



Pension Policy

Approval date: 01/01/2026	Approved by: Board
Applies to: All eligible employees of the Board.	Linked Documents: None.
Frequency of review: 3 years	Next review date: April 2029

1. Introduction

- This policy sets out how the Board will exercise its discretions under the Local Government Pension Scheme Regulations 2013 (“the LGPS 2013 Regulations”) and the LGPS (Transitional Provisions, Savings and Amendments) Regulations 2014.
- It applies to all eligible employees who are members of the LGPS via the Kent County Council Pension Fund.
- Under Regulation 60 of the LGPS 2013 Regulations, the Board is required to:
 - publish a written statement of policy in respect of specific discretions;
 - provide a copy to the administering authority (KCC Pensions);
 - keep the policy under review; and
 - notify members and KCC of any changes within one month of adoption.

2. Policy Statements on Discretions

2.1 Shared Cost Additional Pension Contributions (Reg 16(2)(e) & 16(4)(d))

- General position: The Board will not fund Shared Cost Additional Pension Contributions (SCAPCs).
- If employees wish to buy extra pension, they must meet the full cost themselves, except where law requires the Board to contribute (e.g. periods of child-related or authorised unpaid leave). Exception: Where an employee elects within 30 days of returning from child-related leave or authorised unpaid leave, the Board will meet 2/3rds of the cost in line with the regulations.
- Late elections beyond 30 days: cost borne in full by the employee.
- The Board may extend deadlines where delays in providing information prevent timely elections.

2.2 Flexible Retirement (Reg 30(6))

- Requests for flexible retirement will be considered where they provide clear operational or financial benefits to the Board. Each case will be considered on its merits.
- It is not the Board’s general policy to waive any actuarial reductions unless there are exceptional circumstances.

2.3 Waiving Actuarial Reductions (Reg 30(8))

- The Board will not waive actuarial reductions for early payment of benefits.
- Each case will be considered individually, and any waiver will be granted only in exceptional circumstances with Board approval.



Pension Policy

2.4 Award of Additional Pension (Reg 31)

- The Board will not award additional pension.
- This discretion may be exercised only in exceptional circumstances and requires explicit Board approval.

2.5 Rule of 85 Protections (TP Regulations, Sch 2, para 2(2)).

- The Board will not “switch on” the Rule of 85 protections between ages 55–60.
- Exceptions may be considered only where there is a clear business or financial case.

3. Other Discretions

3.1 Aggregation of Benefits (Regs 22 & 100)

- Previous LGPS benefits will be aggregated unless the member elects otherwise within 12 months.
- The Board may allow a longer election period where administrative delays or exceptional circumstances justify it.

3.2 Assumed Pensionable Pay (Reg 21(5))

- The Board will maintain a schedule of payments regarded as “regular lump sums” for use in calculating Assumed Pensionable Pay.

3.3 Shared Cost AVCs (Reg 17(1))

- The Board will not operate a Shared Cost Additional Voluntary Contribution (SCAVC) scheme.

4. Equality and Non-Discrimination

All decisions under this policy will be applied fairly and consistently, without discrimination on the grounds of age, disability, gender reassignment, marriage or civil partnership, pregnancy & maternity, race, religion or belief, sex, or sexual orientation.

5. Governance and Review

- The Clerk/Engineer will administer this policy and bring cases requiring discretion to the Board for decision.
- The policy will be reviewed every 3 years, or sooner if required by law or operational need.
- Any amendments will be published and notified to KCC Pensions and scheme members within one month.



Pension Policy

- The Clerk & Engineer will determine whether any case falls within the Board’s discretions and will prepare a report with recommendations for Board consideration. Decisions shall be recorded in writing and retained for audit.
- This policy should be read alongside the Board’s HR Policies, Finance Regulations, and Scheme of Delegation.

Version Control

Version	Date Approved	Summary of Changes
1.0	01/04/2026	Initial policy approved