

## Inside this issue:

### Fund Updates

Your need to know updates

Administration – [page 2](#)

Investments- [page 4](#)

Governance – [page 4](#)

### Our website has been upgraded!

A brief introduction to our new website

- [page 5](#)

### Scheme news

Regulation changes and news affecting the LGPS including:

September CPI confirmed

- [page 9](#)

Chancellor's Autumn

Statement - [page 9](#)

### Explained

Bitesize training: Reviewing your LGPS employer

discretions – [page 11](#)

Employer FAQs – [page 13](#)

### Contact details

Get in touch – [page 14](#)

### Quick Fact!

On 31 March 2022, Buckinghamshire Pension Fund had 25,729 active members



## Welcome to In-Form!

Welcome to In-Form; your quarterly newsletter summarising the latest developments for LGPS employers. On behalf of the Pensions and Investments Team, let me take this opportunity to wish you a very happy new year!

The year is off to a busy start with the launch of our new microsite which has replaced the old webpages previously located within the Buckinghamshire Council website. Turn to page 5 for a quick introduction of the changes we have made and where key information is located.

We understand that there is a lot to do in January. One task that is being undertaken by many employer's is the annual review of your LGPS discretionary policies. To support you in this process we offer some tips in this issue's bitesize on page 11.

In every issue your essential updates from the Pensions and Investments Team can be found in the Fund Updates section on page 2, while news from the wider pensions sector can be found in Scheme news on page 9.

We hope you find this issue of In-Form useful!

## Administration

### Valuation 2022

We are in the process of distributing your individual employer valuation reports which are produced by the Fund Actuary, Barnett Waddingham. This report includes your individual employer contribution rates for the period 1 April 2023 to 31 March 2026. We appreciate your patience in this process. We will send an email to confirm when all reports have been distributed.

**Action** – It is your responsibility to make sure the correct contributions are paid to the Fund. Review your report and ensure that you notify your payroll provider of the correct contributions payable from 1 April 2023.

### McCloud project update

In the previous issue of In-Form we provided you with a summary of the progress to date on applying the McCloud remedy in the LGPS. (You may wish to review this if you have not already done so.) We confirmed that we were expecting a further consultation in Autumn 2022, however, after further delays it is now expected at any point between now and the summer recess. We are also expecting further consultations to be released in relation to McCloud. We will update you as soon as we have further information.

Thank you to those of you that have supplied us with your historic data. Your support on this matter has allowed us to begin making progress on the project. We are required by law to collect this data, but due to software restrictions and the lack of clarity surrounding the final outcome, we have yet to perform significant data checks on the information you have supplied. We will be doing these checks over the coming months. Please do ensure that you keep a copy of any information used to complete your data collection template, as you may receive queries or be asked to provide further information at a later stage once the regulations are in place.

**Action** – If you have yet to supply your data to us, we urge you to do so as soon as possible. If you are unable to provide us with certain data, please make us aware of this if you haven't done so already. If you don't make us aware of any issues, once the regulations are in force, we may be required to issue charges under the Pension Administration Strategy for those who don't provide us with the data we require under the regulations.

### Cost of living crisis

The LGA have warned of an increase in people opting out due to the rising cost of living. They have asked for awareness to be raised about the [50/50 section](#) which allows employees to remain in the scheme while lowering their contributions.

**Action:** To support us in this endeavour, we ask that you provide the following text on all notifications of enrolment, and any other general information you provide to your employees about membership of the LGPS including contracts and on your website.

*'You can reduce how much you pay into the [LGPS](#) at any time by electing to move to the [50/50 section](#). In the 50/50 section, you pay half of what you would normally pay in exchange for half of the usual pension build up, while still benefiting from full [death in service benefits](#) and (after two years LGPS membership) [ill-health cover](#). More information and an application form can be found on the Pension Fund website at: <https://laps.buckinghamshire.gov.uk/>*

Please can you also promote the new starter webinar to new and prospective LGPS members, including those that have opted out. The 50/50 section is covered in the webinar and any concerns or questions can be addressed to the presenter allowing for a dialogue about the scheme, enabling your employees to make informed decisions. The next new starter webinar is taking place on 10 January 11am-12pm. Please provide your completed [booking form](#) to us by 10am, Monday 9 January at the latest.

## New website launched

We are pleased to announce the launch of the new Buckinghamshire Pension Fund microsite:

<https://lgps.buckinghamshire.gov.uk/>

The microsite replaces our old webpages held on the main Buckinghamshire Council website. We will shortly be releasing materials to promote use of the new microsite to our members, and we hope you are able support us in getting the word out to your employees about the improved site. There is currently a redirect in place from the old website home page to the main home page of the new site, but there is no redirect in place for the individual pages and forms. We apologise for any inconvenience this may cause you.

### Action

- Please replace any links you have to the old site. The redirect for the main home page is only likely to be in place until the end of January, but it may be removed sooner.
- We will be issuing new copies of forms over the next few weeks which will include updated links. Please look out for these and replace any copies you hold as necessary.
- You will have received the updated New LGPS Member Guide with this copy of In-Form. Please ensure this new version is distributed to all new LGPS starters.
- Review our special feature on [page 5](#) which provides a quick explanation of the new site as well as the links to key information.

## BPF live webinar recording

The Buckinghamshire Pension Fund LIVE webinar, open to all employees currently paying into the LGPS, was held on 18 October 2022. The event was a huge success with a total of 294 people attending on the night and it was very well received by those who attended. Thank you to those of you who promoted the event.

**Action** – If any of your employees missed the webinar, please remind them that they can watch a recording of the webinar by clicking [this link](#). The recording will be available until 17 April.

## New – Transfer in extension request form

On 3 November, we emailed you to confirm a change in procedure regarding the application of late transfers. As you may be aware, employees can transfer in any previous pensions into their LGPS pension within 12 months of starting their LGPS employment. If they want to investigate a transfer in of previous pensions after this deadline, they will only be able to do so with prior agreement from their employer.

The 'transfer quote request pack' has been replaced with the '[transfer in extension request form](#)'. The member should complete section 1, before sending the form to you to complete section 2. Once you have completed the form, you should return a copy to the member, and where permission for the transfer has been granted, supply us with a copy of the form. You should return this to us via the [document upload on i-Connect](#) where possible.

### Please also note that:

- We will not be able to action the transfer request until your employee sends us details of the pension rights they hold outside of the LGPS
- The signed form is valid for 12 months from the date on the form. If the transfer does not complete within this period, a further form will be required for the transfer to proceed
- The form can be completed electronically if it is completed in Adobe

**Action** – if you haven't done so already, please ensure this change is communicated to all relevant parties, including those who are responsible for approving late transfers in your organisation.

## New & Updated guides/documents/forms

[Funding Strategy Statement](#)

[Investment Strategy Statement](#)

[Environment, Social and Corporate Governance Policy](#)

[Transfer in Extension Request form](#)

[New LGPS Member Guide](#)

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## Investments

Pension Fund investment performance summary

	Quarter %	Annual %	3 year %
Fund (excl private equity)	- 1.8	- 9.0	3.1
Benchmark	- 1.6	- 6.9	3.2
Out/Under performance	- 0.2	- 2.1	- 0.1
Market Value (£bn)	£3.564		

### Annual Report 2021/2022

The Buckinghamshire Pension Fund Annual Report 2021/2022 was published to our website on 1 December 2022. The Annual Report is a summary of the Fund's activities over the past year. The independent auditor's opinion has yet to be released for the 2021/2022 report and the 2020/2021 report. This is due to a delay in the auditing of the Council's accounts and is not reflective of the position the Pension Fund. This issue has been experienced by many pension Funds and is not unique to Buckinghamshire. The Scheme Advisory Board (SAB) recently highlighted the problem in [a letter to ministers](#) and proposed changes to improve the process. We will update you as soon as we have further information.

### Pensions General Meeting

Thank you to those of you who attended the Pensions General Meeting which took place on 8 December 2022, we have had some great feedback and we all really enjoyed seeing you in person! We hope it provided you with the opportunity to gain better insight into the 2022 valuation and the overall running of the pension Fund. If you missed the event and you would like a copy of the presentation slides, we are happy to provide them upon request.

### Governance

The role of the Pension Board is to assist us with governance and administration of the LGPS. The Buckinghamshire Pension Board met on 19 October and 13 December. Items discussed included i-Connect, My Pension Online and Administrative performance.

The Pension Fund Committee is responsible for all decisions related to the Pension Fund. The Pension Fund Committee met on 24 November. Items discussed included the response to the LGPS Governance and Reporting of Climate Risk Consultation and Pension Fund performance.

Agendas and minutes for both the Buckinghamshire Pension Board and the Pension Fund Committee are made available in the [democratic services section](#) of the Buckinghamshire Council website.

## Our microsite has launched! Let us show you around...

[lgps.buckinghamshire.gov.uk](http://lgps.buckinghamshire.gov.uk)

### How has the microsite been designed?

The microsite was designed and set up with the help of the web team at Buckinghamshire Council. Working in conjunction with them, we wanted to create a website that:

- Is easy to use and navigate
- Provided information in a way that is clear and concise while still being comprehensive
- Reflected our communications policy
- Complied fully with accessibility regulations

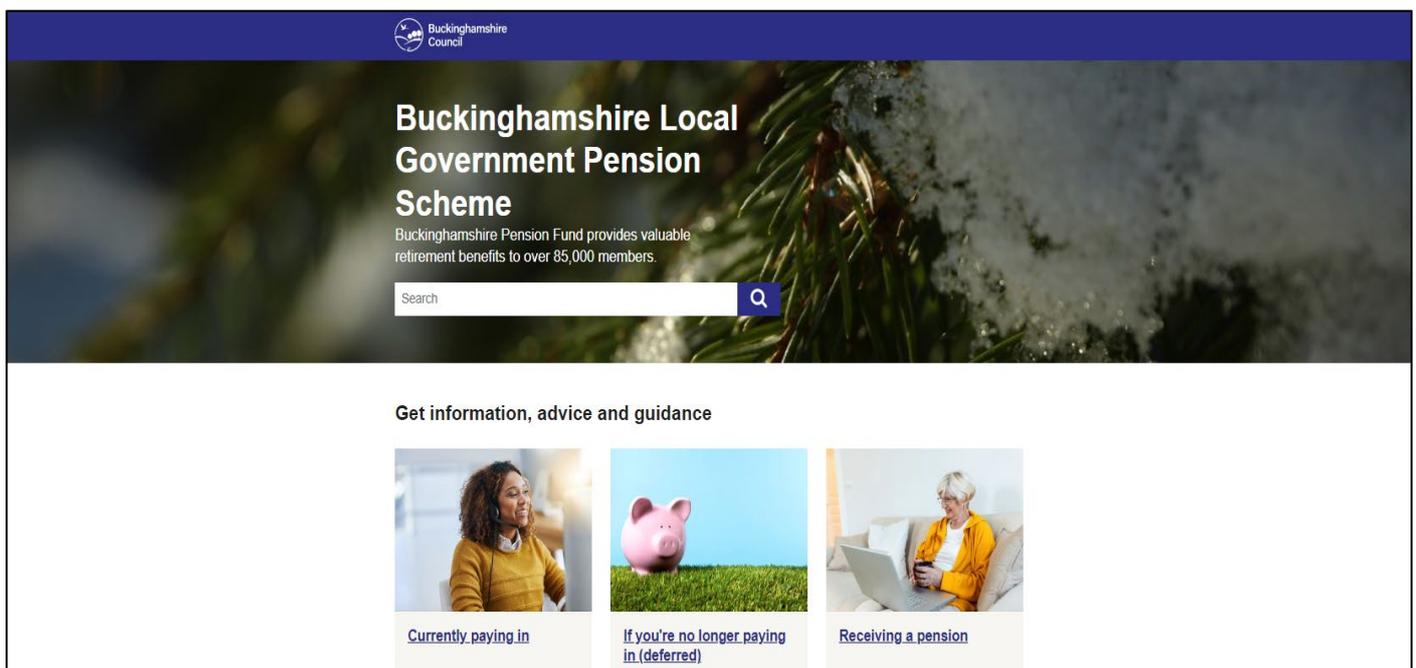
### How has the website been structured?

Each category of scheme member has a dedicated section accessible from the [home page](#):

- [Currently paying in](#) – this section contains information for active contributing members
- [No longer paying in](#) – this section contains information for our deferred members
- [Receiving a pension](#) – this section contains information for our pensioner members
- [Benefits of being an LGPS member](#) – this section contains information for prospective members

Pages of interest to all members' categories can also be found on the home page, including, our [contact us](#) section, [news section](#), and [McCloud webpage](#).

The [employer's section](#) can also be accessed via the home page, as can the [Funding and investments](#) section which includes the funding strategy statement, investment strategy statement and the Fund Annual Report. The [governance section](#) contains a library of our policies and information, as well as information about how the Fund is governed.



Buckinghamshire Council

## Buckinghamshire Local Government Pension Scheme

Buckinghamshire Pension Fund provides valuable retirement benefits to over 85,000 members.

## What has changed?

While many of the pages from the previous site have been transferred over with minimal adjustment, the [currently paying in](#) section has been completely revamped for your current employees.

This section is divided into three further sections. The table below sets out what information can be found in each section

<a href="#">How your LGPS pension works</a>	<a href="#">Paying into your LGPS pension</a>	<a href="#">Thinking about retirement</a>
This section provides general information about many aspects of the scheme which may be useful for an active member to know	This section is about helping an LGPS member manage their pension while paying in and is more action based.	This section is a full guide to retirements covering all retirement types, how the process works and the decisions members need to make when taking their pension.
<b>Pages you can find here include:</b>	<b>Pages you can find here include:</b>	<b>Pages you can find here include:</b>
<ul style="list-style-type: none"> <li>• <a href="#">What is the LGPS</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Increasing your pension benefits</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">When you can retire</a></li> </ul>
<ul style="list-style-type: none"> <li>• <a href="#">How your pension builds up</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Transfer another pension into your LGPS pension</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Ill-health retirement</a></li> </ul>
<ul style="list-style-type: none"> <li>• <a href="#">How a drop in pay affects your pension</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Buy back lost pension</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Payment options for your pension</a></li> </ul>
<ul style="list-style-type: none"> <li>• <a href="#">Death in service grant</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Pay less into your pension</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">The retirement process</a></li> </ul>

Additionally, there is a further section related to [tax controls](#) which includes information about the annual and lifetime allowance.

## Where are your forms?

One of the key changes we have made to the structure of the website is that there is no longer a directory of our member forms. The website is designed to allow members to self-serve as much as possible whilst also providing the information they need to make well informed decisions about their pension. All our forms are now distributed throughout the website where we expect members to logically locate them.

Having a list of forms on a webpage may not be the best way to help our members. They may not realise a form is required, so may not think to look there, or they may benefit from supplementary information which would allow them to self-serve without contacting you or ourselves. Late transfers are a good example of this. We frequently receive applications to transfer in previous pension from members who have been employed for longer than 12 months in their LGPS employment and are unaware that they require their employer's permission to do so. If a member went to our website looking for information, the page they would most likely visit is the transfer in page which is where the form is now located. Here we also explain the application process which will minimise queries to you and us.

Though this change may mean a little more consideration about where things can be found, we hope you agree that this will represent an improvement of service for your LGPS employees.

**Action** - The list below provides links to where all our current forms can be found. If you have any corresponding links to forms on your website or in any of your information leaflets, please update these.

Please note, we have listed one link below for simplicity, but some of the forms can be found in more than one place.

[Opt-out form](#) – to leave the scheme

[Opt-in form](#) – to join the scheme

[Contribution flexibility form](#) – to move from the main section to the 50/50 section or visa-versa

[Transfer in extension request form](#) – to obtain employer’s permission for a late transfer

[LGPS membership form](#) – to declare any past LGPS service

For members who have opted out of [‘my pension online’](#) we also have the following forms available:

[Expression of wish](#) – to make or change a nomination of death grant

[Change of details form](#) – to make us aware of a change of personal/contact details, though this is unlikely to be required by active members as the employer is obliged under the regulations to inform us about such changes while the member is paying in.

## What about all your guides?

As all the information is contained on our website, we have taken the decision to discontinue the vast majority of our PDF member guides. This will help members find information more easily as information contained within PDFs will generally not appear in web search results. Maintaining PDFs are also time consuming from an administrative perspective. Each time something changes, and we update a guide, you must ensure you replace the guide. Now, by keeping a simple link to information on our website, you can ensure that you are giving the most up to date information to your employees.

Going forward, the only member guides we will continue to update will be:

- LGPS new member guide – This guide should be sent to all your new LGPS members. As it is intended for distribution we will continue to keep this guide updated.
- Councillor’s guide – This guide is for our deferred Councillor’s. As entry to the scheme for Councillor’s ceased on 1 April 2014, we will not be transferring this information onto webpages

**Action** - With the exception of the above, please ensure you stop distributing our old guides and remove any copies from your website.

Here is a list of the guides we previously held and some suggested alternative links which will work well as replacements.

Old Guide	Suggested replacement link(s)
Full Guide	You can simply refer your staff to our <a href="#">homepage</a>
Brief Guide	You can provide the New LGPS member guide to those who joined within 12 months. You could also recommend <a href="#">what is the LGPS</a> or <a href="#">benefits of the LGPS</a>
Aggregation Glossary	You can refer them to the <a href="#">combining LGPS pension accounts</a> webpage
AVC Guide	<a href="#">Increasing your pensions benefits</a> section
Understanding the LGPS retirement process	You could refer them to the <a href="#">thinking of retiring section</a> and in particular, the <a href="#">retirement process web page</a>
Annual Allowance Guide	Tax controls on pensions – <a href="#">annual allowance</a>
Lifetime Allowance Guide	Tax controls on pensions – <a href="#">lifetime allowance</a>
Scheme pays Guide	<a href="#">Using ‘scheme pays’</a>



### **Next steps for the microsite**

The next steps for the microsite project will be to:

**Fix remaining technical issues** – There are still some technical issues with our website. These include the layout of the active pages and optimising the search function on the homepage so that it only searches the microsite rather than the Buckinghamshire Council site.

**Develop the remaining sections** – A lot of work has been put into the member pages over the last couple of years. Our next aim is to develop the employer section to improve the information available for you on our website. We would really appreciate any comments you have about this and will send out surveys to gain your feedback in the coming months.

**Get feedback from our members** – We will be looking at ways to gather feedback from our members about the microsite. Once we collect this data, we will be looking at what further changes we could make to improve our members' experience.

**We welcome your [feedback](#) on the microsite and will keep you updated on developments in future issues of In-Form!**

## LGPC Bulletins and circulars

The Local Government Pension Committee (LGPC) issue monthly bulletins updating administering authorities on scheme changes. This section summarises the latest information of interest to employers for the past quarter. Full bulletins, which contain more detail and additional information, are available at the links below. More information for employers can be found at: [www.lgpsregs.org](http://www.lgpsregs.org)

Bulletins this quarter	Minutes of meetings this quarter
<a href="#">230</a> – October	<a href="#">SAB board meeting summary – 5 December</a>
<a href="#">231</a> – November	<a href="#">Technical Group – 9 December</a>
<a href="#">232</a> – December	

## Single code delayed

The Pensions Regulator (TPR) has confirmed that there has been a delay to [the New Single Code](#) of practice becoming law. The New Code sets out the new expected standard for scheme governance and replaces the 10 pre-existing codes with 51 shorter topic-based modules. The single code was expected to be in force by Autumn 2022.

## September CPI confirmed as 10.1%

On 19 October 2022, the Office for National Statistics announced that [the September CPI](#) rate was 10.1%. The September CPI is usually used to revalue LGPS pensions in the following April. We are therefore expecting this to be the Pension Increase applied in April 2023, pending confirmation from HM Treasury. The government has already confirmed it will honour the triple lock which means that State Pensions will increase by this rate.

## Further ministerial changes

With Rishi Sunak replacing Liz Truss as Prime Minister on 25 October 2022, further ministerial changes have been announced. [Laura Trott MP](#) has been confirmed as the minister for pensions, which has responsibility for private and occupational pension schemes, as well as bodies such as The Pensions Regulator (TPR). [Lee Rowley MP](#) has been confirmed as the new minister for Local Government, and therefore has overall responsibility for the LGPS.

## Chancellor's autumn statement

On 17 November 2022, Chancellor of the Exchequer, Jeremy Hunt, delivered the Autumn 2022 statement, with some important implications for the LGPS and the wider pensions sector:

### ➤ **Freeze on tax controls**

Tax and National Insurance thresholds will remain frozen until April 2028, however, no such extension to the Life Time Allowance (LTA) or the Annual Allowance (AA) was announced. The LTA freeze will be in place until 2025/2026 and the AA will be frozen until 2023/2024, pending any further update.

### ➤ **Large increase for state pension**

The government confirmed that they will honour the triple lock which means state pensions will increase by 10.1% in April 2023.

### ➤ **State pension review to be published**

In previous issues of In-Form, we confirmed that the government was carrying out a review of State Pension Age. The Chancellor confirmed in the Autumn statement that the results will be published early in 2023. As Normal Pension Age, is linked to State Pension Age, any changes could impact on the date LGPS pension benefits are payable from without reductions. This could also increase the number of people who may receive an increase to their pension benefits due to McCloud. We will update you when we have any further information.

## Edinburgh Reforms

On 9 December, [the Chancellor announced](#) the government's intention to instigate a series of reforms to the financial sector. These measures, intend to improve economic growth, including confirmation that the government will be consulting on various aspects related to LGPS Fund management in the near future, including asset pooling and diversification to investment strategy. We will update you when we have further information.

## Review of classification of FE colleges

On 29 November 2022, it was announced that FE colleges and their subsidiaries in England have been reclassified by the ONS (Office for National Statistics) as 'public sector'. While Barnett Waddingham, the Fund Actuary, have confirmed that the change in status won't be taken into account for the 2022 valuation, the long awaited change in status will likely lead to a lower covenant risk for FE establishments over time. It is hoped that a guarantee, similar to the academies guarantee, may be offered at some point in the future.

## Updated academy guarantee policy

On 14 October 2022, the DfE published an updated version of its [academy guarantee policy paper](#). The policy paper makes it clear that Funds should treat academies the same as local-authority maintained schools and 'ensure there is no significant divergence in employer contribution rates' when it comes to conversions, triennial valuations and deficit recovery. The paper also confirms the annual ceiling limit from April 2021 is set at £20 million per annum.

## Schools bill scrapped

On 7 December 2022, the Education Secretary Gillian Keegan announced during the Education Select Committee that the Schools Bill, in its current form will not be going ahead. The Bill required all schools to become academies by 2030 and declared there would be no more single MATs. While government policy will be to continue promoting academy status to schools, there will no longer be a legislative push. Single

MATs will continue to be allowed, but the DfE continues to recommend a minimum of 10 academies in any MAT.

## Scheme Advisory Board (SAB) Updates

### ➤ Statement on employer contributions

On 1 November 2022, the Scheme Advisory Board (SAB) [published a statement](#) asking Funds to prioritise long term stability when reducing employer contribution rates due to improved Funding positions. Barnett Waddingham, the Fund actuary, has confirmed that long-term stability and affordability has been considered during the 2022 valuation when setting future employer contribution rates.

### ➤ SAB requests opt-out data

Administering Authorities were asked to provide opt-out data to SAB by 4 November 2022. The data is expected to be used by SAB to monitor the impact of the cost of living crisis on member's saving habits. SAB have warned that it will take them some time to collate the data but will ultimately use it to decide if there should be a wider data gathering exercise which will likely involve employers.

### ➤ SAB request update on fair deal

SAB have sent a letter to LGPS Minister Paul Scully requesting an update to the fair deal consultation that ran during 2019. The [consultation](#) which closed on 4 April 2019, concerned the alignment of LGPS regulations with the [New Fair deal policy](#) introduced in 2013. Most other public sector schemes have aligned their regulations with this policy, but the LGPS has yet to do so.

## McCloud & TPS

In the last issue we confirmed that some teachers will be eligible for retrospective entry to the LGPS due to McCloud. The LGA have confirmed that the Department of Education will shortly be contacting schools with affected members.

## Bitesize training: Reviewing employer discretionary policies

Under the LGPS regulations, LGPS employers must hold a policy on all mandatory discretions and are also recommended to keep policies on several non-mandatory policies. These policies must be reviewed regularly and at least on an annual basis. In this bitesize, we will take a quick look at discretions and the steps you may wish to take in carrying out your review.

### What are discretions?

The LGPS is a statutory scheme with the regulations set out in law. However, the scheme allows for employers to exercise certain discretions over members' pension benefits.

To ensure you are fulfilling your duties when it comes to discretions you must:

- hold a policy for mandatory discretions and any non-mandatory discretions you choose to adopt.
- provide us with a copy of your LGPS directions policy within one month of it being introduced and upon any amendments.
- publish your LGPS discretionary policy to ensure it is accessible to your staff.
- keep your policy up to date and review it regularly, at least once a year.

If you do change your policy, the new policy cannot come into force until a period of one month has passed after the date the revised policy was published.

### The benefit of discretionary policies

Holding a well-considered discretionary policy is of benefit to both you and your employee.

#### 1. Discretions allow flexibility in decision making

While statutory regulations provide guidance on how something should be done, non-prescriptive regulations such as employer discretions, allows for greater flexibility in applying scheme rules. Permitting a discretion will often result in a cost to you as the employer. This could either be an upfront cost known as pension strain (for example, waive early retirement reductions), or it could be a cost reflected at triennial valuations, (for example, permitting a transfer in after 12 months). Discretionary policies allow you to consider what is right for your organisation and gives you the chance to consider individual employee circumstances.

#### 2. Policies ensure consistency in your approach

Having a policy can ensure that your employer discretions are being exercised consistently and fairly across your organisation. It provides transparency to your employees and manages their expectations. While the decision to exercise a discretion is yours to make, your employees do have the right to appeal a decision you make under the Independent Dispute Resolution Procedure (IDRP). You must make sure any decision will stand up to scrutiny. A good way of doing this is showing that you have made a decision in a way that is fair, consistent and non-discriminatory. If you don't have a policy in place for a discretion it will be harder to demonstrate this to The



Pensions Ombudsmen should they become involved. This could result in fines, particularly where you have failed to implement a mandatory policy.

### **Mandatory discretions**

Mandatory discretions are those which you must hold a policy for. If you don't hold a policy, we won't be able to process a decision made under an employer discretion. For example, we cannot process a flexible retirement if you don't have a flexible retirement policy.

There are 5 mandatory discretions for employees who are currently paying in (active members) or those who left the scheme after 1 April 2014. These are:

- Whether to agree to grant extra annual pension to an active member, or within 6 months of an employee being made redundant or had their role terminated due to business efficiency
- Whether to agree to contribute towards extra pension purchase for a current employee via a Shared Cost Additional Pension Contribution (SCAPC)
- Whether to allow a current employee to take flexible retirement from age 55, with the agreement that they must reduce their hours or grade
- To agree to switch on the 85 year rule early for those that meet it before they reach age 60
- Whether to agree to waive reductions to an employee retiring before normal pension age, on compassionate grounds or otherwise

The scheme has changed over the years and in addition to the above, there are other mandatory discretions for those that left the scheme before 1 April 2014. These are:

For members with deferred benefits who left the scheme between 1 April 2008 and 31 March 2014:

- Whether to agree to switch on the 85 year rule before age 60
- Waiving early retirement reductions on compassionate grounds

For members with deferred benefits who left the scheme between 1 April 1998 and 31 March 2014:

- Whether to switch on the 85 year rule before age 60
- Whether to grant early payment of pension benefits on or after age 50 and age 55
- Waiving early reductions on compassionate grounds

For members with deferred benefits who left the scheme before 1 April 1998:

- Whether to grant early payment of pension benefits on or after age 50 and before age 55 on compassionate grounds.

More details and full guidance of the mandatory discretions can be found in the [LGA technical guide from page 7.](#)

### **Non-mandatory discretions**

In addition to the mandatory discretions you must have, it is recommended that you consider the benefits of putting in place a policy for the non-mandatory discretions as you may find that is beneficial for you and your employees.

For example, two of the most common non-mandatory discretions you may be approached about are:

- Whether to permit a transfer in of previous pension benefits after 12 months of joining the LGPS
- Whether or not to extend the 30 day time limit of someone applying to buy back lost pension using a Shared Cost Lost Pension APC (Additional Pension Contribution)

A full list of the non-mandatory discretions can be found in the [LGA technical guide from page 14](#)



## Reviewing discretions

Once you put a policy in place, you must review the policy regularly. When undertaking a review, you may wish to ask yourself the following:

### 1. Are any discretions missing?

Check that you have a policy for the all the mandatory discretions and that they are complete, we have been provided with a copy and they are available for your employees to access. While you are under no obligation to hold a policy on the non-mandatory discretions, you should consider whether your organisation could benefit from having something in place. If you are getting a lot of people asking for late transfers for example, it may be worth having a policy in place.

### 2. Has there been any changes to guidance?

Changes to regulations can occur, and guidance may be revised or updated. That's why it's important to keep up to date with communications. When reviewing your policy, it is worth checking to see if any amendments have been made to the LGA discretions technical guidance to make sure your policies are kept up to date. You will be able to see the date the guide was last updated and where changes are applied, the LGA publish a track changes document so you can see what exactly has changed and make a judgement about whether you need to update your policy or not.

### 3. Is there a basis for changing any of the policies around discretions?

You should ensure that the policies you hold are fit for purpose and continue to match the needs of your organisation. You should check to see if there is any basis for making changes. There may be changes to your individual employer circumstance that may mean you need to revise a policy. In revising policies you should make sure that the policy is not unnecessarily restrictive and does not discriminate in any way. You should also check current guidance and the extent to which the exercise of a discretion could lead to a serious loss of confidence in the public service.

Once you review your discretions, don't forget to publish the new policy and provide us with a copy of the updated policy.

## An employer's responsibility

Deciding on a discretionary policy and reviewing it is part of your employer role. While we are happy to answer your questions and do our best to assist, we won't be able to tell you what the best policy is to adopt. Discretions are dependent upon your individual employer circumstances and the right policy can vary from employer to employer.

## Further resources

Page 53-55 of the [Roles and Responsibilities document](#)

[LGA Technical Discretionary policies](#)

[LGA Technical guide – list of discretions](#)

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## Employer FAQs

Questions the Employer Liaison Team received this quarter.

### **An employee has handed in their notice, and they are over 55, will you offer them their pension?**

Not unless you complete a leaver form advising us that they want to take their pension.

### **If an employee wants to join the scheme under the 50/50 section, can they do that from the start?**

Yes, as long as they complete the contribution flexibility form and supply this to you in enough time for you to action it before the first payroll period.

## Contacts

### Full list of contacts for all services

#### Employer Liaison Team contacts

Your Employer Liaison Officer (ELO) is there to answer your questions, provide training support and guidance. ELOs operate an alphabetical split between employers. You can find your ELO contact in the list below.

Employer	Employer Liaison Officer (ELO)
A-BI & MKC	Karen Hemming 01296 382371 <a href="mailto:karen.hemming@buckinghamshire.gov.uk">karen.hemming@buckinghamshire.gov.uk</a>
Bm-Ch & Buckinghamshire Council	Summar Akram 01494 475797 <a href="mailto:Summar.Akram@buckinghamshire.gov.uk">Summar.Akram@buckinghamshire.gov.uk</a>
Ci-He & Buckinghamshire Council	Megan Spurrier 01296 382719 <a href="mailto:megan.spurrier@buckinghamshire.gov.uk">megan.spurrier@buckinghamshire.gov.uk</a>
Hf-Ne & MKC	Georgia Keen 01296 382719 <a href="mailto:georgia.keen@buckinghamshire.gov.uk">georgia.keen@buckinghamshire.gov.uk</a>
Nf-Si & MKC	Jan Bennion 01296 382242 <a href="mailto:jan.bennion@buckinghamshire.gov.uk">jan.bennion@buckinghamshire.gov.uk</a>
Sj-Z	Teresa Webb 01296 382382 <a href="mailto:teresa.webb@buckinghamshire.gov.uk">teresa.webb@buckinghamshire.gov.uk</a>

#### Other contacts

Senior Employer Liaison Officer:	Hannah Fall	<a href="mailto:hannah.fall@buckinghamshire.gov.uk">hannah.fall@buckinghamshire.gov.uk</a>
TUPE Liaison Officer:	Marie Dunbar	<a href="mailto:marie.dunbar@buckinghamshire.gov.uk">marie.dunbar@buckinghamshire.gov.uk</a>
Systems Controller for i-Connect	Andy Brown	<a href="mailto:andy.brown@buckinghamshire.gov.uk">andy.brown@buckinghamshire.gov.uk</a>

Employers General Inbox	<a href="mailto:employers@buckinghamshire.gov.uk">employers@buckinghamshire.gov.uk</a>
LGPS Monthly Returns Inbox	<a href="mailto:LGPSreturns@buckinghamshire.gov.uk">LGPSreturns@buckinghamshire.gov.uk</a>
Annual Returns/SUP52	<a href="mailto:lgsystems@buckinghamshire.gov.uk">lgsystems@buckinghamshire.gov.uk</a>
Pensions Finance	<a href="mailto:pensionfinance@buckinghamshire.gov.uk">pensionfinance@buckinghamshire.gov.uk</a>

If you are responding to an administration query you should send these to our main pensions inbox [pensions@buckinghamshire.gov.uk](mailto:pensions@buckinghamshire.gov.uk)

#### Member contacts

Please refer members to our contact details below:

Member helpline number	01296 383755
Member email	<a href="mailto:pensions@buckinghamshire.gov.uk">pensions@buckinghamshire.gov.uk</a>
Member self-service portal	<a href="https://ms.buckinghamshire.gov.uk">https://ms.buckinghamshire.gov.uk</a>
Member technical support for 'My pension online'	<a href="mailto:mypensiononline@buckinghamshire.gov.uk">mypensiononline@buckinghamshire.gov.uk</a>

Thanks for reading. We hope you found this issue of In-Form, useful and informative.

We welcome your feedback on this issue of In-Form. If you have any comments or suggestions that will help improve In-Form, please email [pension.feedback@buckinghamshire.gov.uk](mailto:pension.feedback@buckinghamshire.gov.uk)