Trowbridge Town Council

Working for your Community

Local Government Pension Scheme (LGPS)

Employer Pensions' Discretions Policy

Wiltshire Pension Fund

Adopted on: *18th November 2025*
Review Date*: November 2028*

DISCRETION & REGULATION	POLICY ON INDIVIDUAL DISCRETIONS
1). *Reg 31:* **Whether to grant additional pension to a member (up to £8903pa)**	*Trowbridge Town Council will only exercise this discretion in exceptional circumstances. Such discretion will only be exercised with the express permission of the Policy and Resources Committee, following careful consideration of the associated costs.*
2). *Reg 16(2)e & Reg 16(4)d:* **Whether to make either a regular or lump sum Additional Pension Contribution (APC) to a member's account (part or whole funding this)** [Note: this discretion only relates to cases when the member is working as normal rather than absent from work with permission but no pensionable pay – in the latter scenario, employers must fund it if necessary.]	*Trowbridge Town Council will only exercise this discretion in exceptional circumstances. The maximum amount that the Council will fund is £8,903. This discretion will only be exercised with the express permission of the Policy and Resources Committee, after consideration of the financial implications of that decision.*
3). *Reg 30(6)* **Whether all or some pension benefits can be paid if a member aged 55 or over reduces their hours/grade and continues to work** **("flexible retirement")**	*Trowbridge Town Council will consider employee requests to take flexible retirement on a case by case basis after taking into account factors such as service delivery and any costs that may apply. The Policy and Resources Committee will be responsible for agreeing (or otherwise) to all requests to take flexible retirement, after consideration of the financial implications of that decision.*

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4). *Reg 30(8)* **Waiving actuarial reduction on flexible retirement.**	*Trowbridge Town Council will not exercise this discretion.*
5). *Reg 30(8)* **Waiving actuarial reduction on early retirement (age 55+) – for both active, deferred members & suspended tier 3 ill health pensions**	*Trowbridge Town Council will only waive the actuarial reduction on early retirement in exceptional circumstances and as the result of the expressed permission of the Policy and Resources Committee, after consideration of the financial implications of that decision.*
6). *TP Regs 1(1)(c) of Schedule 2:* **Whether to allow the rule of 85 to be "switched on" for members who would normally meet the rule but who will not if they draw the benefits age 55-59**	*Trowbridge Town Council will only agree to "switch on" the rule of 85 in exceptional circumstances following approval from the Policy and Resources Committee, after consideration of the financial implications of that decision.*
7). *Regs 22(8 & 9)* **Whether to extend 12-month period to separate previous LG service.**	*Trowbridge Town Council will not exercise this discretion.*
8). *Reg 9(3)* **Determine rate of employees' contributions.**	*Trowbridge Town Council will review all employees' contribution bands two times each financial year. In April, a review will be based on the employee's previous year's pensionable pay, as per our internal auditor's instruction. A review in October will be based on the employee's projected income in the financial year.*
9). *Reg 100(6)* **Whether to extend 12-month period to allow a transfer-in of non-LG pension rights.**	*Trowbridge Town Council will not exercise this discretion.*
10). *Reg 17* **Shared Cost AVC**	*Trowbridge Town Council will pay Shared Cost AVC contributions where an employee has elected to pay AVCs by salary sacrifice. The amount of these employer Shared Cost AVC contributions will not exceed the amount of salary sacrificed by the employee. This is a discretion of Trowbridge Town Council which is subject to the employee meeting the conditions for acceptance into the salary sacrifice Shared Cost AVC scheme and may be withdrawn or changed at any time.*

Abbreviations

"Reg 16(2)e" means: Regulation 16(2)e of the Local Government Pension Scheme Regulations 2013 [which apply from 1 April 2014]

"TP Regs" means: LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014.