

FILLONGLEY PARISH COUNCIL  
PENSIONS AND RETIREMENT POLICY

#### INTRODUCTION

1. Fillongley Parish Council (“the Council”) has the right to allow its employees to join the Local Government Pension Scheme (LGPS). The Council is required to pass a resolution to allow a specified individual or post into the scheme.
2. The Council does not employ casual employees or offer employment to any individual without a contract.

#### SCHEME ENTRY

1. Terms of eligibility for entry to the scheme are set out in the Local Government Pension Scheme (LGPS) Regulations.
2. Any future employees will be automatically entered into the pension scheme, provided they satisfy the eligibility criteria specified in the LGPS Regulations.
3. Employees of the Council have the right to opt out of the LGPS using the appropriate form. The Council will retain this record indefinitely.
4. Employees who have elected to opt out of the LGPS have the right to opt in.
5. Guidance will be sought from the administering body (Warwickshire County Council - WCC) on the matter of eligibility as necessary.

#### CONTRIBUTIONS

1. Pension contributions will be calculated on basic contracted pay and overtime payments in accordance with LGPS Regulations (2014).
2. In accordance with the LGPS Regulations, contributions from part time employees will be calculated on the actual pensionable pay.
3. The contribution rate payable by the Council will be set by the administering body (WCC).

#### ADDITIONAL PENSION BENEFITS

1. The LGPS offers members the opportunity to increase pension benefits. Advice should be sought from the administering body (WCC) by the member on this matter.
2. The Council will not offer Shared Cost Additional Voluntary Contributions.
3. The Council will not offer Augmentation, whereby the Council could purchase extra years service for the benefit of the member.

## RETIREMENT

1. The normal retirement age shall be in line with current legislation.
2. It is possible to stay in employment and in scheme membership up to the eve before an individual's 75th Birthday.
3. If a member is 55 or over and is made redundant, they will receive their pension benefits without any actuarial reductions and payable from the day after they are made redundant.
4. If the Council agrees to a reduction in hours or grade for a scheme member aged 55 or over, the Council may agree to the release of all or some of the member's accrued pension benefits.
5. The Council will permit retirement on compassionate grounds where the individual's circumstances satisfy the Council's requirements where a LGPS member is aged 55 or over. Compassionate grounds are defined as 'where an active employee or deferred beneficiary needs to care full time for a close relative, spouse, partner or other dependent who, through illness, requires full time care for the rest of their life expectancy which is anticipated to be in excess of 12 months from the date of the agreed medical advice.'
6. Ill health retirement. The H R Committee will be consulted at the earliest stages of consideration where retirement on the grounds of ill health is suggested. To qualify for ill-health retirement the member is required to have at least two years' membership including transfers-in membership and must be too ill to work as assessed by an independent medical advisor. The Council will obtain appropriate reports from a medical advisor qualified in occupational health and approved by the HR Committee in all cases where retirement on the grounds of ill health is considered. There are various tiers to ill health retirement pensions determined by how ill the member is at the time of the medical assessment and their likelihood of later obtaining gainful employment.
7. The Council does not have a Flexible Retirement Scheme.

## INDEPENDENT REGISTERED MEDICAL PRACTITIONER

1. Should the need arise, the Council will nominate a medically registered organisation, with medically qualified professionals to carry out the ill health assessments.

## FORFEITURE OF PENSION RIGHTS

1. Where an employee has committed an offence that was gravely injurious to the interests of the State or liable to lead to serious loss of confidence in the public service, the employer (or former employer) may request a forfeiture certificate directing former pension rights to be forfeited. The Council will consider each case on its merits.

2. Where an individual leaves their employment as a consequence of a criminal, negligent or fraudulent act or omission and a monetary obligation is due to the Council, the Council may seek to recover or retain the monetary obligation out of the pension fund. The Council will consider each case on its merits.