

**PENSION
ADMINISTRATION
STRATEGY**



STRATHCLYDE PENSION FUND

Effective: 25 April 2016

1. Introduction

Glasgow City Council is the administering authority for the Local Government Pension Scheme (LGPS) in the west of Scotland. The council delivers this function through the Strathclyde Pension Fund Office (SPFO) on behalf of 12 Local Authorities, and around 200 other employers of varying sizes.

2. Purpose of the Pension Administration Strategy (PAS)

The purpose of the strategy is:

- to set out the roles and responsibilities of SPFO and its employers; and
- to clearly establish the levels of performance SPFO and its employers are expected to achieve in carrying out their functions.

3. Strategy Objectives

The strategy aims to ensure that:

- a high quality pension service is delivered to all scheme members;
- pension benefits are paid accurately and on time;
- successful partnership working develops between SPFO and its employers;
- performance standards are understood, achieved and reported; and
- performance and service delivery comply with the Local Government Pension Scheme (LGPS) regulations, other related legislation and The Pensions Regulator's Codes of Practice.

4. Roles and Responsibilities

4.1 SPFO

The statutory responsibilities of SPFO are set out in Schedule 1.

4.2 Scheme Employers

The statutory responsibilities of scheme employers are set out in Schedule 2.

5. Performance and Service Standards

5.1 SPFO

Service standards and Key Performance Indicators (KPIs) for SPFO are set each year in a business plan which is approved by Strathclyde Pension Fund Committee.

5.2 Scheme Employers

Service standards for scheme employers are set out in Schedule 3.

6. Monitoring and Reporting

6.1 Quarterly

Performance against Key Performance Indicators will be reported to the Committee and Pension Board on a quarterly basis and published on the SPFO website.

6.2 Annual

A report on performance in relation to the Pension Administration Strategy will be included in the Fund's annual report. Key monitoring procedures and measures which will be reported on are set out in Schedule 4.

7. Underperformance

7.1 Impact

Failure by any party to adhere to the services standards set out in this strategy can have various implications. These include: unsatisfactory service to members, inaccurate information to members, inefficiency, and incorrect calculations and payments.

7.2 Recovery of Costs

Regulation 68 allows the administering authority to recover additional costs which it has incurred because of an employer's level of performance in carrying out its functions under the LGPS. In compliance with this regulation SPFO will notify and recover such costs from its employers.

7.3 Penalties

Any penalties, fines or compensation payments imposed on the Fund by The Pensions Regulator, the Pension Ombudsman or any other party as a consequence of employer error will be charged to that employer.

7.4 Reporting to the Pension Regulator

SPFO will report to the Pension Regulator any material failure of contribution payments by employers

8. Discretions

SPFO and employers have various discretions under the regulations. Each is required to prepare a statement of its policy in relation to the exercise of its discretionary functions.

8.1 Employers

Each Scheme employer must

- send a copy of its statement to SPFO before 1st July 2015;
- publish its statement
- keep its statement under review; and .
- make such revisions as are appropriate following a change in its policy.

8.2 SPFO

SPFO's policy on the exercise of its discretions is set out in schedule 5.

8.3 Development

Development priorities will be included in the annual SPFO business plan. Administration priorities will focus on development of digital data exchange including Employer Self Service and i-connect, the interface between employers and SPFO systems.

Schedules

- 1. SPFO Responsibilities**
- 2. Employer Responsibilities**
- 3. Employer Service Standards**
- 4. Monitoring and Reporting – Key Procedures**
- 5. SPFO Policy on Discretions**

SPFO Responsibilities

The administering authority has the following statutory responsibilities.

- To maintain the Pension Fund.
- To invest pension contributions received and account for and manage the Fund's assets.
- To set up and maintain a record for each member which contains all the necessary information for the production of accurate benefit calculations.
- To formulate and publish a policy on the exercise of its discretions under the LGPS regulations
- To decide how any previous service or employment of an employee is to count for pension purposes, and whether such service is classed as a 'period of membership'.
- To notify each member of their decisions regarding the counting of service.
- To calculate and pay the appropriate benefits, based on the member's record, and the termination and pay details provided by the Employer when an employee ceases employment.
- To supply beneficiaries with notification of their entitlements including the method of calculation.
- To appoint a suitable person for the purposes of the Scheme's internal dispute resolution procedure.
- To increase pensions annually in accordance with the provisions of Pensions Increase Acts and Orders.
- To produce and despatch annual pension benefit statements
- To arrange for the triennial actuarial valuation of the Fund.
- To ensure that sufficient information is issued in the form of newsletters, booklets and other materials to satisfy the requirements of the Occupational Pension Schemes (Disclosure of Information) Regulations 2013
- To ensure that steps are taken at all times to pay benefits to appropriate beneficiaries only and to reduce the possibility of fraud.
- To appoint an Additional Voluntary Contributions provider.
- To ensure compliance with Data Protection legislation.

Employer Responsibilities

The scheme employer has the following statutory responsibilities.

- To decide the eligibility of employees to enter the Scheme
- To determine the employee's pay (or fees) and determine the member's final pay to be used in the calculation of Scheme benefits.
- To determine the employee's contribution rate in accordance with statutory guidance produced by the Scottish Ministers and to deduct pension contributions from an employee's pay .
- To pay over and account for the deduction of these payments to Strathclyde Pension Fund.
- To notify, in writing, every person whose rights or liabilities are affected by a 'first instance decision' made by an employer under the regulations.
- To appoint a "specified person" to receive appeals from employees against first instance decisions taken by that employer.
- To notify a member, in writing, of their right of appeal and to include that notification in the documentation notifying that member of that decision against which they have a right of appeal. (SPFO will continue to issue new start documentation to members which will include such a notification for new start members).
- To supply timely and accurate information to SPFO to ensure that member records are accurately maintained and that the calculation of member benefits from the Scheme is accurate.
- To deduct the specified amounts of AVC contributions from the member's pay and to pay those amounts timeously to the in house AVC provider. Also to action any amendments to the AVC deductions in accordance with the member's wishes and ensure that the final payment of AVC deductions is made to the in house AVC provider before the member's retirement date. (Arrangements are in place with Prudential for automatic notification to be provided from them to SPFO and employers when a member elects to pay AVCs).
- To issue a certificate of protection to a scheme member when requested to do so where there has been a material reduction or restriction in that member's pay in circumstances outwith the member's control. Where such a certificate is issued the employer is required to keep a record of the member's pays for a period of 10 years from the effective date of the certificate.
- To use an independent Medical Officer qualified in Occupational Health medicine as specified in the regulations, who has been approved by the Fund, for the purpose of determining a member's eligibility for ill health retirement.
- To decide which benefit a member is entitled to on ceasing Scheme membership.
- To ensure compliance with Data Protection legislation.

Employer Service Standards

Process	Information required	Timescales
Policy Statements	The employer must formulate and keep under review, policies on the discretions available under the Scheme regulations. This written statement must be published and a copy sent to SPFO.	Within 3 months of a change in legislation. Policies should be reviewed triennially
Compliance Certificates	Employer's must complete and forward to SPFO their compliance certificate duly signed by their chief finance officer or equivalent.	Should be sent with year end return by 20 th May each year.
New Starts	New start data must be submitted electronically for each new Scheme member and for each separate employment. Unique identifiers must be supplied for each employment for data matching purposes.	Electronic submissions should be made in the month following the member's date of entry to the scheme. Hard copy new start form must be submitted within one month of the member joining the scheme
Change in circumstances/breaks in membership	<p>All changes in circumstances/breaks in membership must be submitted electronically or by using the appropriate form available from our website.</p> <p>Changes:- Hours Name Address Status.</p> <p>Breaks:- trade dispute unpaid leave</p>	Electronic submissions must be forwarded in the month following the date of change, within one month of the event if hard copy.
Transfers employment between scheme employers	S11A form must be completed and forwarded to SPFO.	Within one month of the transfer.
Early Leaver	An early leaver S11 form must be completed when a member leaves the schemes without an entitlement to immediate payment of benefits. The opt out spread sheet must be completed for employees opting out of the scheme within 3 months.	S11 leavers form should be completed within one month of leaving the fund. Opt out spread sheet should be returned to SPF monthly. Forms that are returned to employer due to poor quality or inaccurate information must be corrected and returned to SPF within 7 working days.
Retirement	When a member retires and becomes entitled to immediate payment of benefits, the appropriate retirement form must be completed and returned to SPFO with HMRC declaration form and commutation election form. It is the employer's responsibility to calculate the actual pensionable pay, final pensionable	Within two and three months prior to retirement date.

Employer Service Standards

	pay or assumed pensionable pay as specified in the regulations.	
Retirement Estimates	All requests must be made by using the request for retirement calculations form from the website. See Schedule 3 for SPFO Retirement Estimate Policy.	Requests must be made at least 3 months prior to retirement date.
Retirement Estimates (Bulk)	Bulk estimates are considered to be twenty members or more. All dates and enhancements must be the same. Employer should contact SPF Liaison Officers in the first instance.	3 months notice.
Death in Service	When a member dies in service the employer must obtain all the relevant information including the required certificates and forward these with the S8 to SPFO.	As soon as possible to avoid delays in payment.
Financial-		
Supplying Year End Contributions Returns	The year-end contribution return must be compliant with SPFO's format and specification. The completed Compliance Certificate must accompany each return. Year-end data that does not comply with the format of specification will be returned immediately to the employer and must be re-submitted to SPF within 7 working days.	To be received by SPFO by 20 th May for year end contribution information to 31 st March of that year.
Responding to Year End/Valuation Queries.	Queries from the year-end returns and actuarial valuation programme will be forwarded to employers for resolution.	For year end within 3 months of queries being raised. In a valuation year both parties will agree an earlier resolution.
Deduction of employee and employer contributions	Employers must determine and deduct the employee and employer contributions in accordance with Regulation 9 of The Local Government Pensions Scheme (Scotland) Regulations 2014.	
Failure to deduct contributions.	The employer must pay the arrears of both the employee and employer contributions plus interest. A rate of interest of 1% above bank base rate on a daily basis from the due date to the date of payment and compounded at three monthly rests will be due on the arrears of employee and employer	As soon as error is noticed.

Employer Service Standards

	contributions. It will be the employers responsibly to pay the arrears in full and reclaim from the employee concerned.	
Remittance of monthly employee and employer contributions to SPF.	Monthly payment and accompanying proforma breakdown report detailing the employee, employer and (if applicable) added years/ARCS/APCs/50:50 contributions for the period in question. Preferred method of payment is BACs.	Monthly payment and breakdown must be received by the 19 th of the month following deduction
Remittance of Additional Voluntary Contributions to Prudential.	Employer will pay Prudential Additional Voluntary Contributions deductions.	Direct payment to Prudential by the 19 th of the month following that in which they were deducted.
“Strain on the Fund” charges.	Will be charged by SPFO to employers on a pay-as-you-go basis as applicable when members retire early.	On receipt of invoice from SPFO.
Compensatory Added Years	The employer must reimburse the Fund for any amounts paid by SPFO on behalf of the employing authority under the Discretionary and Injury Payments Regulations.	Monthly pre-payment by 15 th of month in accordance with payment schedule issued by SPFO.
Award of additional pension	Payment of the cost of any additional pension awarded under Regulation 30 of the Local Government Pension Scheme (Scotland) Regulations 2014.	By lump sum as agreed with SPFO.
Structural changes	Employers are required to notify SPFO of any structural changes (e.g. large changes in membership; bulk transfers; merger; acquisition; change of corporate status; closure to new members; cessation of activities).	As far as possible, before any change occurs.
Authorised signatures	Provide authorised signatory details for signing retirement forms.	Update as necessary.

Monitoring and Reporting – Key Procedures

Data Quality

SPF measures the data quality of the fund against the guidance issued by The Pensions Regulator, with targets set at 95% accuracy for existing data and 100% accuracy for new Common Data after June 2010. Common data includes:

- Forename
- Surname
- DOB
- Membership Status
- NI Number
- Postcode
- Address

Supply of Data – New Starts

All new start information should be sent electronically, with each new start submission having a unique identification number for each separate employment. For the email submission of excel files, all participating employers should submit an excel file in an agreed layout and format, which is then fed into a data checker by SPFO. This ensures that each field of information conforms to the specification required to be uploaded onto the SPFO pension system without error. It also double checks the data's relevance and accuracy in relation to all other appropriate fields.

The quality of the data received from employers is monitored on a monthly basis and measured using coloured coded keys:

- Green – Good quality data has been received
- Amber – Data was received but required amendment before uploading
- Red – No data was received

Submission of Year-end Contribution Returns

By the 20th of May each year employers must provide SPF with year- end contribution information to the 31st March of that year. SPFO monitors submissions received and actively pursues any outstanding submissions. On receipt, the year-end data is uploaded to the pension system and missing joiners and leavers are identified.

Reports are issued to employers identifying the missing data, both historic and current. The total exception rate for all employers for the year is 2%. An analysis of exceptions is included in the quarterly administration report to committee. SPFO's staff are available to discuss the missing data with employers and assist with any queries.

Notification of changes

Employers must inform SPFO of any changes within a month of the change. On a monthly basis SPFO monitors electronic notification of changes in hours, address and name. SPFO also monitors electronic data not received and no changes required that month. A rolling 12-month total is reported in The Pensions Administration Strategy annual report.

Prior notice of retirement

Employer Service Standards

The Pensions Administration Strategy requires that employers forward actual retirement forms to SPF two to three months prior to the retiral date. Employer performance is monitored each month and a summary position provided to each employer annually.

Remittance of employee and employer contributions

Employee and employer contributions should be credited to SPF by the 19th of the month following deduction. SPFO accounts for and monitors these payments on a monthly basis and pursues any late payment. SPFO is required to report any material late payment of member contributions to The Pensions Regulator.

SPFO Policy on Discretions

Policy on Administering Authority's Discretions

Discretions from 1.4.15. in relation to post 31.3.15. active members and post 31.3.15. leavers, being discretions under:

- the Local Government Pension Scheme (Scotland) Regulations 2014 [prefix R]
- the Local Government Pension Scheme (Transitional Provisions and Savings) (Scotland) Regulations 2014 [prefix TP]
- the Local Government Pension Scheme (Administration) (Scotland) Regulations 2008 [prefix A]
- the Local Government Pension Scheme (Benefits, Membership and Contributions) (Scotland) Regulations 2008 (as amended) [prefix B]
- the Local Government Pension Scheme (Transitional Provisions) (Scotland) Regulations 2008 [prefix T]
- the Local Government Pension Scheme (Scotland) Regulations 1998 (as amended) [prefix L]

Discretion	Regulation	Policy
Whether to turn down a request to pay an APC/SCAPC over a period of time where it would be impractical to allow such a request (e.g. where the sum being paid is very small and could be paid as a single payment)	R16 (1)	SPFO will normally accept applications but reserve the right to refuse.
Whether to require a satisfactory medical before agreeing to an application to pay an APC / SCAPC	R16 (10)	Applications to purchase APC/SCAPC in a form other than lump sum payment may require to be supported by a satisfactory medical arranged by SPFO. Cases will be judged on their individual merits. The cost of any medical examination will be undertaken at the member's own expense.
Whether to turn down an application to pay an APC / SCAPC if not satisfied that the member is in reasonably good health.	R16 (10)	SPFO will turn down an application if, upon receipt of a report from a registered medical practitioner, the member is believed not to be in good health.
Decide to whom any AVC/SCAVC monies (including life assurance monies) are to be paid on death of the member	R17 (12)	Delegated to the Executive Director of Financial Services. To be administered within SPFO in accordance with policy guidelines.
Decide, in the absence of an election from the member within 12 months of ceasing a concurrent employment, which ongoing employment benefits from the concurrent employment which has ceased should be aggregated (where there is more than one ongoing employment)	TP10(9)	SPFO in the absence of an election from the member within 12 months of ceasing a concurrent employment will aggregate concurrent employments.
Whether to waive, in whole or in part, actuarial reduction on benefits paid on flexible retirement	R29(8) and TPSch 2, para 2(1)	SPFO will not have a general policy to waive, in whole or in part, actuarial reduction on benefits paid on flexible retirement and will only do so in exceptional

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		circumstances.
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 31/3/15 membership)	R29(8)	SPFO will not have a general policy 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 31/3/15 membership) unless there are exceptional circumstances.
Whether to require any strain on Fund costs to be paid “up front” by employing authority following payment of benefits under R29(6) (flexible retirement), R29(7) (redundancy / business efficiency), or the waiver (in whole or in part) under R29(8) of any actuarial reduction that would otherwise have been applied to benefits which a member voluntarily draws before normal pension age or to benefits drawn on flexible retirement	R66(2)	SPFO requires payment for Strain on the Fund costs to be made at retiral as the default position, however payments by instalments may be agreed on application to SPF by an employer..
Whether to apply the 85 year rule for a member voluntarily drawing benefits, with employer consent, on or after age 55 and before age 60 (other than on the grounds of flexible retirement).	TPSch 2, paras 1(2) and 2(1)	SPFO will not have a general policy to apply the 85 year rule for a member voluntarily drawing benefits, with employer consent, on or after age 55 and before age 60 (other than on the grounds of flexible retirement) unless there are exceptional circumstances.
Whether to waive, in whole or in part, any actuarial reduction on pre and post April 2015 benefits which a member voluntarily draws before normal pension age other than on the grounds of flexible retirement (where the member has both pre 1/4/15 and post 31/3/15 membership and is subject to the 85 year rule)	TP3(1), TPSch 2, PARA 2(1)	SPFO will not have a general policy to waive, in whole or in part, any actuarial reduction on pre and post April 2015 benefits which a member voluntarily draws before normal pension age other than on the grounds of flexible retirement (where the member has both pre 1/4/15 and post 31/3/15 membership and is subject to the 85 year rule) unless there are exceptional circumstances.
Whether to require any strain on Fund	TPSch 2, para 2(3)	SPFO requires payment for Strain on the

SPFO Policy on Discretions

costs to be paid “up front” by employing authority if the employing authority applies the 85 year rule for a member voluntarily retiring before normal pension age (other than flexible retirement) prior to age 60 or waives an actuarial reduction under TPSch 2, para 2(1) or releases benefits before age 60 under B30(1)		Fund costs to be made at the point of retirement as the default position, however payments by instalments may be agreed on application to SPFO by an employer.
Whether to extend the time limits within which a member must give notice of the wish to draw benefits before normal pension age or upon flexible retirement	R31 (7)	SPFO will not extend the time limit of which a member must give notice.
Decide whether to commute small pension	R33 (1)	SPFO will commute small pension in accordance with the Finance Act 2004.
Approve medical advisors used by employers (for ill health benefits)	R35 (3)	SPFO will approve medical advisors and maintain a list of those medical advisors for use by employers to certify ill health retirement.
Decide whether deferred beneficiary meets criteria of being permanently incapable of former job because of ill health and is unlikely to be capable of undertaking gainful employment before normal pension age.	R36 (3)	SPFO will decide whether a deferred beneficiary meets the criteria of being permanently incapable of former job because of ill health and is unlikely to be capable of undertaking gainful employment before normal pension age.
Decide to whom death grant is paid	TP17(5) to (8) & R38(2), R41(2) & R44(2)	Delegated to the Executive Director of Financial Services. To be administered within SPFO in accordance with policy guidelines
Decide, in the absence of an election from the member, which benefit is to be paid where the member would be entitled to a benefit under 2 or more regulations in respect of the same period of Scheme membership	R47(1)(c)	SPFO will choose and notify the member in writing of the provision under which the benefit is to be paid.
Whether to have a written pensions administration strategy and, if so, the matters it should include	R57(1) & (2)	Pensions Administration Strategy formulated and published.
Decide frequency of payments to be made over to Fund by employers.	R67 (1)	Monthly payment and breakdown must be received by the 19 th of the month following deduction. Note – SPFO will report any material late payments to The Pension Regulator.
Decide form and frequency of information to accompany payments to the Fund	R67(4)	Monthly payment and accompanying proforma breakdown report detailing the employee, employer and (if applicable) added years/ARCS/APCs/50:50 contributions for the period in question.

SPFO Policy on Discretions

Whether to issue employer with notice to recover additional costs incurred as a result of the employer's level of performance	R68 & TP22(2)	SPFO may decide to issue an employer with notice to recover additional cost as a result of the employers level of performance depending on the circumstances of the individual case.
Whether to charge interest on payments by employers which are overdue	R69(1)	SPFO will charge interest on payments by employers which are overdue.
Whether to extend six month period to lodge a stage one IDRPA appeal	R72(7)	The appointed person may extend the time limit for such applications depending upon the merits of each application submitted.
Whether admin. authority should appeal against employer decision (or lack of a decision)	R77(2)	SPFO will appeal to the Scottish Ministers where an employer fails to reach a decision.
Specify information to be supplied by employers to enable admin. authority to discharge its functions	R78(1)(b) & TP22(1)	As specified in SPFO's published Pensions Administration Strategy
Whether to pay death grant due to personal representatives or anyone appearing to be beneficially entitled to the estate without need for grant of probate / letters of administration where payment is less than amount specified in s6 of the Administration of Estates (Small Payments) Act 1965	R80(2)	Delegated to the Executive Director of Financial Services to be administered within SPFO in accordance with policy guidelines.
Whether, where a person is incapable of managing their affairs, to pay the whole or part of that person's pension benefits to another person for their benefit.	R81	Delegated to the Executive Director of Financial Services to be administered within SPFO in accordance with policy guidelines.
Date to which benefits shown on annual benefit statement are calculated	R87(5)	Benefit Statements will show benefits calculated as at 31 st March previous.
Agree to bulk transfer payment	R96(1)(b)	Agreement to bulk transfer terms will be on the basis of actuarial advice from the Fund actuary.
Extend normal time limit for acceptance of a transfer value beyond 12 months from joining the LGPS	R98(6)	SPFO will refuse to accept cases of late application for a transfer of benefits into the Fund where that application is two years or more after the members date of entry to the scheme.
Allow transfer of pension rights into the Fund	R98(7)	Transfers of pension rights into the Fund will not be permitted from non-club schemes unless as a result of a TUPE transfer.
Make election on behalf of deceased member with a certificate of protection of pension benefits i.e. determine best pay figure to use in the benefit calculations (pay cuts / restrictions occurring pre	TP3(6), TP4(6)(c), TP8(4), TP10(2)(a), TP17(2)(b) & A43(10)	SPFO will make an election on behalf of a deceased member with a certificate of protection to determine the best pay figure to use in calculations for the benefit of the beneficiaries and dependants

SPFO Policy on Discretions

1.4.15.)		
Decide to treat child as being in continuous full-time education or vocational training despite a break	RSch 1 & TP17(9)(a)	Delegated to the Executive Director of Financial Services to be administered within SPFO in accordance with policy guidelines.
Decide evidence required to determine financial dependence of cohabiting partner on scheme member or financial interdependence of cohabiting partner and scheme member	RSch 1 & TP17(9)(b)	The evidence to determine financial dependence or interdependence will be assessed and agreed on a case by case basis and will include but not be restricted to items such as evidence of a joint bank account, shared utility bills, joint mortgage arrangements etc. The ultimate decision will rest with The Executive Director of Financial Services.
Decide policy on abatement of pre 1 April 2015 element of pensions in payment following re-employment	TP3(11) & A64(1)* & A65(4)(c)	SPFO has determined that it will not abate pensions of pensioner members on re-employment. Pension benefits resulting from the award of additional service to a member by an employer under the Local Government (Discretionary Payments and Injury Benefits)(Scotland) Regulations where that member has been retired on efficiency or redundancy grounds are still subject to abatement on re-employment as abatement under these provisions is not discretionary.
Extend time period for capitalisation of added years contract	TP15(1)(c) & TSch1 & L82(5)	SPFO will not extend the time limit period of three months for capitalisation of added years contracts where the members service has terminated on grounds of efficiency/redundancy. An exception may be considered if the member was not made aware of this right on termination of employment.

SPFO Policy on Discretions

Provision of Retirement Estimates

At its discretion SPFO has limited the provision of retirement estimates as follows.

Retiral Type	Member Request	Employer Request	Comments
Redundancy	No	1 per member per annum	Multiple enhancement options to one date per annum
Efficiency	No	1 per member per annum	Multiple enhancement options to one date per annum
Ill Health	No	1 per member per annum	Tier 1 & 2 options to 1 date per annum. Serious ill-health and death in service exempt.
Option	1 per annum	1 per member per annum	
Age	No – refer to Annual Benefit Statement and/or calculator on website	1 per member per annum	
Flexible	No	1 per member per annum	

SPFO Policy on Discretions – Pre- April 2015

Discretions in relation to scheme members who ceased active membership on or after 1.4.09. and before 1.4.15., being discretions under:

- the Local Government Pension Scheme (Administration) (Scotland) Regulations 2008 [prefix A]
- the Local Government Pension Scheme (Benefits, Membership and Contributions) (Scotland) Regulations 2008 (as amended) [prefix B]
- the Local Government Pension Scheme (Transitional Provisions) (Scotland) Regulations 2008 [prefix T]
- the Local Government Pension Scheme (Transitional Provisions and Savings) (Scotland) Regulations 2014 [prefix TP]
- the Local Government Pension Scheme (Scotland) Regulations 2014 [prefix R]
- the Local Government Pension Scheme (Scotland) Regulations 1998 (as amended) [prefix L]

Discretion	Regulation	Policy
Discretions as previously agreed.		

Discretions under the Local Government Pension Scheme (Scotland) Regulations 1998 (as amended) in relation to pre 1.4.09. scheme leavers

Discretion	Regulation	Policy
Any discretion under these regulations will be made in line with current equivalent provision.		

Discretions under the Local Government Superannuation (Scotland) Regulations 1987 (as amended) in relation to pre 1.4.98. scheme leavers

Discretion	Regulation	Exercised by
Any discretion under these regulations will be made in line with current equivalent provision.		

Discretions under the Local Government (Discretionary Payments and Injury Benefits) (Scotland) Regulations 1998 (as amended)

Intervals at which instalments of annual compensation are payable (paying authority may agree to pay at different intervals to that on which LGPS pension is payable)	29(1)	Paid at intervals equivalent to those at which the pension is payable.
Agree to pay annual compensation on behalf of employer and recharge payments to employer	31 (2)	SPFO will pay pension benefits on Compensatory Added Years (CAY) awarded by an Employer. SPF will calculate and notify the employer of the

SPFO Policy on Discretions

		<p>lump sum element. It is the responsibility of the employer to pay the lump sum element of the CAY. Employers are required to pre fund the payment of CAY pension on a monthly basis in accordance with instructions issued by SPF. Where an employer fails to pre fund the CAY pension the additional benefits will cease until the matter is resolved.</p>
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The Teachers (Compensation for Premature Retirement and Redundancy) (Scotland) Regulations 1996

<p>Agree to pay annual compensation on behalf of employer and recharge payments to employer</p>	<p>Reg 19 (1)</p>	<p>SPFO will pay pension benefits on Teachers compensation payments on behalf of Scheme employers but not on any lump sum element. Employers are required to pre fund the payment.</p>
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