on a monthly basis unless a less frequent basis is agreed with the Head of Pensions.
R70 & TP22(2) Employer Payments	Whether to issue employer with notice to recover additional costs incurred as a result of the employer's level of performance	See Separate Administration Strategy.
R71(1) Employer Payments	Whether to charge interest on payments by employers which are overdue	The Fund will charge employers interest for persistently making late payments to the Fund. Delegated authority is given to the Head of Pensions to apply a charge on a case by case basis, taking into consideration the administrative cost involved in raising the charges.
R74(4) Internal Dispute Resolution Procedure	Whether to extend six month period to lodge a stage one IDR appeal	Decision delegated to the Head of Pensions, as the Stage 1 adjudicator, to consider each case on its own merits.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R74(6) Internal Dispute Resolution Procedure	Decide procedure to be followed by adjudicator when exercising stage one IDRPs functions and decide the manner in which those functions are to be exercised	Procedure set out in the Fund's Guide To Resolving Disputes About Pensions Decisions Made By LGSS Pensions Service. Stage 1 adjudicator is Head of Pensions
R76(4) Internal Dispute Resolution Procedure	Decide procedure to be followed by admin authority when exercising its stage two IDRPs functions and decide the manner in which those functions are to be exercised	Procedure set out in the Fund's:: - A Guide To Resolving Disputes About An Employer's Pension Decision, and - A Guide To Resolving Disputes About Pensions Decisions Made By LGSS Pensions Service. Stage 2 adjudicator is LGSS Director of Law & Governance Northamptonshire and Cambridgeshire.
R79(2) Internal Dispute Resolution Procedure	Whether admin. authority should appeal against employer decision (or lack of a decision)	Decision delegated to the Head of Pensions to consider each case on its own merits.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R80(1)(b) & TP22(1) Provision of Information by Employers	Specify information to be supplied by employers to enable admin. authority to discharge its functions	The Head of Pensions will specify the information to be provided by employers. Some information requirements may also be contained within the Administration Strategy.
R82(2) Benefits due in respect of deceased persons	Whether to pay sums due to personal representatives or anyone appearing to be beneficially entitled to the estate without need for grant of probate / letters of administration where payment is less than amount specified in s6 of the Administration of Estates (Small Payments) Act 1965	Where the total of the sums payable falls below the amount specified in s6 of the Administration of Estates (Small Payments) Act 1965 (£5,000 since 1984) sight of grant of probate or letters of administration is not required for payment. The decision as to the beneficiary is made on a case by case basis by the Head of Pensions.
R83 Member unable to deal with their own affairs	Whether, where a person (other than an eligible child) is incapable of managing their affairs, to pay the whole or part of that person's pension benefits to another person for their benefit.	This will be on a case by case basis with delegated authority given to the Head of Pensions
R89(5) Annual benefit statement	Date to which benefits shown on annual benefit statement are calculated	Date used is 31 March each year

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
R98(1)(b) Bulk Transfer	Agree to bulk transfer payment	See separate Admission and Bulk Transfer Policy.
R100(6) Transfer in time limit extension	Extend normal time limit for acceptance of a transfer value beyond 12 months from joining the LGPS	This will be on a case by case basis with delegated authority given to the Head of Pensions
R100(7) Transfer of pension rights	Allow transfer of pension rights into the Fund	Transfers into the Fund will be permitted.
TP3(6), TP4(6)(c), TP8(4), TP10(2)(a), TP17(2)(b) & B10(2) Final Pay	Where member to whom B10 applies (use of average of 3 years pay for final pay purposes) dies before making an election, whether to make that election on behalf of the deceased member	The pay figure that will provide the greatest benefit will be applied in all cases
TP3(6), TP4(6)(c), TP8(4), TP10(2)(a), TP17(2)(b) & TSch 1 & L23(9) Certificates of protection	Make election on behalf of deceased member with a certificate of protection of pension benefits i.e. determine best pay figure to use in the benefit calculations (pay cuts / restrictions occurring pre 1.4.08.)	The most advantageous final pay period for the member will be used in all cases.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
RSch 1 & TP17(9) Child in education	Decide to treat child as being in continuous education or vocational training despite a break	A break of 1 academic year or less should be ignored. Authority is delegated to the Head of Pensions to extend this period in exceptional circumstances
RSch 1 & TP17(9)(b) Cohabiting partner	Decide evidence required to determine financial dependence of cohabiting partner on scheme member or financial interdependence of cohabiting partner and scheme member	Where a member dies and a potential cohabiting partner is identified, delegated authority is given to the Head of Pensions to decide on a case by case basis by taking account of the LGPS regulatory requirements, what evidence the partner will be asked to provide by the way of appropriate documents and paperwork to prove either dependency or interdependency

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
TP3(13) & A70(1)* & A71(4)(c) Abatement on re-employment	Decide policy on abatement of pre 1 April 2014 element of pensions in payment following re-employment	<p>Abatement can only apply to pension based on membership prior to 1/4/2014; no pension built up after 31/3/2014 can be abated.</p> <p>Members who are in receipt of an augmented pension or annual compensation (where additional pension, additional membership or a credited period has been awarded by their former employer) due to early retirement on the grounds of redundancy or in the interests of efficiency should have any pension based on pre 1/4/2014 membership assessed for reduction or suspension on re-employment that offers membership of the LGPS.</p> <p>The pension in respect of any pre 1/4/2014 membership will be reduced by the excess of the annual rate of pay on commencing the new job, or at any material change, plus the annual rate of pension in payment at that date in respect of any pre 1/4/2014 membership over the annual rate of pay of the former employment on the last day used in calculating the</p>

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014 A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
TP3(13) & A70(1)* & A71(4)(c) Abatement on re-employment (continued)		Final Pay that the pension was based on (revalued by pension increase); where the excess is greater than the annual rate of pension in respect of pre 1/4/2014 membership in payment, that pension will be suspended. The reduction or suspension will continue until the employment ends or there is a reassessment due to a material change
TP15(1)(c) & TSch1 & L83(5) Added years contributions	Extend time period for capitalisation of added years contract	This will be considered on a case by case basis with delegated authority given to the Head of Pensions.

Discretions applying where scheme members (excluding councillor members) ceased active membership on or after 1.4.2008 and before 1.4.2014

Regulation No-	Description of discretion	Proposed change
A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
A28(2) Charging for estimates	Whether to charge member for provision of estimate of additional pension that would be provided by the Scheme in return for transfer of in house AVC/SCAVC funds	No charge will be made for first time enquiries but subsequent enquiries on same fund may be charged. The power to determine this will be delegated to the Head of Pensions.
A45(3) Member deductions	Deduct the outstanding contributions from any benefits that may become payable in respect of that person or by a simple contract debt in a court	Delegated power given to the Head of Pensions to consider each case on its own merits and to seek to either recover from scheme benefits or invoice for the amount outstanding as appropriate
A49(1) Recovery by an employer from the pension fund of a Contributions Equivalent Premium (CEP)	Contributions Equivalent Premiums (CEPs) are payable to HM Revenue & Customs by an employer where a member leaves employment less than 3 months after commencement. These CEPs may be recovered from the pension fund. They relate to the difference in contracted in and contracted out national insurance contributions	CEPs will effectively be recovered from the pension fund by all employers in the fund in all cases by the CEP payments being made directly from the pension fund to HM Revenue & Customs

Regulation No-	Description of discretion	Proposed change
A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
TSch1 & L83(5) Added years contributions	Extend time period for capitalisation of remaining contributions to an added years contract in cases of redundancy	This will be considered on a case by case basis with delegated authority given to the Head of Pensions.
A52(2) Benefits due in respect of deceased persons	Can pay balance of pension or other benefits that were due to a deceased person to personal representatives or anyone appearing to be beneficially entitled to the estate without need for grant of probate / letters of administration	Where the total of the sums payable falls below £5,000, sight of grant of probate or letters of administration is not required for payment. The decision as to the beneficiary is made on a case by case basis by the Head of Pensions.
A56(2) Approved medical advisors for ill health retirements	Approve medical advisors used by employers (for ill health benefits)	Delegated powers have been given to the Head of Pensions to determine in advance of a referral whether an employer can use an alternative Occupational Health Provider to Cambridgeshire County Council's own provider, and where approval is granted whether it is reasonable to use the practitioner proposed as the Independent Registered Medical Practitioner (IRMP) for pension purposes.
A58(7)(b) Internal dispute resolution procedure	Whether to extend six month period to lodge a stage one IDRPs appeal against a decision taken by the administering authority	Decision delegated to the Head of Pensions, as the Stage 1 appointed person, to consider each case on its own merits.

Regulation No-	Description of discretion	Proposed change
A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
A60(8) Internal dispute resolution procedure	Decide procedure to be followed by administering authority when exercising stage two IDRP functions and decide the manner in which those functions are to be exercised	Procedure set out in the Fund's:: - A Guide To Resolving Disputes About An Employer's Pension Decision, and - A Guide To Resolving Disputes About Pensions Decisions Made By LGSS Pensions Service. Stage 2 adjudicator is LGSS Director of Law & Governance Northamptonshire and Cambridgeshire.
A63(2) Internal dispute resolution procedure	Whether administering authority should appeal against employer decision (or lack of a decision)	Decision delegated to the Head of Pensions to consider each case on its own merits.
A64(1)(b) Provision of Information by Employers	Specify information to be supplied by employers to enable administering authority to discharge its functions	The Head of Pensions will specify the information to be provided by employers. Some information requirements may also be contained within the Administration Strategy.

Regulation No- A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs	Description of discretion	Proposed change
<p>TP3(13) & A70(1)* & A71(4)(c) & T12</p> <p>Abatement</p>	<p>Decide policy on abatement of pensions following re-employment</p>	<p>Members who are in receipt of an augmented pension or annual compensation (where additional pension, additional membership or a credited period has been awarded by their former employer) due to early retirement on the grounds of redundancy or in the interests of efficiency should have their pensions assessed for reduction or suspension on re-employment that offers membership of the LGPS. The pension will be reduced by the excess of the annual rate of pay on commencing the new job, or at any material change, plus the annual rate of pension in payment at that date over the annual rate of pay of the former employment on the last day used in calculating the Final Pay that the pension was based on (revalued by pension increase); where the excess is greater than the annual rate of pension in payment, the pension will be suspended. The reduction or suspension will continue until the employment ends or there is a reassessment due to a material change</p>

Regulation No-	Description of discretion	Proposed change
A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
B10(2) Final Pay	Where member to whom B10 applies (use of average of 3 years pay for final pay purposes) dies before making an election, whether to make that election on behalf of the deceased member	The pay figure that will provide the greatest benefit will be applied in all cases
B27(5) Children's pensions	Whether to pay the whole or part of a child's pension to another person for the benefit of the child	Payment will be made to a parent or guardian where the child is aged below 17, with payment made direct to the child in all other circumstances. In these cases, the parent or guardian must sign a written statement confirming that the pension will be used for the benefit of the child.
A52A Member unable to deal with their own affairs	Whether, where a person (other than an eligible child) is incapable of managing their affairs, to pay the whole or part of that person's pension benefits to another person for their benefit.	This will be on a case by case basis with delegated authority given to the Head of Pensions
B30(2) & 30A(3) Admin Auth consent retirement 55-60	Where the question arises of whether a deferred beneficiary or a deferred pensioner member can take payment of benefits between age 55 and 60 but the member's employer is no longer a 'scheme employer', the decision falls to the administering authority.	The decision on whether payment is granted will be made in line with the County Council's own employer policy in this area.

Regulation No-	Description of discretion	Proposed change
A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
B30(5) & B30A(5)	Waiving of actuarial reduction where former employer has ceased to exist.	The waiving of any actuarial reduction will be made in line with the County Council's own employer policy in this area.
B31(4)	Where the question arises of whether a deferred beneficiary meets permanent ill health and reduced likelihood of gainful employment criteria but the member's employer is no longer a 'scheme employer', the decision falls to the administering authority.	Decision delegated to the Head of Pensions to consider each case on its own merits.
B31(7)	Where the question arises of whether a suspended ill health tier 3 member is permanently incapable of undertaking any gainful employment but the member's employer is no longer a 'scheme employer', the decision falls to the administering authority.	Decision delegated to the Head of Pensions to consider each case on its own merits

Regulation No- A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs	Description of discretion	Proposed change
B23(2) & B32(2) & B35(2) & TSch1 & L155(4) Death Grants	Decide to whom death grant is paid	<p>Where it is clear having taken account of all the circumstances:</p> <p>payment will be in accordance with expression of wish, or</p> <p>if no wish has been made, payment will be to the legal spouse, civil partner or cohabiting partner.</p> <p>Where there is any doubt, the decision will be made by the Head of Pensions, who may or may not decide to make payment in accordance with Grant of Probate/Letters of Administration.</p> <p>The County Council will ensure the details of current nominees will be included on annual benefit statements so that scheme members are given opportunity to revise nominations as part of the annual benefit statement exercise</p>

Regulation No-	Description of discretion	Proposed change
A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
B25 Meaning of Co-habitee	Decide evidence required to determine financial dependence of co-habitee of scheme member or financial interdependence of co-habitee and scheme member	Where a member dies and a potential cohabiting partner is identified, delegated authority is given to the Head of Pensions to decide on a case by case basis by taking account of the LGPS regulatory requirements, what evidence the cohabiting partner will be asked to provide by the way of appropriate documents and paperwork to prove either dependency or interdependency
TP 17(9) and definition in R Sch 1 Child in Education	Decide to treat child as being in continuous education or training despite a break	A break of 1 academic year or less should be ignored. Authority is delegated to the Head of Pensions to extend this period in exceptional circumstances.
B39 & T14(3) Pension Commutation	Decide whether to commute small pension	Members and beneficiaries who meet the criteria for trivial commutation will be offered commutation as an option.
B42(1)(c) Double Entitlement	Decide, in the absence of an election from the member, which benefit is to be paid where the member would be entitled to a benefit under 2 or more regulations in respect of the same period of Scheme membership	The power to determine and notify the member of the provision under which benefits are to be awarded will be delegated to the Head of Pensions and will be considered on a case by case basis.

Regulation No-	Description of discretion	Proposed change
A – Administration Regs B – Benefit Regs L– 1997 Regs T – Transitional Regs		
TSch 1 & L23(9) Certificates of Protection	Make election on behalf of deceased member with a certificate of protection of pension benefits i.e. determine best pay figure to use in the benefit calculations (pay cuts/restrictions occurring pre 1.4.08)	The most advantageous final pay period for the member will be used in all cases.

Discretions under the Local Government Pension Scheme Regulations 1997 (as amended) in relation to
a) Active Councillor Members, b) Councillor Members who ceased active membership on or after 1/4/1998 and c) any other scheme members who ceased active membership on or after 1/4/1998 and before 1/4/2008

Regulation No-	Description of discretion	Proposed change
12(5) Employer payments	Frequency of payment of councillors' contributions	Payments must be made in accordance with Pensions Act (made monthly by 19 th of the month following payroll).
17(4),(7),(8), & 89(4) & Sch 1 Reserve forces leave	Extend normal 12 month period following end of relevant reserve forces leave for "Cancelling notice" to be submitted by a councillor member requesting that the service should not be treated as relevant reserve forces service	This will be considered on a case by case basis with delegated authority given to the Head of Pensions.

Regulation No-	Description of discretion	Proposed change
22(7) Final Pay	Select appropriate final pay period for deceased non-councillor member (leavers post 31.3.98. / pre 1.4.08.)	The most advantageous final pay period for the member will be used in all cases.
23(9) Certificates of protection	Make election on behalf of deceased non-councillor member with a certificate of protection of pension benefits i.e. determine best pay figure to use in the benefit calculations (pay cuts / restrictions occurring pre 1.4.08.)	The pay figure that will provide the greatest benefit will be applied in all cases
38(1) & 155(4) Death grant	Decide to whom death grant is paid in respect of councillor members and post 31.3.98. / pre 1.4.08. leavers	<p>Where it is clear having taken account of all the circumstances:</p> <p>payment will be in accordance with expression of wish, or</p> <p>if no wish has been made, payment will be to the legal spouse, civil partner or cohabiting partner.</p> <p>Where there is any doubt, the decision will be made by the Head of Pensions, who may or may not decide to make payment in accordance with Grant of Probate/Letters of Administration.</p> <p>The County Council will ensure the details of current nominees will be included on annual benefit statements so that scheme members are given opportunity to revise nominations as part of the annual benefit statement exercise</p>

Regulation No-	Description of discretion	Proposed change
Reg 17(9) of the LGPS (Transitional Provisions and Savings) Regs 2014 and definition in Sch 1 of the LGPS Regulations 2013	Decide to treat child as being in continuous education or vocational training despite a break (children of councillor members and children of post 31.3.98. / pre 1.4.08. leavers)	A break of 1 academic year or less should be ignored. Authority is delegated to the Head of Pensions to extend this period in exceptional circumstances
47(1) Children's pensions	Apportionment of children's pension amongst eligible children (children of councillor members and children of post 31.3.98. / pre 1.4.08. leavers)	Payment will be apportioned equally amongst the eligible children unless there are exceptional circumstances, when authority is delegated to the Head of Pensions to determine an appropriate apportionment.
47(2) Children's pensions	Pay child's pension to another person for the benefit of the child (children of councillor members and children of post 31.3.98. / pre 1.4.08. leavers)	Payment will be made to a parent or guardian where the child is aged below 17, with payment made direct to the child in all other circumstances. In these cases, the parent or guardian must sign a written statement confirming that the pension will be used for the benefit of the child.
49 & 156 Trivial commutation	Agree to commutation of small pension (pre 1.4.08. leavers or pre 1.4.08. Pension Credit members)	Members and beneficiaries who meet the criteria for trivial commutation of a small pension will be offered commutation as an option.
50 and 157 Exceptional ill health commutation	Commute benefits due to exceptional ill-health (councillor members, pre 1.4.08. leavers and pre 1.4.08. Pension Credit members)	Members who meet the criteria for commutation on grounds of exceptional ill health will be offered commutation as an option.

Regulation No-	Description of discretion	Proposed change
60(5) Additional Voluntary Contributions	Whether acceptance of AVC election is subject to a minimum payment (councillors only)	There is no minimum contribution specified
80(5) Employer payments	Whether to require any strain on Fund costs to be paid “up front” by employing authority following early voluntary retirement of a councillor (i.e. after age 50/55 and before age 60), or early payment of a deferred benefit on health grounds or from age 50 with employer consent (pre 1.4.08. leavers) – (see Note below)	The administering authority will recharge all strain on the fund costs in accordance with the Rates and Adjustment Certificate and guidance produced by the Fund Actuary. Payment should normally be made within 12 months of the effective date in the form of lump sum. This may be extended to up to three years if jointly agreed by the Head of Pensions and the Section 151 Officer.
81(1) Employer payments	Frequency of employer’s payments to the fund (in respect of councillor members).	Payments must be made in accordance with Pensions Act (made monthly by 19 th of the month following payroll). Any administration charge will be in accordance with the Fund’s Administration Strategy.
81(5) Employer payments	Form and frequency of information to accompany payments to the Fund (in respect of councillor members)	Information should be provided on a monthly basis unless a less frequent basis is agreed with the Head of Pensions.
82(1) Employer payments	Interest on payments by employers overdue by more than 1 month (in respect of councillor members)	The Fund will charge employers interest for persistently making late payments to the Fund. Delegated authority is given to the Head of Pensions to apply a charge on a case by case basis, taking into consideration the administrative cost involved in raising the charges.

Regulation No-	Description of discretion	Proposed change
89(3) Recovery of underpaid pension contributions	Outstanding employee contributions can be recovered as a simple debt or by deduction from benefits (councillors and pre 1.4.08. leavers)	This will be considered on a case by case basis with delegated authority given to the Head of Pensions.
91(6) Employer payments	Timing of pension increase payments by employers to fund (pre 1.4.08. leavers)	Will generally be recharged quarterly; however Head of Pensions given delegated authority to agree alternative frequency.
95 Death grant	Pay death grant due to personal representatives without need for grant of probate / letters of administration (death of councillor or pre 1.4.08. leaver)	This will be considered on a case by case basis with delegated authority given to the Head of Pensions.
97(10) Approved medical advisors for ill health retirements	Approve medical advisors used by employers (re ill health benefits for councillors and re pre 1.4.08. preserved benefits payable on health grounds)	Delegated powers have been given to the Head of Pensions to determine in advance of a referral whether an employer can use an alternative Occupational Health Provider to Cambridgeshire County Council's own provider, and where approval is granted whether it is reasonable to use the practitioner proposed as the approved medical adviser for pension purposes.
99 Internal Dispute Resolution Procedure	Decide procedure to be followed by admin authority when exercising its IDRP functions and decide the manner in which those functions are to be exercised (councillors and pre 1.4.08. leavers)	Procedure set out in the Fund's Guide To Resolving Disputes About Pensions Decisions Made By LGSS Pensions Service. Stage 1 adjudicator is Head of Pensions

Regulation No-	Description of discretion	Proposed change
105(1) Internal Dispute Resolution Procedure	Appeal against employer decision, or lack of a decision (councillors and pre 1.4.08. leavers)	Decision delegated to the Head of Pensions to consider each case on its own merits.
106A(5) Annual Deferred Benefit Statement	Date to which benefits shown on annual deferred benefit statement are calculated	Calculated as at first Monday in each tax year so as to coincide with the effective date of the Pensions Increase Review Order

Regulation No-	Description of discretion	Proposed change
109* & 110(4)(b)	Abatement of pensions following re-employment (councillors and pre 1.4.08. leavers)	Members who are in receipt of an augmented pension or annual compensation (where additional pension, additional membership or a credited period has been awarded by their former employer) due to early retirement on the grounds of redundancy or in the interests of efficiency should have their pensions assessed for reduction or suspension on re-employment that offers membership of the LGPS. The pension will be reduced by the excess of the annual rate of pay on commencing the new job, or at any material change, plus the annual rate of pension in payment at that date over the annual rate of pay of the former employment on the last day used in calculating the Final Pay that the pension was based on (revalued by pension increase); where the excess is greater than the annual rate of pension in payment, the pension will be suspended. The reduction or suspension will continue until the employment ends or there is a reassessment due to a material change
118	Retention of CEP where member transfers out (councillors and pre 1.4.08. leavers)	Where HMRC will accept payment of the CEP, this should be made. If they will not for any reason the CEP should be retained

Regulation No-	Description of discretion	Proposed change
147	Discharge Pension Credit liability (in respect of Pension Sharing Orders for councillors and pre 1.4.08. Pension Sharing Orders for non-councillor members)	These cases will be considered on a case by case by the Head of Pensions, taking consideration of the national LGPS guidance issued by LGE.

Discretions under the Local Government Pension Scheme Regulations 1995 (as amended) in relation to pre 1.4.98. scheme leavers

Regulation No- R – 2013 Regs TP – Transitional Regs 2014	Description of discretion	Proposed change
E8 Death Grant	Decide to whom death grant is paid	<p>Where it is clear having taken account of all the circumstances:</p> <p>payment will be in accordance with expression of wish, or</p> <p>if no wish has been made, payment will be to the legal spouse, civil partner or cohabiting partner.</p> <p>Where there is any doubt, the decision will be made by the Head of Pensions, who may or may not decide to make</p>

Regulation No- R – 2013 Regs TP – Transitional Regs 2014	Description of discretion	Proposed change
		<p>payment in accordance with Grant of Probate/Letters of Administration.</p> <p>The County Council will ensure the details of current nominees will be included on annual benefit statements so that scheme members are given opportunity to revise nominations as part of the annual benefit statement exercise</p>
F7(1) Survivors pension	Suspension of spouses' pensions during remarriage or cohabitation	Resolved that spouse's pensions are not ceased on re-marriage or cohabitation that took place or commenced on or after 1 st April 1998 but are payable for life. This brought equity with post 31.3.98 retirees/deferreds.
TP 17(9) and definition in R Sch 1 Child in Education	Decide to treat child as being in continuous education or training despite a break	A break of 1 academic year or less should be ignored. Authority is delegated to the Head of Pensions to extend this period in exceptional circumstances.
G11(1) Children's pensions	Apportionment of children's pension amongst eligible children	Payment will be apportioned equally amongst the eligible children unless there are exceptional circumstances, when authority is delegated to the Head of Pensions to determine an appropriate apportionment.

Regulation No-	Description of discretion	Proposed change
R – 2013 Regs TP – Transitional Regs 2014		
G11(2) Children's pensions	Whether to pay the whole or part of a child's pension to another person for the benefit of the child	Payment will be made to a parent or guardian where the child is aged below 17, with payment made direct to the child in all other circumstances. In these cases, the parent or guardian must sign a written statement confirming that the pension will be used for the benefit of the child.

Discretions under the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2000 (as amended) in relation to awards of compensation made to pre 1.4.07 leavers

Regulation No-	Description of discretion	Proposed change
31(2)	Decide whether to agree to pay annual compensation on behalf of fund employer and recharge payments to employer	Annual compensation payments already being paid on behalf of employers, and recharged, will continue to be paid, and in the event of new survivors' compensation becoming payable, these payments will similarly be paid on behalf of employers and recharged. The power to determine the frequency and terms of recharge for each employer is delegated jointly to the Head of Pensions and Section 151 Officer, notwithstanding that in accordance with Regulation 31(4) payments must be recovered within 2 months of them being made..