

Tonbridge & Malling Borough Council

Pension Discretions Policy

(The Local Government Pension Scheme Regulations 2013)

Regulation 16 (2)e and 16 (4)d Shared Cost Additional Pension Contributions (SCAPC)

It is not Tonbridge & Malling Borough Council's general policy to operate a SCAPC where a scheme member wishes to purchase extra annual pension.

Regulation 30(6) & 30(8) Flexible Retirement

It is Tonbridge & Malling Borough Council's policy to provide consent to consider flexible retirement requests only where there are clear financial or operational advantages to Tonbridge & Malling Borough Council.

If consent has been given under Regulation 30 (6) it is not Tonbridge & Malling Borough Council's general policy to waive any actuarial reduction unless there are exceptional circumstances.

Each case will be considered on its merits as per the Council's Flexible Retirement Policy.

Regulation 30(8) Waiving of Actuarial Reductions

It is not Tonbridge & Malling Borough Council's general policy to waive any actuarial reductions applied to benefits paid early or where a scheme member has previously been awarded a deferred benefit unless there are exceptional circumstances when each case will be considered on its merits by the Council's Management Team.

Regulation 31 Award of Additional Pension

It is not Tonbridge & Malling Borough Council's policy to award additional pension to an active member or within 6 months of leaving the scheme to a scheme member who was dismissed on grounds of redundancy or business efficiency.

**TP Regulations 1 (1)(c) of Schedule 2
Whether to allow the rule of 85 to be 'switched on' for members from
age 55 and before age 60.**

It is not Tonbridge & Malling Borough Council's general policy to make use of the discretion to 'switch back on' the 85 year rule protections.

**Regulation 9 (1) & (3)
Contributions**

Tonbridge & Malling Borough Council will determine the appropriate contribution band for an employee in accordance with the Council's policy on the Administration of Pension Contribution Banding Determination.

**Regulation 17 (1)
Shared Cost Additional Voluntary Contributions (SCAVC)**

Tonbridge & Malling Borough Council will not operate a SCAVC for employees.

**Regulation 22 (7)(b) & 22 (8)(b)
Aggregation of Benefits**

Employees who have previous LGPS pension benefits in England and Wales will automatically have these aggregated with their new LGPS employment unless they elect within 12 months of commencing membership of the LGPS in the new employment to retain separate benefits. Tonbridge & Malling Borough Council has the discretion to extend this period beyond 12 months and each case will be considered on its own merits subject to the agreement of the Director of Central Services and the Director for Finance and Transformation.

**Regulation 100 (6)
Aggregation of Benefits**

If an employee wishes to transfer any pension benefits they have built up in other schemes to the Local Government Pension Scheme, the election to do so must be made within 12 months of starting a new period of membership. This time limit may be extended if the employee can demonstrate exceptional circumstances so as to justify this.