

St Buryan, Lamorna & Paul Parish Council

Local Government Pension Scheme (LGPS) – Discretions Policy for Cornwall Pension Fund

Implementation date	February 2026
Next review date:	February 2028

Discretion	Regulation reference	Employer discretions policy
<u>Discretions relating to current contributing employees and leavers after 31/03/2014</u>		
Whether, how much, and in what circumstances to contribute to a shared cost APC scheme	R16(2)(e) & R16(4)(d)	St Buryan, Lamorna & Paul Parish Council will only consider this discretion in exceptional circumstances. This discretion will only be exercised with the express permission of Council (or delegated Committee) after consideration of the costs that would apply.

Whether to extend 30 day deadline for member to elect for a shared cost APC upon return from a period of absence from work with permission with no pensionable pay (otherwise than because of illness or injury, relevant child-related leave or reserve forces service leave).	R16(16)	St Buryan, Lamorna & Paul Parish Council will not extend the 30 day deadline unless maladministration is proven whereby a 30 day deadline will be triggered from the date of the letter offering the member the opportunity to buy back their lost pension as a shared cost additional pension contribution.
Whether, at full cost to the Scheme employer, to grant extra annual pension, up to the LGPS additional pension limit (reviewed annually), to an active member or within 6 months of leaving to a member whose employment was terminated on the grounds of redundancy or business efficiency	R31	St Buryan, Lamorna & Paul Parish Council will only consider this discretion in exceptional circumstances, such as to attract or retain key members of staff. This discretion will only be exercised with the express permission of Council (or delegated Committee) after consideration of the costs that would apply
Discretion	Regulation reference	Employer discretions policy
Whether to waive, in whole or in part, actuarial reduction on benefits which a member voluntarily draws before normal pension age	R30(8)	St Buryan, Lamorna & Paul Parish Council will only waive the actuarial reduction on flexible retirement in exceptional circumstances following approval from the Council or delegated Committee, after consideration of the costs that would apply.

Whether to waive any actuarial reduction on pre and/or post April 2014 benefits paid early on compassionate grounds	TP3(1), TPSch 2, paras 2(1)	St Buryan, Lamorna & Paul Parish Council will only waive the actuarial reduction on flexible retirement in exceptional circumstances following approval from the Council or delegated Committee, after consideration of the costs that would apply.
Whether to “switch on” the 85-year rule for a member voluntarily drawing benefits on or after age 55 and before age 60.	TPSch 2, paras 1(2) and 2(2)	St Buryan, Lamorna & Paul Parish Council will only agree to ‘switch on’ the rule of 85 in exceptional circumstances following approval from the Council (or delegated Committee) after considering the costs that will apply.
Whether all or some benefits can be paid if an employee over 55 reduces their hours or grade (flexible retirement)	R30(6) & TP11(2)	St Buryan, Lamorna & Paul Parish Council will consider employee requests to take flexible retirement on a case by case basis after taking into account factors such as service delivery, retention of experienced staff, assisting with easing down to retirement, to help avoid redundancies, and any costs that may apply. This discretion will only be exercised with the express permission of the Council or delegated Committee.
Discretion	Regulation reference	Employer discretions policy
Whether to waive, in whole or in part, actuarial reduction on benefits paid on flexible retirement	R30(8)	St Buryan, Lamorna & Paul Parish Council will only waive the actuarial reduction on flexible retirement in exceptional circumstances following express approval from the Council (or delegated Committee) after consideration of the costs that would apply.

Extend normal time limit for acceptance of a transfer value beyond 12 months from joining the LGPS.	R100(6)	St Buryan, Lamorna & Paul Parish Council will accept transfers of pension beyond the 12 month deadline, but only where there is no financial implications to the Council, and subject to the agreement of the Adminstrating Authority.
<u>Discretions relating to leavers 01/04/2008 to 31/03/2014</u>		
Whether to waive, on compassionate grounds, the actuarial reduction applied to deferred benefits paid early under B30	B30(5), TPSch 2, para 2(1)	St Buryan, Lamorna & Paul Parish Council will only waive the actuarial reduction on flexible retirement in exceptional circumstances following approval from the Council or delegated Committee, after consideration of the costs that would apply.
Whether to waive, on compassionate grounds, the actuarial reduction applied to benefits paid early under B30A for a suspended tier 3 member.	B30A(5), TPSch 2, para 2(1)	St Buryan, Lamorna & Paul Parish Council will only waive the actuarial reduction on flexible retirement in exceptional circumstances following approval from the Council or delegated Committee, after consideration of the costs that would apply.
Discretion	Regulation reference	Employer discretions policy
Whether to “switch on” the 85-year rule for a deferred member voluntarily drawing benefits on or after age 55 and before age 60.	TPSch 2, paras 1(2) and 1(1)(c)	St Buryan, Lamorna & Paul Parish Council will only agree to ‘switch on’ the rule of 85 in exceptional circumstances following approval from the Council (or delegated Committee) after considering the costs that will apply.

Whether to “switch on” the 85-year rule for a suspended tier 3 member voluntarily drawing benefits on or after age 55 and before age 60	TPSch 2, paras 1(2) and 1(1)(c)	St Buryan, Lamorna & Paul Parish Council will only agree to ‘switch on’ the rule of 85 in exceptional circumstances following approval from the Council (or delegated Committee) after considering the costs that will apply.
<u>Discretions relating to leavers 01/04/1998 to 31/03/2008 and councillors</u>		
Waive, on compassionate grounds, the actuarial reduction applied to deferred benefits paid early.	31(5) & TPSch 2, para 2(1)	St Buryan, Lamorna & Paul Parish Council will only waive the actuarial reduction on flexible retirement in exceptional circumstances following approval from the Council or delegated Committee, after consideration of the costs that would apply.
Whether to “switch on” the 85-year rule for a deferred member voluntarily drawing benefits on or after age 55 and before age 60.	TPSch 2, para 1(2) & 1(1)(f) & R60	St Buryan, Lamorna & Paul Parish Council will only agree to ‘switch on’ the rule of 85 in exceptional circumstances following approval from the Council (or delegated Committee) after considering the costs that will apply.
Grant application for early payment of deferred benefits on or after age 50 and before age 55.	31(2)	St Buryan, Lamorna & Paul Parish Council will consider requests to grant application for early payment of deferred benefits on or after age 50 on compassionate grounds on a case by case basis.

Optants out only to get benefits paid from NRD if employer agrees. No longer required – please see ‘Understanding Discretions in the LGPS’ guide for more information.	31(7A)	N/A
<u>Discretions relating to leavers before 01/04/1998</u>		
Grant application for early payment of deferred benefits on or after age 50 on compassionate grounds.	TL4, L106(1) & D11(2)(c)	St Buryan, Lamorna & Paul Parish Council will consider requests to grant application for early payment of deferred benefits on or after age 50 on compassionate grounds on a case by case basis.

Name:	Louise Clifton	Signature:	L Clifton	Date:	16 February 2026
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