The Queen Katherine School Multi Academy Trust

LGPS DISCRETIONARY POLICY

This policy does not form part of any employee's contract of employment and we may amend it from time to time.

Committee:	RAF Committee
Date of adoption:	02 December 2020
Date of next review:	Autumn Term 2021

Document Control Sheet

The information in the table below details earlier versions of this document with a brief description of each review and how to distinguish amendments made since the previous version date (if any).

Version Number	Version Description	Date of Revision
1	Finance Committee review (updated in line with the Employer Discretions Template provided by Your Pension Service)	02/12/2020

1. STATEMENT OF INTENT

Under the Local Government Pension Scheme (LGPS) (Benefits, Membership and Contributions Regulations 2008), The Queen Katherine School Multi Academy Trust (QKS MAT) is required to compose, publish and keep under review a policy statement in relation to the exercising of a number of discretions under the LGPS.

To ensure value for money and financial stability, the QKS MAT has adopted an approach that befits the size, finances and current staffing levels at each Academy. In addition, the decisions regarding the discretionary powers have been taken to ensure the affordability of the scheme to all members.

The QKS MAT is committed to equality and this policy has been created in accordance with anti-discrimination laws, the Equality Act 2010 and with regard to age regulations.

In addition to the above, the MAT is required to adhere to a number of provisions and to create and implement effective procedures for the administration of the LGPS scheme.

These duties and procedures are established in detail in this Policy.

2. LGPS 2020 OVERVIEW

- The LGPS 2020 is a Career Average Revalued Earnings (CARE) scheme
- Accrual rate – the accrual rate is 1/49th
- Revaluation rate – the revaluation rate is based on the Consumer Price Index (CPI)
- Pensionable pay – pay including non-contractual overtime and additional hours for part time staff, is classed as pensionable pay
- Contribution flexibility – there is contribution flexibility with a 50/50 option
- Normal pension age – the normal pension age is equal to the member's State Pension Age (minimum 65)
- Lump sum trade off – a tradeoff of £1 annual pension for £12 lump sum is available
- Death in service lump sum – the death in service lump sum is 3x pensionable pay
- Death in service survivor benefits – a 1/160th accrual rate based on Tier 1 ill health pension enhancement
- Ill health provision –
  - Tier 1 – immediate payment with service enhanced to Normal Pension Age (NPA)
  - Tier 2 – immediate payment of pension with 25% service enhancement to NPA
  - Tier 3 – temporary payment of pension for up to 3 years
- Indexation of pension in payment – the LGPS indexation of pension in payment is based on CPI
- Vesting period – the LGPS has a vesting period of 2 years
- Administering authority details – the administering authority for QKS MAT is Cumbria County Council
- Actuary details – the actuary for QKS MAT is appointed by the administering authority

3. KEY ROLES AND RESPONSIBILITIES

a. The MAT Board has overall responsibility for the implementation and monitoring of the LGPS Discretionary Policy at each Academy School.

b. The MAT Board has responsibility for ensuring that the LGPS Discretionary Policy, as written, does not discriminate on any grounds, including but not limited to: age, ethnicity/national origin, culture, religion, gender, disability or sexual orientation.

c. The MAT Board has overall responsibility for handling complaints regarding this policy as outlined in the MAT's Complaints Policy.

d. In the first instance, complaints should be directed to the Chief Finance Officer (CFO).

e. The CFO has responsibility for the day-to-day implementation and management of the LGPS Discretionary Policy.

f. The CFO is responsible for monitoring overtime worked and for initiating review procedures as necessary.

g. Staff members enrolled on the LGPS will be responsible for following the LGPS Discretionary Policy.

4. KEY ROLES AND RESPONSIBILITIES

The South Westmorland MAT, as an LGPS Employer, is legally required to provide employees and LGPS scheme members with information regarding their decision to include or omit the following discretions in their LGPS scheme:

4.1 Part A – Mandatory Written Policy Statements – Formulation of policy in accordance with:

Regulation 60 Of The Local Government Pension Scheme (LGPS) Regulations 2013
Paragraph 2 (2) of Schedule 2 to the LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014
Regulation 66 of the Local Government Pension Scheme (Administration) Regulations 2008
Regulation 106 of the Local Government Pension Scheme Regulations 1997

4.1.1 Part A1 - Discretions from 1 April 2014 in relation to post 31 March 2014 active members and post 31 March 2014 leavers

- **Power of Scheme employer to award additional pension** (Regulation 31 of the LGPS Regulations 2013)

  The QKS MAT can grant extra annual pension of up to a maximum £6,822 (figure at 1 April 2018) to an active Scheme member, or within 6 months of leaving, to a member whose employment was terminated on the grounds of redundancy or business efficiency. This maximum figure that can be initially awarded will be index linked and the level increased on the 1st April each year.

  Employer's policy:
  The QKS MAT will only consider doing so in cases where there is a clear financial or administrative advantage to the school.

- **Power of Scheme employer to contribute towards the cost of a member purchasing additional pension** (Regulation 16 (2) (e) and 16 (4) (e) of the LGPS Regulations 2013)

  Where an active scheme member wishes to purchase extra annual pension of up to £6,822 (figure at 1 April 2018) by making Additional Pension Contributions (APCs), the QKS MAT may voluntarily contribute towards the cost of purchasing that extra pension via a Shared Cost Additional Pension

Contribution. This maximum figure that can be initially purchased will be index linked and the level increased on the 1st April each year.

Employer's policy:
The QKS MAT will only consider doing so in cases where there is a clear financial or administrative advantage to each academy school within the MAT.

- **Flexible retirement** (Regulation 30 (6) and (8) of the LGPS Regulations 2013, Regulations 3 (5), 11(2) and 11(3) of the LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014 and regulation 18(3) of the LGPS (Benefits, Membership and Contributions) Regulations 2007)

  The Local Government Pension Scheme allows scheme members who have attained the age of 55 to draw all or part of their retirement benefits under flexible retirement arrangements even though they have not retired providing that:

  - The QKS MAT consents, and
  - There has been a reduction in hours, or
  - A reduction in grade.

  Specifically where the QKS MAT consents to flexible retirement then, in addition to the benefits the member has accrued prior to 1 April 2008 (which the member must draw), the QKS MAT can also allow the member to choose to draw all, part or none of the pension benefits they accrued after 31 March 2008.

  However, benefits taken on flexible retirement will be subject to a potential actuarial reduction if they are being drawn earlier than the members normal retiring age (flexible retirement provisions may be operated for members potentially up to a member's 75th birthday). The reductions applied will be in accordance with guidance issued by the government actuary. Employers can if they choose waive, in whole or in part, any reductions that might apply.

  Employer's policy:
  The QKS MAT will only consider doing so in cases where there is a clear financial or administrative advantage to schools within the MAT.

- **Early retirement and waiving actuarial reductions** (Schedule 2 paragraphs 1(2), 2(1), 2(2) and Regulation 3 (1) of the LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014, Regulation 30(8) of the LGPS Regulations 2013 and regulation 30(5) and 30A(5) of the LGPS (Benefits, Membership and Contributions) Regulations 2007)

  If a member leaves a local government employment before he is entitled to the immediate payment of retirement benefits, then if he is age 55 or more (or having attained age 55 and have previously been awarded deferred benefits after 01 April 2014) he may choose to receive payment of them immediately.

  Any benefits payable may be reduced as appropriate in accordance with guidance issued by the Government Actuary.

  A policy decision is required to be made in respect of each of the following discretions:

  (1) Where a member voluntarily draws benefits between the age of 55 and 60 who has then satisfied the 'Rule of 85' or will do so before their 60th birthday, the actuarial reductions will be calculated pretending that the member had instead satisfied the 'Rule of 85' on their 60th birthday. The employer has discretion to require the actual date upon which the member satisfied (or would have satisfied) the 'Rule of 85' to be used. This will have the effect of reducing the actuarial reduction. Should an employer exercise this discretion, the employer must pay to the fund a pension strain payment.

(2) In addition, employers can, if they choose, waive in whole or in part any reductions that might apply and the employer must pay to the Pension Fund a sum representing the capital cost of waiving those reductions. Due to the complexity in the level of protected benefits that now apply to different members, establishing what level of benefits can be waived can be difficult. Appendix 1 lists the options available to employers in terms of the level of reductions that can be waived and the grounds under which they may be waived.

Employer's policy:
The QKS MAT will only consider the above discretions where there is a clear financial or administrative advantage to schools within the MAT.

4.1.2 Part A2 - Discretions in relation to scheme members who ceased active membership on or after 1 April 2008 and before 1 April 2014

- **Power of scheme employer to award additional membership** (Regulation 3 (10) of the LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014 and regulation 12 of the LGPS (Benefits, Membership and Contributions) Regulations 2007)

  The QKS MAT may, within 6 months of the date of termination, grant extra membership in the pension scheme to a scheme member whose employment was terminated before 1 April 2014 on the grounds of redundancy or business efficiency. Note that this is a time limited discretion which expires on 30 September 2014 for those whose employment is terminated on 31 March 2014.

  Employer's policy:
  The QKS MAT will only consider doing so in cases where there is a clear financial or administrative advantage to schools within the MAT.

- **Early release of deferred benefits with employer consent** (Regulations 30(2), (5), 30A(3) and (5) of the LGPS (Benefits, Membership and Contributions) Regulations 2007 and reg.3(5A)(c), para.1(1)(aa) and para.2(1) of sch.2 of the LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014)

  Prior to 14 May 2018, members who left the scheme between 1 April 2008 and 31 March 2014 with deferred benefits (or suspended tier 3 benefits) who make an application to release benefits on or after age 55 and before age 60 required the former employer's consent. From 14 May 2018, this is no longer the case.

  The QKS MAT may exercise the following discretions:

  (1) Where a member voluntarily draws benefits between the age of 55 and 60 who has then satisfied the 'Rule of 85' or will do so before their 60th birthday, the actuarial reductions will be calculated pretending that the member had instead satisfied the 'Rule of 85' on their 60th birthday. The employer has discretion to require the actual date upon which the member satisfied (or would have satisfied) the 'Rule of 85' to be used. This will have the effect of reducing the actuarial reduction. Should the QKS MAT exercise this discretion, they must pay to the fund a pension strain payment.

  (2) In addition, the QKS MAT can, if they choose, waive on compassionate grounds all of the actuarial reduction and must pay to the Pension Fund a sum representing the capital cost of waiving those reductions.

  Employer's policy:
  The QKS MAT will consider any cases arising on their individual merits.

  Decisions regarding the waiving of actuarial reductions are the responsibility of the Accounting Officer and CFO.

4.1.3 Part A3 - Discretions in relation to scheme members who ceased active membership on or after 1 April 1998 and before 1 April 2008

- **Early release of deferred benefits with employer consent** (Regulations 31(2) and (5) of the LGPS Regulations 1997 and reg.3(5A)(b), para.1(1)(f) and para.2(1) of sch.2 of the LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014)

  The QKS MAT may agree, at its own cost, to the early release of benefits made to active members who have left the scheme between 1 April 1998 and 31 March 2008 with deferred benefits, who make an application to release benefits on or after age 50* and before age 55.

  *It should be noted that benefits paid on or after age 50 and before age 55 would be subject to an unauthorised payments charge under the Finance Act 2004 and, where applicable, an unauthorised payments surcharge under that Act, and a Scheme sanction charge on any benefits built up after 5 April 2006.

  Prior to 14 May 2018, members who left the scheme between 1 April 1998 and 31 March 2008 with deferred benefits who make an application to release benefits on or after age 55 and before age 60 required the former employer's consent. From 14 May 2018, this is no longer the case.

  The QKS MAT may exercise the following discretions:

  (1) Where a member voluntarily draws benefits between the age of 55 and 60 who has then satisfied the 'Rule of 85' or will do so before their 60th birthday, the actuarial reductions will be calculated pretending that the member had instead satisfied the 'Rule of 85' on their 60th birthday. The employer has discretion to require the actual date upon which the member satisfied (or would have satisfied) the 'Rule of 85' to be used. This will have the effect of reducing the actuarial reduction. Should the QKS MAT exercise this discretion, the employer must pay to the fund a pension strain payment.

  (2) In addition, the QKS MAT can, if they choose, waive on compassionate grounds all of the actuarial reduction and must pay to the Pension Fund a sum representing the capital cost of waiving those reductions.

  Employer's policy:
  The QKS MAT will consider any cases arising on their individual merits.

  Decisions regarding the waiving of actuarial reductions are the responsibility of the Accounting Officer and CFO.

4.1.4 PART A4 – Discretions in relation to scheme members who ceased active membership before 1 April 1998 (Regulation D11 (2) (c) of the LGPS Regulations 1995)

- The QKS MAT may agree, at its own cost, to the early release of benefits made to active members who have left the scheme before 1 April 1998, and who make an application on compassionate grounds to release benefits on or after age 50* and before age 60. Under these rules the sole discretion for an employing authority is that they may determine on compassionate grounds that benefits are to become payable on an unreduced basis.

  *It should be noted that benefits paid on or after age 50 and before age 55 would be subject to an unauthorised payments charge under the Finance Act 2004 and, where applicable, an unauthorised payments surcharge under that Act, a Scheme sanction charge will not be payable.

  Employer's policy:
  The QKS MAT will consider any cases arising on their individual merits.

Decisions regarding the waiving of actuarial reductions are the responsibility of the Accounting Officer and CFO.

4.2 PART B – Non-Mandatory Written Policy Statements - Formulation of policy in accordance with further discretions under the Local Government Pension Scheme Regulations 2013

- **Shared Cost Additional Voluntary Contributions (SCAVCs)** (Regulation 17 of the LGPS Regulations 2013)

  An active member may elect to pay AVCs into a scheme established under contract between his appropriate administering authority and a body approved for the purposes of the Finance Act 2004.

  The QKS MAT can, at its discretion, contribute to the AVC scheme and where they do the AVC scheme is known as a shared cost additional voluntary contributions arrangement (SCAVC). An employer should establish whether, how much and in what circumstances to either continue with an existing SCAVC or enter into a new SCAVC.

  Employer's policy:
  The QKS MAT will consider individual requests to contribute to the AVC scheme on their individual merits.

  Decisions regarding the MAT's contributions towards individual members' AVCs are the responsibility of the Accounting Officer and CFO.

- **Late transfer requests** (Regulation 100(6) and 22(7) and (8) of the LGPS Regulations 2013 and reg.10(6) of the LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014)

  The Local Government Pension Scheme Regulations allow for the acceptance of transfer value payments into the fund (subject to the Pension Fund administering authorities approval) to enable members to transfer pension rights accrued prior to joining the scheme into the LGPS, and thereby count additional pension. This election should be made within 12 months of first joining the LGPS in the employment.

  The discretion allowed under regulation 100(6) relates to the acceptance of transfers relating to non LGPS membership, where the member makes a request after the expiry of the first 12 months of joining the LGPS.

  In most situations, previous LGPS rights are automatically aggregated unless an election to keep those accrued benefits separate is received. Regulations 22 (7) and (8) allow the QKS MAT to extend the 12 month time limit within which a Scheme member who has a deferred LGPS benefit in England or Wales following the cessation of employment (or cessation of a concurrent employment) to elect not to have the deferred benefits aggregated with their new LGPS employment (or on-going concurrent LGPS employment) if the member has not made an election to retain separate benefits within 12 months of commencing membership of the LGPS in the new employment (or within 12 months of ceasing the concurrent membership).

  Regulation 10(6) of the LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014 allows a member to elect to aggregate a deferred benefit in respect of membership which ceased before 1 April 2014. Under this provision, the member would be awarded additional CARE benefits under the 2014 Scheme. The member must make the election to do so within 12 months of joining the 2014 Scheme (or such longer time as the employer may allow).

  Employer's policy:
  The QKS MAT will consider extending the time limit of 12 months for employees to transfer the value of a previous pension scheme if there is clear evidence that they had not been informed of, or could not reasonable have known the time limit.

The QKS MAT will also consider extending the time limit for late inward transfers where there is evidence of significant administrative delays.

Decisions regarding the acceptance of late inward transfers are the responsibility of the Accounting Officer and CFO.

- **Contributions payable by active member** (Regulation 9 and 10 of the LGPS Regulations 2013)

An active member shall make contributions to the Scheme at the relevant contribution rate, from his pensionable pay, in each employment in which he is an active member. The contribution rate to be applied to his pensionable pay in any financial year is the rate determined by the employer with reference to the tiered contribution pay bands stated in the regulations.

Where there is a material change to a member's pensionable pay in the course of a financial year, the employer may re-determine the contribution rate to be applied.

Employer's policy:
The QKS MAT will review staff salaries on a twice-yearly basis, in September and April, to determine the relevant contribution rate to the scheme, in accordance with the tiered contribution pay bands stated in the regulations.

When the QKS MAT makes a decision to amend an employee's contribution rate they will notify the employee in writing **(Appendix 1 – Standard Notification Letter)** as soon as reasonable practicable (under regulation 73). The notification will contain the address from which further information can be obtained, and inform employees of the right to appeal within six months of the date of the letter.

- **Assumed Pensionable Pay** (Regulation 21(4) and (5) of the LGPS Regulations 2013)

Assumed pensionable pay (APP) is used to protect benefits during absence when a member:

- is on reduced contractual pay or no pay on due to sickness or injury, or
- is absent during ordinary maternity, paternity or adoption leave or during paid additional maternity, paternity or adoption leave, or
- is absent on reserve forces service leave, or
- retires with a Tier 1 or Tier 2 ill health pension, or
- dies in service

The QKS MAT may choose to include in the calculation the amount of any 'regular lump sum payment' received by the member in the 12 months preceding the date the absence began, or the ill health retirement or death occurred. A 'regular lump sum payment' is a payment for which the member's employer determines there is a reasonable expectation that such a payment would be paid on a regular basis.

Where the pensionable pay received in the relevant 3 month period or, as the case may be, 12 week period, was, in the opinion of the QKS MAT, materially lower than the level of pensionable pay that the member normally receives, the QKS MAT has discretion to replace the actual pensionable pay received with a higher level of pensionable pay to reflect the level of pensionable pay that the member would normally have received. The QKS MAT must have regard to the level of pensionable pay received in the previous 12 months when working out what level of pensionable pay the member normally receives.

Employer's policy:
For the purposes of the calculations, the QKS MAT considers 'a regular lump sum' to be a payment received on a regular basis. Decisions regarding the determination of a regular lump sum are at the discretion of the Accounting Officer and CFO.

The QKS MAT reserves the right to consider the level of pensionable pay used in calculations on an individual basis. Decisions regarding the determination of the level of pensionable pay are at the discretion of the Accounting Officer and CFO.

- **Shared-Cost APCs to buy back lost pension** (Regulation 16 (16) of the LGPS Regulations 2013)
  Members of the following types of leave which are not covered by APP are able to enter into an APC contract to buy back the lost CARE pension. If they make the election within 30 days of return, the MAT must fund two thirds of the cost. The MAT has discretion to extend the 30 day deadline.
  - Additional maternity leave during which no pensionable pay is received
  - Additional adoption leave during which no pensionable pay is received
  - Shared parental leave during which no pensionable pay is received
  - Authorised unpaid leave (excluding strike leave)

  If the individual leave period lasted longer than 36 months, the MAT is only required to share the cost in relation to the first 36 months of leave.

  Employer's policy:
  The QKS MAT will only consider doing so in cases where there is a clear financial or administrative advantage to schools within the MAT.

4.3 Part C – Mandatory Policy Statement - Formulation of policy in accordance with:

Regulation 7 of the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2006
Regulation 26 of the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2000
Regulation 14 of the Local Government (Discretionary Payments) (Injury Allowances) Regulations 2011

*The mandatory requirements for a written policy under these regulations do not extend to employers whose employees are members of the LGPS by virtue of an admission agreement however as the provisions still apply it would be deemed appropriate for a policy statement to be in place

4.3.1 Part C1 - Discretions in relation to the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2006

- **Redundancy and Compensation Payments** (Regulation 5 and 6 of the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2006)

  These regulations provide a discretionary power to award a one-off lump sum payment of up to 2 years pay (104 weeks), inclusive of any redundancy payment made. This applies to any member who terminates their employment on the grounds of redundancy, efficiency or in the case of a joint appointment (not job shares) where termination arises because the other holder of the joint appointment has left it.

  The provisions apply to all employees who are eligible for participation in the Local Government Pension Scheme, whether or not they are current members of the scheme.

  There is also a discretionary power to waive the weekly pay ceiling placed on statutory redundancy payments and to calculate, instead, on pay up to the actual week's pay.

  Employer's policy:
  The QKS MAT will only consider doing so in cases where there is a clear financial or administrative advantage to schools within the MAT.

4.3.2 PART C2 – Discretions in relation to the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2000

- **Redundancy and Compensatory Added Years payments** (Regulation 17,19,21 and 25 of the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2000)

  Prior to the 2006 discretionary regulations employers could award employees additional service following a redundancy or efficiency retirement where that employee was over age 50. Although this facility is no longer available to current active employees, there are still discretionary decisions to be made in respect of employees who are already in receipt of additional service. These include:

- How to apportion any surviving spouse's or civil partner's annual compensatory added years payment where the deceased person is survived by more than one spouse or civil partner.

- How the annual added years will be apportioned amongst any eligible children.

- 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 1 April 1998, the normal pension suspension rules should be ignored i.e. whether the spouse's or civil partner's annual compensatory added years payments should continue to be paid or if the authority's policy is to apply the normal suspension rules, whether the spouse's or civil partner's annual compensatory added years payment should be reinstated after the end of the remarriage, new civil partnership or cohabitation.

- Whether and to what extent to reduce or suspend the member's annual compensatory added years payment during any period of re-employment in local government and how to reduce the member's annual compensatory added years payment following the cessation of a period of re-employment in local government.

  Employer's policy:
  The QKS MAT will only consider doing so in cases where there is a clear financial or administrative advantage to the schools within the MAT.

4.3.3 PART C3 – Discretions in relation to the Local Government (Discretionary Payments) (Injury Allowances) Regulations 2011

- **Injury Allowance payments** (Regulations 3 to 7 of the Local Government (Discretionary Compensation) (Injury Allowances) Regulations 2011)

  Under the Local Government (Discretionary Payments) (Injury Allowances) Regulations 2011 Scheme employers must formulate, publish and keep under review a policy on:

  a) whether or not to make an injury award to those who sustain an injury or contract a disease as a result of anything they were required to do in performing the duties of their job and in consequence of which they:

  - suffer a reduction remuneration, or
  - cease to be employed as a result of an incapacity which is likely to be permanent and which was caused by the injury or disease, or
  - die leaving a surviving spouse, civil partner or dependant, and

  b) if the Scheme employer has a policy to make such payments, how it will determine the amount of injury allowance to be paid.

  Employer's policy:
  The QKS MAT will consider requests to make an injury award on their individual merits.

Decisions regarding discretionary payments are the responsibility of the MAT Board.

5. LGPS MEMBER RECORDS

The CFO is responsible for maintaining a clear and up to date record of all school staff enrolled on the LGPS scheme. The QKS MAT will record details of each member's:

- Full name
- National Insurance Number
- Current full time equivalent (FTE) salary
- Hours and weeks worked
- Employee contribution rates
- Contact details for payroll and HR use

6. SALARY REVIEWS

From 01 April 2020, an employee's pensionable pay is the total of:

- All the salary, wages, fees and other payments paid to the employee
- Any benefit specified in the employee's contract of employment as being a pensionable emolument

The QKS MAT is required to introduce additional measures to ensure employee contribution rates are correct and pension payments fair and accurate. To ensure fairness and clarity the CFO will review staff salaries on a twice-yearly basis at 1st September and 1st April annually, and at the point of any promotion.

7. CONTACTS

The QKS MAT is an admitted body within the Cumbria Fund. The Local Government Pension Scheme is administered by Your Pension Service who provides a dedicated helpdesk and email facility for scheme members. Their contact details are:

Your Pension Service	Tel: 01772 530530
PO Box 100	Website: www.yourpensionservice.org.uk
County Hall	Email: AskPensions@lancashire.gov.uk
Preston	
Lancashire	
PR1 0LD	

APPENDIX 1

Employee Contributions – Standard Notification Letter

Dear xxxxx

Under the terms of the Local Government Pension Scheme Regulations 2013 (as amended) your employee contribution rate will be xx.xx% from 01 September 20xx/01 April 20xx.

For more information about this see the employee guide to the scheme at www.yourpensionservice.org.uk

If you are still not happy with this decision, please contact the School Business Manager to review. If you are still not happy, you have the right of appeal – any appeal must be made within 6 months of the date of this notification. A form to complete is available from www.yourpensionservice.org.uk