



LGPS Discretions Policy

For all schools in the Bosco Catholic Education Trust

This LGPS Discretions Policy has been approved and adopted by the Bosco Catholic Education Trust.

Approved:	For review:
June 2021	June 2025

Bosco Catholic Education Trust Mission Statement

The Bosco Catholic Education Trust is a Christ-centred family of Catholic academies, within the Diocese of Arundel and Brighton, working together as one body to provide an outstanding education for all. As Catholic schools, we endeavour to develop confident, compassionate and faithful young people. Through partnership, collaboration and mutual support, we seek to enable all those entrusted to our care to become the person God called them to be.

Joining Bosco Catholic Education Trust

How much will it cost?

(Determination of Pension Contributions -

You will pay between 5.5% and 12.5% of your actual pay which may include overtime. The rate you pay depends on the band you fall into. Assessment of pay bandings normally takes place on an annual basis each April.

Your pension contributions will however be reassessed during the course of the year if you have a change in employment, or where a material change which affects your pensionable pay takes place. If your

What happens if my pay is reduced or I go on unpaid leave?

If you have a period of reduced contractual pay or no pay due to sickness or injury or you have a period of relevant child or family care leave (including parental leave) or you have a period of reduced contractual pay or no pay due to other reasons, you will need to provide the pension fund with the "assumed pensionable pay" you would have received during that time. We will calculate what your pay would have been for the period when you were on reduced contractual pay or no pay.

The assumed pensionable pay is calculated as the average of the pensionable pay you

You are allowed to transfer previous pension into the LGPS. Your request to move them must be made within 12 months of starting scheme membership.

BCET and/or our HR Consultant (Pensions) will consider an extension on a case by case basis if it is clear that you were unable to meet the normal time period due to circumstances beyond your control. Further information can be found by following the link below.

Transferring previous pension rights into the LGPS

<https://www.lgpsregs.org/index.php/guides-and-publications/pdfversions>

During your employment with Bosco Catholic Education Trust

[https://www.hants.gov.uk//F1 12 rmp\(sio\)\(\)-4\(in\)5reTJET@0.00000912 0 612 792 reW*ñBT/F1 12 Tf1 0 0 1 282.31 53](https://www.hants.gov.uk//F1 12 rmp(sio)()-4(in)5reTJET@0.00000912 0 612 792 reW*ñBT/F1 12 Tf1 0 0 1 282.31 53)

The LGPS operates an APC scheme where you can purchase extra pension for your retirement (but BCET will not share the cost of this). If you are in the main section of the scheme, you can pay more in contributions to purchase up to £7,316 of extra pension (as of April 2021). Any extra pension you purchase is payable each year in retirement and is payable on top of your normal LGPS benefits.

Any extra regular contributions are taken from your pay, which you will receive tax relief on. You can also pay APCs by a one off lump sum.

For more information regarding APC's, including an online calculator please see the link below.
<https://www.lgpsmember.org/arm/already-member-extra.php>

Can I convert scheme AVC's into membership credit?

In certain circumstances you can use your AVC fund to buy membership in the pension scheme. An application should be made within 30 days of leaving. However, BCET will consider an extension on a case by case basis if it is clear there was no fault on your part for not being able to meet the normal time period.

Can I request to take partial/flexible retirement?

You can request to take partial/flexible retirement. BCET will consider your request on a case by case basis. BCET has a flexible retirement policy to help you phase into your retirement. Partial/flexible retirement lets you continue working on a reduced hours, or reduced grade basis and, depending on when your membership of the LGPS commenced, draw all, part or none of Policy

benefits might therefore be subject to actuarial reduction as you will be receiving them earlier than you would have done. The regulations allow us as your employer to 'switch on' the 85-year rule.

Your benefits may still be subject to an actuarial reduction. However, it may be less than if the 85-year rule was not 'switched on'.

As BCET would have to meet the cost of 'switching on' the 85-year rule if you chose to retire between age 55 and 60, it will only consider doing so if there are exceptional or compassionate grounds for doing so.

If BCET chooses to switch on the 85-year rule in your case it then has the discretion on compassionate grounds (as defined in the new regulations) to waive the pre 1st April 2014 reduction.

Any costs incurred will be paid for by BCET.

Will my pension be reduced if I receive my pension benefits early?

Yes. BCET does not normally agree to waive the costs of your actuarial reduction, and your pension and lump sum will ther

Your final year's pay when you leave the LGPS will still be used to work out your benefits built up before 1 April 2014. This means that any future pay increases will be included in the final pay used to work out these benefits.

The definition of final pay for benefits built up before April 2014 remains the same as it was before the Scheme changed. Your final pay is normally the pay in respect of your final year of scheme membership on which you paid contributions, or one of the previous 2 years if this is higher. This remains so from April 2014.

In addition, if your pay is reduced, or increases to your pay are restricted in your last 10 years of continuous employment with us, you continue to have the option to have all your pre-April 2014 membership based on

Pre-31st March 2014 leavers

BCET will not automatically agree to bring your deferred benefits into pay early, unless there are exceptional or compassionate grounds for doing so.

Each case will be considered fairly by BCET in consultation with their HR Advisor, based on the circumstances and merits of the case.

If BCET agrees to early payment of your deferred benefits under the LGPS Regulations 1995 and 1997, you should note that this will only be from age 55 or date of application (if later than 55), as you and BCET would otherwise have to pay unauthorised payment charges under the Finance Act 2006 for any payment made before the minimum pension age of 55.

Post 31st March 2014 leavers

Your deferred benefits are normally payable from your normal retirement age which is linked to your state retirement age, with a minimum age of 65.

You can choose to take early payment of your deferred benefits from age 55 without your former employer's consent. However, you must be aware that your benefits will normally be reduced to take into account early payment.

BCET may choose to waive, on compassionate grounds, the actuarial reduction applied to benefits payable.

Each case will be considered fairly by BCET in consultation with their HR Advisor, based on the circumstances and merits of the case.

Can I receive my deferred pension early due to my poor health?

BCET will decide whether or not you can receive your deferred pension early. To help them make their decision they will obtain a certificate from an independent registered medical practitioner to determine:

Pre-31st March 2014 leavers

Whether you are suffering from a condition that renders you " permanently incapable of discharging efficiently the duties of the relevant employment because of ill-health or infirmity of mind or body" .

and, if so,

Whether as a result of that condition you are “unlikely to be capable of undertaking any gainful employment” before reaching normal pension age, or for at least three years, whichever is the sooner.

Post 31st March 2014 leavers

Whether you are suffering from a condition that renders you “permanently incapable of discharging efficiently the duties of their former employment because of ill-health or infirmity of mind or body”.

and, if so,

Whether as a result of that condition you are “unlikely to be capable of undertaking any gainful employment” before reaching normal pension age, or for at least three years, whichever is the sooner.

Internal Dispute Resolution Procedure (IDRP)

What do I do if I don't agree with a decision that has been made regarding my pension?

BCET will consider an extension to the time limit on a case by case basis if it is clear that you were unable to meet the normal time period due to circumstances beyond your control.

Loss of pension rights as a result of a fraudulent offence of grave misconduct

Is my pension benefit affected if I leave employment due to a fraudulent offence or grave misconduct?
(Payment of a refund of contributions in misconduct cases and Forfeiture of pension rights as a result of offences or misconduct

