Local Government Pension Scheme Employer Pension Discretions Policy

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Contents

1. Introduction

Greater Manchester Pension Fund (GMPF) is a regional Local Government Pension Scheme (LGPS). Ace Centre is a GMPF scheme employer.

The LGPS regulations require employers who participate in the LGPS to draw up and publish a discretions policy and to keep it under review.

Discretions are powers that enable employers to choose how to apply the scheme in respect of certain provisions. Discretions only apply at the time of application and are subject to change.

There are many employer discretions in the current Scheme regulations and several more still existing from previous Schemes, however, only a relatively small number of employer discretions are mandatory and must be published as a statutory requirement.

The principal mandatory discretions fall into four main categories:

1. Additional pension contributions (APCs).
2. Waiving actuarial reductions.
3. Switching on the rule of 85 before age 60.
4. Flexible retirement.

There are two further mandatory discretions from older regulations which remain in force which scheme employers are required to include in their policy, although it is highly unlikely that they will be called to apply them:

5. Considering whether to grant an application from a deferred member (ex-employee) for early payment of their pension benefits on or after age 50 and before age 55.
6. Deciding if an employee who opted out of the LGPS before 1 April 2008 can be paid their pension benefits accrued before opting out at their Normal Retirement Date (NRD).

2. Policy statement

This document details all mandatory employer discretions, plus a number of non-mandatory employer discretions that LGPS recommend employers also publish.

Due to changes of the Scheme over time, different regulations and provisions may apply to pension benefits and pensionable service accrued under different arrangements. This policy sets out the relevant discretions in different sections. At the beginning of each section the applicable Regulations are detailed.

Ace Centre have formulated our LGPS Employer Discretions Policy to ensure that it:

- Is workable, affordable, and reasonable, especially with regard to foreseeable costs.
- Is non-discriminatory.

- Is neither blanket nor overly restrictive.

We will:
- Ensure our policy is accessible to employees and former employees who are, or were, in the LGPS by publishing it on our website and intranet.
- Provide a copy of our policy to the Greater Manchester Pension Fund (GMPF).
- Keep our policy under regular review.

Greater Manchester Pension Fund Board publish the Administering Authority discretions on their website.

3. Additional pension contributions (APC's)

The LGPS includes an option to increase pension benefits by using Additional Pension Contributions (APC's). An APC can either be:
- to buy extra pension, or
- to cover lost pension from an unpaid absence.

There is a maximum APC amount that a scheme member can have as extra pension. This figure is reviewed each year in line with the cost of living, and the latest figures are contained in the actuarial guidance of the LGPS Regulations.

There are two types of APC:
- Extra Pension APC
- Lost Pension APC

Extra Pension APC
Scheme members (or their employer) can use APC's to boost their pension benefits at retirement. They must be in the main section of the Scheme to increase their benefits in this way. This option is not available if they are in the 50/50 section of the scheme. Scheme members can choose to buy extra pension by spreading payment over a number of complete years (unless they are within 1 year of their Normal Pension Age) or by making a one-off payment. **Employers can choose to contribute in full or part towards the cost of the extra pension.** If this is the case, the scheme member must obtain written confirmation of the share that their employer has agreed to pay before making any application to buy APCs.

Lost Pension APC
If a scheme member is absent from work as a result of one of the following reasons, the period does not count towards their pension:
- Industrial action.
- Unpaid leave (except when due to illness or injury).
- Unpaid additional child related leave.

However, APC's allow the member to buy back the pension which they lost through their absence. They can do this regardless of whether they are in the main or 50/50 section of the Scheme.

Scheme members can choose to buy the lost pension by spreading payments over a number of complete years (unless they are within 1 year of their Normal Pension Age) or by making a one-off payment.

If they elect to buy their lost pension, which is covering an authorised absence, within 30 days of returning to work, the employer must meet ⅔ of the cost.

Covering lost pension from an unauthorised absence such as industrial action is at full cost to the scheme member.

The employer's mandatory discretions relating to APC's are for the purchase of **extra pension only**, and there are **two:**

3.1 Whether, how much, and in what circumstances to contribute to a shared cost APC scheme – *i.e., does the employer want to help an employee who is a scheme member and who is buying extra pension, by sharing the APC cost with them.*

NB: This discretion does not relate to cases where a scheme member is buying an APC to cover lost pension. In some lost pension cases, the Scheme employer must contribute ⅔ of the cost to a shared cost APC so there is no discretion on this other than whether to extend the 30 day period, which is a separate discretion and not mandatory to publish a policy on (though publishing is recommended).

3.2 Whether, at full cost to the Scheme employer, to grant extra annual pension of up an active member or within 6 months of leaving to a member whose employment was terminated on the grounds of redundancy or business efficiency

4. Waiving actuarial reductions

If an employee or ex-employee, who is a scheme member, elects at age 55 or later to draw their LGPS pension before their Normal Pension Age, the pension will be in payment for longer than planned and therefore an actuarial reduction is applied.

The actuarial reduction factor is based on guidance issued by the Government Actuary Department.

If an employee is dismissed between 55 and State Pension age (SPa) on the grounds of redundancy or business efficiency, however, all of the actuarial reduction is waived, at an unavoidable cost to the employer.

If an Employer decides to waive actuarial reductions for an employee or ex-employee, it comes at an immediate cost to the employer.

There may be some periods which can only be waived on compassionate grounds depending on how long the member has been in the LGPS, and therefore can only be waived in full.

Determining the periods for when and on what grounds an employer can decide to waive an actuarial reduction is very complex. The table of membership periods and waiving powers explains when employers have the power to waive an actuarial reduction, and also if it can be waived in full or part, or just fully.

NB: Where scheme members have multiple pension records, each record is considered separately, and therefore, may fall into a different group.

Employers have two mandatory discretions relating to waiving actuarial reductions:

4.1 Whether to waive, in whole or in part, actuarial reduction on benefits which a member voluntarily draws before normal pension age.

Employers can choose to waive an actuarial reduction when a scheme member voluntarily draws their pension at age 55 or later in order to lessen the reduction which may apply to the member's pension benefits.

The reduction can be waived in full or in part and would require a one-off payment to GMPF representing the full, capitalised cost of waiving the reduction.

4.2 Whether to waive, in full, any actuarial reduction on pre and/or post April 2014 benefits paid early on compassionate grounds.

This discretion allows employers to waive **in full** any actuarial reductions on **compassionate grounds** which would apply when a scheme member decides to draw their pension benefits at age 55 or later. This could be an existing employee or ex- employee.

Following changes to the LGPS regulations in 2018, all ex-employees are able to voluntarily draw their pension benefits without their former employer's approval at any time from reaching age 55.

However, the employer has the power to waive the actuarial reductions which would ordinarily be applied if they decide that there is sufficient reason for compassionate grounds to be applied.

The scheme regulations do not define the meaning of compassionate grounds and is, therefore, at the discretion of the employer to determine.

The calculation to determine the potential cost is very complex with some periods only being able to be waived on compassionate grounds, and in full, whereas other periods provide more flexibility with partial flexibility being an option. Upon request GMPF will provide an estimate of potential costs, however due to the complexity of the calculation, you should always give at least two months' notice of the required information.

Where an employer decides to waive an actuarial reduction, it would require a one-off payment to GMPF representing the full, capitalised cost of waiving the reduction.

5. Switching on the rule of 85 (R85) before age 60

R85 is a complex protection for employees (and ex-employees) who were in the LGPS before 1st October 2006 and is the point when their age plus the time of their LGPS membership (in whole years) totals 85.

For most scheme members R85 only protects their pension benefits in respect of their membership before 1st April 2008 and is automatically applied at age 60 if the member met R85 before then.

Ordinarily, where a member has met R85 and is retiring and drawing their pension after age 60, R85 applies in full. However, where a member has met the rule of 85 and is retiring and drawing their pension between age 55 and 60, the employer has the power to "switch on" R85 at a cost.

R85 can be "switched on" by the employer for:

- Current employees retiring.
- Ex-employees with deferred benefits, retiring.
- Ex-employees who had been awarded a tier ill health pension that was subsequently suspended.

Employers have one mandatory discretion relating to switching on R85 before age 60:

5.1 Whether to "switch on" R85 for a member voluntarily drawing benefits on or after age 55 and before age 60.

An employer can switch on R85 before age 60 for any reason. As a result, the unreduced date used will be the member's actual R85 date instead of 60.

"Switching on" R85 between ages 55 and 60 will in most cases require a payment by the employer to GMPF. The one-off payment representing the cost of "switching on" R85 before age 60 must be made to the fund before the decision can be reflected in the member's pension benefits.

NB This discretion does not apply to current employees going through flexible retirement (see section 6 Flexible retirement below). For flexible retirements, R85 is automatically switched on before age 60 and cannot be switched off.

6. Flexible retirement

If an employee reduces their hours or moves to a less senior position, and the employer gives their permission, they may be able to start receiving their pension from the age of 55, even though they're still working.

This is called flexible retirement and it's designed to help:

- The employee ease into retirement.
- The employer to retain knowledge and skills of experienced staff.

- The employer's succession planning.

Employees can still build up further pension benefits in their ongoing job on either lower hours or in a less senior role.

It's important to note that:

- Taking flexible retirement before State Pension age (SPa) means that the employees' pension benefits will normally be reduced as if they were retiring early.
- R85 is always switched on for flexible retirements and **cannot** be switched off, therefore granting flexible retirement for someone under age 60 may result in an unavoidable employer shortfall cost. Therefore, it is always advisable to obtain an estimate of the potential cost from GMPF for cases under 60 before approving them.

Employers have one mandatory discretion relating to flexible retirement:

6.1 Whether all or some benefits can be paid if an employee over 55 reduces their hours or grade (flexible retirement).

7. Further mandatory discretions

There are two further mandatory discretions from older regulations which remain in force which scheme employers are required to include in their policy, although it is highly unlikely that they will be called to apply them:

7.1 Whether to grant an application from a deferred member (ex-employee) for early payment of their pension benefits on or after age 50 and before age 55.

HMRC rules relating to the earliest that someone can voluntarily retire and receive their pension changed in April 2010 from being age 50 to age 55, however some regulations in place before the change are still in force. Due to this, in theory an employer can grant someone aged over 50 and under 55 access to their pension, but it would be classed as an "unauthorised payment" for HMRC purposes and as such the individual would be subject to penal unauthorised payment charges of up to 55% but there is no cost to the employer for exercising this discretion.

NB: This discretion and the unauthorised payment charges do not apply to ill health retirement cases.

7.2 Whether an employee who opted out of the LGPS before 1 April 2008 can be paid their pension benefits accrued before opting out at their Normal Retirement Date (NRD).

This discretion only applies to scheme members who opted out of the LGPS between 1 April 1998 and 31 March 2008 and gives the employer discretion to allow (or not) the employee to draw their pension from their normal retirement date of 65.

While it is up to each individual employer to set their own policy for this discretion, if the policy is set to allow it to be paid from NRD, then this would be consistent with how employees who opted out before 1 April 1998 or after 31 March 2008 are treated within (non-discretionary) LGPS regulations.

NB: There is no cost to the employer for exercising this discretion.

8. Authorisation and review

Ace Centre's LGPS Employer's Discretions Policy is set by our Senior Management Team with approval from our Board of Trustees (the "Decision Makers") and reviewed annually.

Appendices: Statement of Ace Centre discretions policies

1: Discretions applicable from 1 April 2014 relating to current contribution employees and leavers after 31 March 2014

- LGPS Regulations 2013 [SI 2013/2356] [R]
- LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014 [SI 2014/525] [TP]
- LGPS (Administration) Regulations 2008 [SI 2008/239] [A]
- LGPS (Benefits, Membership and Contributions) Regulations 2007 (as amended) [SI 2007/1166] [B]
- LGPS (Transitional Provisions) Regulations 2008 [SI 2008/238] [T]
- LGPS Regulations 1997 (as amended) [SI 1997/1612] [L]

Regulation	Discretion	Explanation	Employer Policy
R16(2)(e) & R16(4)(d)	Whether, how much, and in what circumstances to contribute to a shared cost APC scheme.	An employer may choose to voluntarily contribute to a shared cost additional pension contribution. This discretion excludes circumstances of authorised unpaid leave whereby lost pension purchased within 30 days of return is automatically shared, with the employer paying 2/3.	Ace Centre will not normally apply this discretion but may consider it under exceptional circumstances where there is a clear financial or operational advantage to the Charity in so doing.
R30(6) & TP11(2)	Whether all or some benefits can be paid if an employee reduces their hours or grade (flexible retirement).	An employer may choose to allow employees to reduce their hours or move to a lower grade and draw all or part of their pension benefits whilst carrying on working.	Ace Centre will consider applications for flexible retirement on a case-by-case basis, giving due regard to the needs of the business and the foreseeable costs to the Charity. There will need to be a demonstrable benefit to the Charity to take full account of any extra cost. Requests will only be considered if the employee is making a permanent reduction in contractual hours of at least 50%.
R30(8)	Whether to waive, in whole or in part, actuarial reduction on benefits paid on flexible retirement.	Pension benefits may be reduced as part of flexible retirement if they are drawn before Normal Retirement Age. An employer may waive all or some of any reductions which may apply.	Ace Centre will not normally apply this discretion but may consider it under exceptional circumstances where there is a clear financial or operational advantage to the Charity in so doing.
R30(8)	Whether to waive, in whole or in part, actuarial reduction on benefits which a member voluntarily draws before normal pension age other than on the grounds of flexible retirement (where the member only has post 31st March 2014 membership).	Pension benefits may be reduced as part of flexible retirement if they are drawn before Normal Retirement Age.	Ace Centre will not normally apply this discretion but may consider it under exceptional circumstances where there is a clear financial or operational advantage to the Charity in so doing.

		An employer may waive all or some of any reductions which may apply.	
TPSch 2, para 1(2) & 1(1)(c)	Whether to "switch on" the 85 year rule for a member voluntarily drawing benefits on or after age 55 and before age 60 (other than on the grounds of flexible retirement).	Employees who joined the pension scheme before 1st October 2006 and have long service may meet the rule of 85 and therefore not face the same early retirement reductions as others. The 85 rule is satisfied if the members age at the date of retirement plus their scheme membership (both in years) adds up to 85 or more. The 85 year protection is not automatic for members retiring on or after age 55 and before age 60. An employer may choose to 'switch on' the 85 year rule to protect benefits, and in so doing would incur the pension costs.	Ace Centre will not normally apply this discretion but may consider it under exceptional circumstances where there is a clear financial or operational advantage to the Charity in so doing.
TP3(1), TPSch 2, para 2(1), B30(5) & B30A(5)	Whether to waive any actuarial reduction for a member voluntarily drawing benefits before normal pension age other than on the grounds of flexible retirement (where the member has both pre-1st April 2014 and post 31st March 2014 membership): a) On compassionate grounds (pre-1st April 2014 membership) and/or, in whole or in part, on any grounds (post 31st March 2014 membership) if the member was not in the Scheme before 1st October 2006; b) On compassionate grounds (pre-1st April 2014 membership) and/or, in whole or in part, on any grounds (post 31st March 2014 membership) if the member was in the Scheme before 1st October 2006, will not be 60 by 31st March 2016 and will not attain 60 between 1st April 2016 and 31 March 2020 inclusive. c) On compassionate grounds (pre-1st April 2016 membership) and/or, in whole or in part, on any grounds (post 31st March 2016 membership) if the member was in the Scheme before 1st October 2006 and will be 60 by 31st March 2016.	An employer can choose to waive reductions on benefits voluntarily drawn on or after age 55 and before age 60, and in so doing would incur the pension costs.	Ace Centre will not normally apply this discretion but may consider it under exceptional circumstances where there is a clear financial or operational advantage to the Charity in so doing.

	d) On compassionate grounds (pre-1st April 2020 membership) and/or, in whole or in part, on any grounds (post 31st March 2020 membership) if the member was in the Scheme before 1st October 2006, will not be 60 by 31st March 2016 and will attain 60 between 1st April 2016 and 31st March 2020 inclusive.		
R31	Whether, at full cost to the employer, to grant additional pension to an active member or within 6 months of ceasing to be an active member by reason of redundancy or business efficiency. There is a ceiling limit to the amount of the extra annual pension and the figure is inflation proofed annually.	An employer can award additional annual pension to active scheme members of up to a set maximum amount (less any amount of additional annual pension the employer has already contributed towards or is contributing towards under a shared cost APC). The employer would make a one-off contribution in order to buy a set amount of additional pension. The cost is determined by the employee's age and the amount purchased.	Ace Centre will not normally apply this discretion but may consider it under exceptional circumstances where there is a clear financial or operational advantage to the Charity in so doing.

2: Discretions relating to leavers on or after 1 April 2008 and before 1 April 2014

Regulation	Discretion	Explanation	Employer Policy
• LGPS (Administration) Regulations 2008 [SI 2008/239] [A] • LGPS (Benefits, Membership and Contributions) Regulations 2007 (as amended) [SI 2007/1166] [B] • LGPS (Transitional Provisions) Regulations 2008 [SI 2008/238] [T] • LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014 [SI 2014/525] [TP] • LGPS Regulations 2013 [SI 2013/2356] [R] • LGPS 1997 (as amended) [1997/1612] [L]			
TPSch 2, para 1(2)& 1(1)(c)	Whether to "switch on" the 85 year rule for a member voluntarily drawing benefits on or after age 55 and before age 60.	Employees who joined the pension scheme before 1st October 2006 and have long service may meet the rule of 85 and therefore not face the same early retirement reductions as others. The 85 rule is satisfied if the members age at the date of retirement plus their scheme membership (both in years) adds up to 85 or more.	Ace Centre will not normally apply this discretion but may consider it under exceptional circumstances where there is a clear financial or operational advantage to the Charity in so doing.

		The 85 year protection is not automatic for members retiring on or after age 55 and before age 60. An employer may choose to ‘switch on’ the 85 year rule to protect benefits, and in so doing would incur the pension costs.	
B30(5), TPSch 2, para 2(1)	Whether to waive, on compassionate grounds, the actuarial reduction applied to deferred benefits paid early under B30 (member).	An employer can choose to waive reductions on benefits voluntarily drawn on or after age 55 and before age 60, and in so doing would incur the pension costs.	Ace Centre will not normally apply this discretion but may consider it under exceptional circumstances where there is a clear financial or operational advantage to the Charity in so doing.
TPSch 2, para 1(2) & 1(1)(c)	Whether to “switch on” the 85 year rule for a pensioner member with deferred benefits voluntarily drawing benefits on or after age 55 and before age 60.	Employees who joined the pension scheme before 1st October 2006 and have long service may meet the rule of 85 and therefore not face the same early retirement reductions as others. The 85 rule is satisfied if the members age at the date of retirement plus their scheme membership (both in years) adds up to 85 or more. The 85 year protection is not automatic for members retiring on or after age 55 and before age 60. An employer may choose to ‘switch on’ the 85 year rule to protect benefits, and in so doing would incur the pension costs.	Ace Centre will not normally apply this discretion but may consider it under exceptional circumstances where there is a clear financial or operational advantage to the Charity in so doing.
B30A(5), TPSch 2, para 2(1)	Whether to waive, on compassionate grounds, the actuarial reduction applied to benefits paid early under B30A (pensioner member with deferred benefits).	An employer can choose to waive reductions on benefits voluntarily drawn on or after age 55 and before age 60, and in so doing would incur the pension costs.	Ace Centre will not normally apply this discretion but may consider it under exceptional circumstances where there is a clear financial or operational advantage to the Charity in so doing.

3: Discretions relating to leavers on or after 1 April 1998 and before 1 April 2008

- LGPS Regulations 1997 [SI 1997/1612]
- The Local Government Pension Scheme (Transitional Provisions) Regulations 2008 [SI 2008/238] [prefix T]
- The Local Government Pension Scheme (Administration) Regulations 2008 [SI 2008/239] [prefix A]
- LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014 [SI 2014/525] [TP]
- The Local Government Pension Scheme Regulations 2013 [SI 2013/2356] [prefix R]

Regulation	Discretion	Explanation	Employer Policy
31(2)	Grant application for early payment of deferred benefits on or after age 50 and before age 55.	An employer can choose to grant an application for early payment of deferred benefits on or after age 55 and before age 60. There may be direct costs to the employer where consent is given before the age of 60.	On the advice of GMPF, our Administering Authority, Ace Centre will not apply this discretion because to do so would result in an unauthorised payment.
TPSch 2, para 1(2) & 1(1)(f) & R60	Whether to “switch on” the 85 year rule for a member with deferred benefits voluntarily drawing benefits on or after age 55 and before age 60. Note: TPSch 2, para 2(2) does not reference para 1(1)(f) so strictly speaking there is no requirement to publish a policy under this regulation or R60. However, GMPF advise that this is a regulatory omission and scheme employers should publish a policy on this discretion.	Employees who joined the pension scheme before 1st October 2006 and have long service may meet the rule of 85 and therefore not face the same early retirement reductions as others. The 85 rule is satisfied if the members age at the date of retirement plus their scheme membership (both in years) adds up to 85 or more. The 85 year protection is not automatic for members retiring on or after age 55 and before age 60. An employer may choose to ‘switch on’ the 85 year rule to protect benefits, and in so doing would incur the pension costs.	Ace Centre will not normally apply this discretion but may consider it under exceptional circumstances where there is a clear financial or operational advantage to the Charity in so doing.
31(5) & TPSch 2, para 2(1)	Waive, on compassionate grounds, the actuarial reduction applied to deferred benefits paid early.	An employer may choose to waive reductions on benefits voluntarily drawn on or after age 55 and before age 60, and in so doing would incur the pension costs.	Ace Centre will not normally apply this discretion but may consider it under exceptional circumstances where there is a clear financial or operational advantage to the Charity in so doing.
31(7A)	Optants out only to get benefits paid from Normal Retirement Date (NRD) if employer agrees.	An employer may choose to grant an application for early payment of deferred benefits before the NRD, usually age 65. There may be direct costs to the employer where consent is given before the NRD.	

4: Discretions relating to leavers before 1 April 1998

• LGPS Regulation 1995 [SI 1995/1019] • The Local Government Pension Scheme (Transitional Provisions) Regulations 1997 [SI 1997/1613] [prefix TL] • The Local Government Pension Scheme Regulations 1997 {SI 1997/1612] (as amended) [prefix L] • The Local Government Pension Scheme (Administration) Regulations 2008 [SI 2008/239] [prefix A] • LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014 [SI 2014/525] [TP] • The Local Government Pension Scheme Regulations 2013 [SI 2013/2356] [prefix R]			
Regulation	Discretion	Explanation	Employer Policy
TP3(5A)(vi), TL4, L106(1) & D11(2)(c)	Grant application for early payment of deferred benefits on or after age 50 on compassionate grounds. Although the common provisions of the 1997 Transitional provisions regulations do not specify regulation D11(2)(c), their intention was that it should apply to this regulation.	An employer can choose to grant an application for early payment of deferred benefits on or after age 55 and before age 60. There may be direct costs to the employer where consent is given before the age of 60.	On the advice of GMPF, our Administering Authority, Ace Centre will not apply this discretion because to do so would result in an unauthorised payment.

5: Discretions relating to redundancy and compensatory payments on the early termination of employment

• The Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2006 (as amended) [SI 2006/2914]		
Regulation	Discretion	Employer Policy
5	Whether to base redundancy payments on an actual week's pay where this exceeds the statutory week's pay limit.	Ace Centre Redundancy Policy.
6	Whether to award lump sum compensation of up to 104 weeks pay in cases of redundancy, termination of employment on efficiency grounds, or cessation of a joint appointment.	Ace Centre Redundancy Policy.

6: Discretions in relation to any Compensatory Added Years awarded before 1 April 2007

• The Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2000 (as amended) [SI 2000/1410]LGPS Regulation 1995 [SI 1995/1019]		
Regulation	Discretion	Employer Policy
21(4)	How to apportion any surviving spouse's or civil partner's annual Compensatory Added Years (CAY) payment where the deceased person is survived by more than one spouse or civil partner.	This discretion has been deferred to GMPF: Administering Authority Discretions
25(2)	How to decide to whom any children's annual CAY payment are to be paid where children's pensions are not payable under LGPS (because the employee had not joined the LGPS) and, in such a case, how the annual added years will be apportioned amongst the eligible children.	This discretion has been deferred to GMPF: Administering Authority Discretions
21(7)	Whether, in respect of the spouse of a person who ceased employment before 1 April 1998 and where the spouse or civil partner remarries, enters into a new civil partnership, or cohabits after	This discretion has been deferred to GMPF: Administering Authority Discretions

	1 April 1998, the normal pension suspension rules should be disapplied i.e., whether the spouse's or civil partner's annual CAY payments should continue to be paid.	
21(5)	If, under the preceding decision, the authority's policy is to apply the normal suspension rules, whether the spouse's or civil partner's annual CAY payment should be reinstated after the end of the remarriage, new civil partnership, or cohabitation.	This discretion has been deferred to GMPF: [Administering Authority Discretions]
21(7)	Whether, in respect of the spouse or civil partner of a person who ceased employment before 1 April 1998 and where the spouse or civil partner remarries or cohabits or enters into a civil partnership on or after 1 April 1998 with another person who is also entitled to a spouse's or civil partners annual CAY payment, the normal rule requiring one of them to forego payment whilst the period of marriage, civil partnership or cohabitation lasts, should be disapplied i.e., whether the spouses' or civil partners' annual CAY payments should continue to be paid to both of them.	This discretion has been deferred to GMPF: [Administering Authority Discretions]
17	Whether and to what extent to reduce or suspend the member's annual CAY payment during any period of re-employment in local government.	This discretion has been deferred to GMPF: [Administering Authority Discretions]
19	How to reduce the member's annual CAY payment following the cessation of a period of re-employment in local government.	This discretion has been deferred to GMPF: [Administering Authority Discretions]

7: Injury allowances as they apply to leavers, deaths and reductions in pay that occurred after 15 January 2012

• The Local Government (Discretionary Payments) (Injury Allowances) Regulations 2011 [SI 2011/2954]		
Regulation	Discretion	Employer Policy
3(1)	Whether to grant an injury allowance following reduction in remuneration as a result of sustaining an injury or contracting a disease in the course of carrying out duties of the job.	Ace Centre does not grant any injury allowance.
3(4) & 8	Amount of injury allowance following reduction in remuneration as a result of sustaining an injury or contracting a disease in the course of carrying out duties of the job.	Ace Centre does not grant any injury allowance.
3(2)	Determine whether person continues to be entitled to an injury allowance awarded under regulation 3(1) (reduction in remuneration as a result of sustaining an injury or contracting a disease in the course of carrying out duties of the job).	Ace Centre does not grant any injury allowance.
4(1)	Whether to grant an injury allowance following cessation of employment as a result of permanent incapacity caused by sustaining an injury or contracting a disease in the course of carrying out duties of the job.	Ace Centre does not grant any injury allowance.
4(3) & 8	Amount of injury allowance following cessation of employment as a result of permanent incapacity caused by sustaining an injury or contracting a disease in the course of carrying out duties of the job.	Ace Centre does not grant any injury allowance.
4(2)	Determine whether person continues to be entitled to an injury allowance awarded under regulation 4(1) (loss of employment through permanent incapacity).	Ace Centre does not grant any injury allowance.
4(5)	Whether to suspend or discontinue injury allowance awarded under regulation 4(1) (loss of employment through permanent incapacity) if person secures paid employment for not less than 30 hours per week for a period of not less than 12 months.	Ace Centre does not grant any injury allowance.

6(1)	Whether to grant an injury allowance following cessation of employment with entitlement to immediate LGPS pension where a regulation 3 payment (reduction in remuneration as a result of sustaining an injury or contracting a disease in the course of carrying out duties of the job) was being made at date of cessation of employment but regulation 4 (loss of employment through permanent incapacity) does not apply.	Ace Centre does not grant any injury allowance.
6(1)	Determine amount of any injury allowance to be paid under regulation 6(1) (payment of injury allowance following the cessation of employment).	Ace Centre does not grant any injury allowance.
6(2)	Determine whether and when to cease payment of an injury allowance payable under regulation 6(1) (payment of injury allowance following the cessation of employment).	Ace Centre does not grant any injury allowance.
7(1)	Whether to grant an injury allowance to the spouse, civil partner, cohabiting partner (the requirement to nominate a co-habiting partner has ceased entirely under these regulations due to the outcome of the Elmes v Essex high court judgement) or dependent of an employee who dies as a result of sustaining an injury or contracting a disease in the course of carrying out duties of the job.	Ace Centre does not grant any injury allowance.
7(2) & 8	Determine amount of any injury allowance to be paid to the spouse, civil partner, nominated co-habiting partner (for awards made on or after 1 April 2008 the requirement to nominate a co-habiting partner has ceased due to the outcome of the Elmes v Essex high court judgement) or dependent of an employee under regulation 7(1) (employee who dies as a result of sustaining an injury or contracting a disease in the course of carrying out duties of the job).	Ace Centre does not grant any injury allowance.
7(3)	Determine whether and when to cease payment of an injury allowance payable under regulation 7(1) (employee who dies as a result of sustaining an injury or contracting a disease in the course of carrying out duties of the job).	Ace Centre does not grant any injury allowance.