Avon
Pension
Fund

Your pension, your future

Administering Authority Discretions Policy Statement

Avon Pension Fund, Local Government Pension Scheme (LGPS)

Version 1.1 May 2026

Contents

Introduction

Bath & North East Somerset Council, as administering authority to the Avon Pension Fund (APF or Fund), has determined its discretionary policies in accordance with the Local Government Pension Scheme Regulations (LGPS) 2013, as amended, and related legislation, and these are outlined in this statement. These policies apply to all current members in the Fund, regardless of who their employer is. Where relevant, these policies equally apply to members who left pensionable service prior to 1 April 2014 (albeit only in relation to discretions exercised since the effective date of these policies) and to pension credit members.

APF's discretionary policies have been reviewed in line with legislation changes effective since 1 April 2014 and these policies have been amalgamated into this statement. This policy was last updated and approved in 2021, and the stated policies apply from that point onwards.

These policies do not give, nor shall they be deemed to give, any contractual rights to any member of the Fund, or to any other person whatsoever. Nothing in this document will cause Bath & North East Somerset Council’s capacity to exercise its discretionary powers, as administering authority to the APF, to be unlawfully fettered or restricted in any way.

Where a policy states that it is subject to an officer's approval and that officer is unavailable, that delegation may be exercised by an alternative officer within the APF Management Team, in line with APF’s Scheme of Delegations Policy.

These discretions will be exercised in line with the provisions of the various LGPS regulations and other legislation. Nothing within this statement can overwrite the legal requirements within those provisions.

Approval, review and consultation

The policies within this statement will be reviewed as required in the light of future changes to the LGPS legislation or other relevant legislation. This statement will also be reviewed at least every three years, although the policies may be amended at any time.

Further information

If you require further information about anything in or related to this Administering Authority Discretions Policy Statement, please contact:

Nicky Russell – Technical and Compliance Manager

Email: nicky_russell@bathnes.gov.uk

List of LGPS regulations

- Local Government Pension Scheme Regulations 2013 [prefix R]
- Local Government Pension Scheme (Transitional Provisions and Savings) Regulations 2014 [prefix TP]
- Local Government Pension Scheme (Administration) Regulations 2008 [prefix A]
- Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations 2007 (as amended) [prefix B]
- Local Government Pension Scheme (Transitional Provisions) Regulations 2008 [prefix T]
- Local Government Pension Scheme Regulations 1997 (as amended) [prefix L]
- Local Government Pension Scheme (Transitional Provisions) Regulations 1997 [prefix TL]
- Local Government Pension Scheme Regulations 1995 (as amended) [prefix 95]

*Note that references to superseded provisions (i.e. legislation predating 2013) generally apply in relation to scheme members who stopped paying into the scheme when those provisions were in place.

Key Strategies and Policies

Ref	Regulation	Description	Avon Pension Fund Policy
1	R55	Prepare a Governance Compliance Statement setting out whether the administering authority delegates their function or part of their function in relation to maintaining a pension fund to a committee, a sub-committee or an officer of the administering authority and, if they do so delegate, state: - the frequency of any committee or sub-committee meetings, - the terms, structure and operational procedures appertaining to the delegation, and - whether representatives of employing authorities or members are included and, if so, whether they have voting rights. The policy must also state: - the extent to which a delegation, or the absence of a delegation, complies with Secretary of State guidance and, to the extent it does not so comply, state the reasons for not complying, and - the terms, structure and operational procedures appertaining to the local pensions board.	APFs Governance Compliance Statement is reviewed and published annually following approval by the Pension Committee. The statement is available on our website here: Governance Compliance Statement

2	R105(2)	Decide whether to delegate any administering authority functions under the Regulations.	APF has determined not to delegate any functions under the Regulations but reserves the right to consider doing so on an individual case basis.
3	R58	Decide on the funding strategy for inclusion in the Funding Strategy Statement.	APF's Funding Strategy Statement is prepared, maintained and published annually and is agreed in co-operation with the Fund's actuary and in consultation with employers. The latest Funding Strategy Statement is available on our website: Funding Strategy Statement
4	R61	Prepare, maintain and publish a Communications Policy setting out how the administering authority communicates with members, representatives of members, prospective members, and scheme employers, and the format, frequency and method of communications.	APF's Communications Policy Statement is available on our website: Communications Policy Strategy
5	R59(1) & (2)	Prepare and publish a pensions administration strategy.	APF has prepared a Pensions Administration Strategy which is reviewed periodically in consultation with stakeholders and approved by the Pension Committee. The strategy is available on our website: Pensions Administration Strategy

Pension Board

Ref	Regulation	Description	Avon Pension Fund Policy
6	R106(3)	Decide whether to establish a joint local pensions board (if approval has been granted by the Secretary of State).	Bath & North East Somerset Council, as the Fund's administering authority, has decided not to establish a joint local pensions board.
7	R106(6)	Decide the procedures applicable to the local pension board.	Bath & North East Somerset Council determines the procedures applicable to the local pension board.
8	R107(1)	Decide the appointment procedures, terms of appointment and membership of local pension board.	Bath & North East Somerset Council determines the procedures applicable to the local pension board.

Disputes

Ref	Regulation	Description	Avon Pension Fund Policy
9	TP23	Decide procedure to be followed by adjudicator when exercising stage one Internal Dispute	Stage one appeals against APF will be determined by

	R74(6)	Resolution Procedure functions and decide the manner in which those functions are to be exercised.	the Technical and Compliance Advisor.
10	TP23 R74(4)	Whether to extend six-month period to lodge a stage one Internal Dispute Resolution Procedure appeal.	APF resolves to consider each case for an extension on its individual circumstances.
11	TP23 R76(4)	Decide procedure to be followed by administering authority when exercising its stage two Internal Dispute Resolution Procedure functions and decide the manner in which those functions are to be exercised.	Stage two appeals against APF will be determined by the administering authority following a review of the case being undertaken by APF’s legal advisor, as required. Stage two appeals against the employer will be determined by the Technical and Compliance Advisor.
12	TP23 R79(2) A63(2) L105(1)	Whether administering authority should appeal against employer decision (or lack of a decision), including in relation to pre-1 April 2008 leavers.	APF will appeal to the Secretary of State if we believe an employer has made (or failed to make) a decision that is both wrong in law and material and where we have been unable to persuade the employer to alter its actions or inactions.

Admission Agreement and Employer Management

Ref	Regulation	Description	Avon Pension Fund Policy
13	R3(1A), R3(5) & RSch 2, Part 3, para 1	Whether to agree to an admission agreement with a body applying to be an admission body.	The Funding and Valuation Manager has discretion, after taking advice from the Fund’s actuary and legal advisor where required, to approve admission agreements with Admission Bodies where: - they meet the requirements of R-Sch2, Part3, para 1; and - a scheme employer provides a satisfactory guarantee to the APF. A bond may be accepted if a suitable guarantor cannot be found. Only in exceptional cases would applications for admitted body status be referred to the Pension Committee.
14	R-Sch2, Part 3, para 14	Whether to backdate the effective date of an admission agreement.	APF exercises the discretion to backdate admission agreements to prevent LGPS members from being disadvantaged. The Pension Committee agrees the use of this discretion.
15	R4(2)(b)	Whether to agree to an admission agreement with a Care Trust, NHS Scheme employing authority or Care Quality Commission.	Head of Pensions, after taking advice from the Fund’s actuary and legal advisor where required, has discretion to approve admission agreements with a

			Care Trust, NHS Scheme employing authority or Care Quality Commission provided there is an acceptable guarantee provided to the pension fund.
16	R -Sch 2, Part 3, para 9(d)	Whether to terminate an admission agreement in the event of: - insolvency, winding up or liquidation of the body. - breach by that body of its obligations under the admission agreement. - failure by that body to pay over sums due to the Fund	The exercise of the right to terminate an admission agreement rest with the Head of Pensions with reference to the Regulations and the terms of admission agreement.
17	RSch 2, Part 3, para 12(a)	Define what is meant by 'employed in connection with'	Unless otherwise agreed with the outsourcing employer, the Pension Committee confirms the Funds definition of 'Employed in connection with' as meaning employed solely or mainly (i.e. at least 50% of their time) in the management or delivery of such services as are set out in the Contract.
18	R64(2A)	Whether to suspend (by way of issuing a suspension notice), for up to 3 years, an employer's obligation to pay an exit payment where the	In accordance with the Pension Committee's delegation of functions, the Funding and Valuation Manager, after taking advice from the Fund's actuary where required, has the discretion to issue a

		employer is again likely to have active members within the specified period of suspension.	suspension notice for up to three years when the conditions set out in the Regulations are met.
19	R64(2ZC)	Determining the amount of any exit credit payable to an exiting employer having regard to the factors listed in the Regulations and the Fund actuary's calculations and certificate.	In accordance with the Pension Committee's delegation of functions, this is decided by the Funding and Valuation Manager after taking appropriate advice from the Fund's actuary, subject to additional data checks where an exit credit is being paid out of the Fund and is more than £25,000.
20	R64(7A)	Whether to enter into a deferred debt agreement with an exiting Scheme employer to defer their obligation to make an exit payment and continue to contribute to the Fund.	In accordance with the Pension Committee's delegation of functions, this is decided by the Head of Pensions after taking appropriate advice from the Fund's actuary.
21	R64A(1)	Whether to obtain a revision of the rates and adjustments certificate showing any resulting changes to the contributions of a scheme employer or employers.	In accordance with the Pension Committee's delegation of functions, this is decided by the Head of Pensions after taking appropriate advice from the Fund's actuary.
22	R64B	Whether to obtain a revision of the rates and adjustments certificate to show the proportion of the exit payment to be paid by the exiting scheme employer in each year after the exit date (a debt spreading arrangement).	In accordance with the Pension Committee's delegation of functions, this is decided by the Head of Pensions after taking appropriate advice from the Fund's actuary.

23	L89(3) A45(3)	Outstanding employee contributions can be recovered as a simple debt or by deduction from benefits.	APF resolves to treat such amounts as simple debts recovered via invoice for active members. However, for members entitled to the immediate payment of benefits, arrears will be recovered from benefits.
24	R 68 (2) TP Sch 2, para 2(3) TL80 (5)	Whether to require any strain on Fund costs to be paid “up front” by the employer following: -Redundancy / Efficiency retirement (R30(7) -Flexible retirement (any actuarial reduction waiver in whole or in part) (R30(6) -Voluntary early retirement (any actuarial reduction waiver in whole or in part) whether RO85 or on compassionate grounds. (R30(8)	APF will require strain costs to be paid upfront where a strain cost becomes due. If the terms of an admission agreement allow payment by instalments, then the conditions of the admission agreement will apply. The employer will normally be invoiced in the month following the payment of benefits, for such costs. The Fund will require payment to be made within 21 days or interest of 1% above base rate will be added to the amount payable for the late payment. In exceptional circumstances, and by agreement with the Fund’s actuary, strain costs can be set against an employer’s funding position by agreement with the Pensions Operations Manager.
25	R80(1)(b) TP22(1) TP23	Specify information to be supplied by employers to enable administering authority to discharge its functions.	Employers are required to provide information to APF so that they may discharge their duties with respect to administration of the scheme in accordance with the Pensions Administration Strategy.

26	R69(1)	Decide frequency of payments to be made over to Fund by employers and whether to make an admin charge for late receipt.	The frequency of employer payments will be at least monthly. Monthly payments fall due on the 22nd following the month to which they relate. APF reserves the right to recharge any abnormal administration costs that it incurs as a result of the under-performance of employing bodies or their agents. Further guidance can be found within the APF Pensions Administration Strategy.
27	R69(4)	Decide form and frequency of information to accompany payments to the Fund.	The scheme employer should complete an i-Connect submission before payments in accordance with the frequency stated above.
28	R70 &TP22(2)	Whether to issue employer with notice to recover additional costs incurred as a result of the employer's level of performance.	APF have set out measures within the Pensions Administration Strategy with regards to specific areas for when employers will be issued with a penalty charge or fine. APF reserves the right to issue penalty charges or fines for additional administration incurred as a result of disproportionate work or an employer's level of performance in areas not included in the Strategy. This will be reviewed on an individual case basis.
29	R71(1)	Whether to charge interest on payments by employers which are overdue.	Interest will be charged on late payments received from scheme employers, where the payment is overdue (with the due date determined in accordance with the relevant LGPS regulations). Interest will be

			calculated in line with those regulations. However, the Finance Manager, of Pensions & Investments may, following discussion with the Pensions Operations Manager determine that the charge should be waived. Such a waiver will generally only be considered where the amount of interest is regarded as de minimis.
30	R36(3) A56(2) L97(10)	Approve medical advisors used by employers for ill health benefits, including early payment on grounds of ill health of a deferred benefit or a suspended Tier 3 ill health pension.	Employers can choose an Independent Registered Medical Practitioner (IRMP) from the General Medical Council register providing they have a specialist qualification. APF will validate the qualification.

Payments relating to deaths

Ref	Regulation	Description	Avon Pension Fund policy
31	R82(2) A52(2) L95	Whether to pay the whole or part of the amount that is due to the personal representatives (including anything due to the deceased member at the date of death) to: - the 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 section 6 of the Administration of Estates (Small Payments) Act 1965. £5000 at the date of approval of this policy.	APF will normally make payments due in respect of deceased persons without the production of probate or letters of administration of estates, where the amounts due are below the amount specified in any order under section 6 of the Administration of Estates (Small Payments) Act 1965.
32	TP17(5) to (8), R40(2), R43(2) & R46(2) B23(2),	Decide to whom death grant is paid (including AVC, SCAVC and life assurance relating to AVC).	Where it is clear, having taken account of all the circumstances, APF will make payment in accordance with the member's expression of wish. If no nomination has been made, then payment is made to the legal spouse, cohabiting partner, civil partner or next of kin. Where there is any doubt, the decision to whom payment is made will be delegated to the Pensions Operation Manager or Probate will be

	B32(2), B35(2), TSch1 & L155(4) L38(1) 95E8 R17(12) - AVC reg		obtained.
33	R-Sch1 & TP17(9)(b) B25	Decide evidence required to determine financial dependence of cohabiting partner on scheme member or financial interdependence of cohabiting partner and scheme member.	APF will provide the appropriate parties with details of the evidence required to determine financial dependence or interdependence, which will include, but not be restricted to, items such as joint bank account statements, shared utility bills, joint mortgage arrangements, insurance policies and joint loans. Financial dependence or interdependence will be assessed and agreed on an individual case basis and where required, the final decision will be made by the Pensions Operation Manager.
34	TP3(6), TP4(6)(c), TP8(4), TP10(2)(a),	Where member to whom B10 applies (use of average of 3 years pay for final pay purposes) dies before making an election, whether to make that election on behalf of the deceased member.	Where APF are aware that the member would have been eligible to make such an election, but the member did not have the opportunity to, the most advantageous figure will be automatically applied.

	TP17(2)(b) & B10(2)		
35	TP3(6), TP4(6)(c), TP8(4), TP10(2)(a), TP17(2)(b) & T-Sch 1 & L23(9)	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 1 April 2008).	Where APF are aware that the member would have been eligible to make such an election, but the member did not have the opportunity to, the most advantageous figure will be automatically applied.
36	B10(2)	Where member to whom B10 applies (use of average of 3 years pay within the period of 13 years ending with the last day of active membership for final pay purposes) dies before making an election, whether to make that election on behalf of the deceased member.	Where APF are aware that the member would have been eligible to make such an election, but the member did not have the opportunity to, the most advantageous figure will be automatically applied.
37	L22(7)	Whether to select an alternative final pay period for a deceased member (applies to leavers between 31 March 1998 and 31 March 2008).	This discretion will automatically be used if it would result in higher benefits being paid.
38	RSch 1 & TP17(9)(a)	Decide to treat a child (who has not reached the age of 23) as being in continuous full-time education or vocational training despite a break.	APF will treat a child as being in continuous education or training in all cases where the child is under the age of 18. Where the child is aged between 18 and 23, we

			will ignore all short breaks, including term holidays, but will require annual declarations of a child continuing in education to be completed in all cases for a child's pension to continue being paid. A gap year will be treated as an interruption in education or training and as such will result in the suspension of a child's pension, however, this will be restarted if confirmation is received that education / training has resumed.
39	95G11(1) L47(1)	Apportionment of children's pension amongst eligible children	Where there is more than one eligible child, APF will normally divide a children's pension equally between them.
40	L47(2) 95G11 (2) B27(5)	Whether to pay the whole or part of a child's pension to another person for the benefit of the child. (This applies to Pre 01 April 2014 leavers only).	APF will pay benefits to a person managing the affairs in accordance with an enduring Power of Attorney. Where there is no Power of Attorney the Fund reserves the right to accept a signed declaration confirming that the pension will be applied for the benefit of the member, in exceptional circumstances. Where the individual is a child who is under the age of 18, we will normally pay their pension to the person who is responsible for the care of that child on receipt of a signed declaration that the pension be applied for the benefit of that child. Alternatively, this can be paid into a bank account in the name of the child if the carer

			of that child requests this.
41	95F7	Whether to pay spouse's pensions for life (rather than ceasing during any period of remarriage or co-habitation).	APF will not suspend spouse's pensions due to remarriage or cohabitation and, therefore, they will be paid for life.

Transferring or linking benefits

Ref	Regulation	Description	Avon Pension Fund Policy
42	R98(1)(b)	Whether to agree to bulk transfer payment along with the employer and trustees of new scheme.	Bulk transfer terms will be negotiated and agreed on an individual case basis in consultation with the Fund's actuary and the scheme employer.
43	R100(6)	With agreement of the employer, whether to extend normal time limit for acceptance of a transfer value beyond 12 months from joining the LGPS.	APF will accept a transfer value where the request is received beyond 12 months from joining the LGPS where the employer also agrees to an extension of the time limit.
44	R100(7)	Whether to allow transfer of pension rights into the Fund.	APF reserves the right to obtain actuarial advice if it is felt that the acceptance of a transfer may create a

			substantial liability to the Fund and may also require a member to obtain a medical certificate completed by their doctor, at their own cost, confirming they are in reasonably good health.
45	TP15(1)(d) & A28(2)	Whether to charge a scheme member for the provision of an estimate of the additional pension that would be provided in the Fund in return for a transfer in of in house AVC or SCAVC funds (only applies where the arrangement was entered into before 1 April 2014).	APF will not charge for the provision of these estimates.
46	TP10(9)	Where a deferred member has multiple ongoing employments, in the absence of an election from the member within 12 months of ceasing a concurrent employment, a decision is to be made to which record the benefits from the ceased concurrent employment should be aggregated.	APF will combine benefits, in respect of previous membership, to the largest on-going active pension account where more than one active pension account exists.
47	L118	Retention of Contributions Equivalent Premium (CEP) where member transfers out.	APF will retain the CEP amount and use this towards providing the balance of benefits due to the scheme member.

Other miscellaneous discretions

Ref	Regulation	Description	Avon Pension Fund Policy
48	L106A(5) A68(5)	Date to which benefits shown on annual deferred benefit statement are calculated.	APF will decide the date to which benefits shown on the annual benefit statement are calculated. The date will be selected in line with regulatory requirement and best practice.
49	TP3(13), A70(1) & A71(4)(c)	Abatement of pensions following re-employment.	The Fund resolves to abate the pre-1 April 2014 element of pensions in payment following re-employment in accordance with the regulations.
50	R22(3)(c)	The pension account may be kept in such form as is considered appropriate.	Pension accounts are maintained electronically on APF's pension administration system. Appropriate measures are in place to ensure the administration system meets the requirements of the regulations. This is determined by the Pensions Operations Manager.
51	R83 A52A	To determine where to pay benefits when a person is incapable of managing their affairs (other than an eligible child) whether in whole or part of that person's pension benefits to another	APF will pay benefits to a person managing the affairs in accordance with an enduring Power of Attorney. Where there is no Power of Attorney the Fund reserves the right to accept a signed declaration confirming that

		person for their benefit.	the pension will be applied for the benefit of the member, in exceptional circumstances.
52	R16(1) R16(4A)	Whether to turn down a request to pay an APC, SCAPC or QAPA by regular contributions 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).	APF will turn down a request to pay an APC, SCAPC or QAPA over a period of time where the monthly contribution is less than £10.
53	R16(10)	Whether to require a satisfactory medical before agreeing to an application to pay an APC or SCAPC.	APF will require a member to obtain a medical certificate completed by their doctor, at their own cost, confirming they are in reasonably good health before allowing them to take out a contract to purchase any amount of additional pension by either lump sum or regular monthly deduction.
54	R16(10)	Whether to turn down an application to pay an APC or SCAPC if not satisfied that the member is in reasonably good health.	APF will assess each case on an individual basis. This will be considered by the Pensions Operations Manager.
55	R32(7)	Whether to extend the time limits within which a member must give notice to draw benefits before normal pension age or upon flexible retirement.	APF will extend the time limit that a member must advise of their intention to receive their benefits.

56	R34(1)(a) L49(1) & T14(3)	Decide whether to trivially commute a member's pension under section 166 of the Finance Act 2004.	APF will allow commutation of a member's pension on receipt of a signed declaration confirming details of all pension rights held in a HMRC tax-approved pension arrangement and providing the capital value of all benefits do not exceed HMRC limits and subject to all other rules.
57	R34(1)(b) R39(1)(b) L49 & 156 B39 T14(3)	Decide whether to trivially commute a lump sum death benefit under section 168 of the Finance Act 2004.	APF will allow commutation of a survivor's pension where the total value of the trivial commutation death benefit due under the LGPS does not exceed HMRC limits and subject to all other rules.
58	R34(1)(c)	Decide whether to pay a commutation payment under regulations 6 (payment after relevant accretion), 11 (de minimis rule for pension schemes) or 12 (payments by larger pension schemes) of the Registered Pension Schemes (Authorised Payments) Regulations 2009 (excludes survivor pensions and includes pension credit members where the effective date of the Pension Sharing Order is after 31 March 2014 and the debited member had some	APF will allow commutation of a member's pension where the total value of the commutation payment from trivialising all benefits held in the LGPS does not exceed HMRC limits and subject to all other rules.

	R39(1)(c)	post 31 March 2014 membership of the 2014 Scheme). (excludes survivor pensions and pension credit members).	
59	R49(1)(c) B42(1)(c)	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 two or more regulations in respect of the same period of Scheme membership.	APF will proceed with what it considers to be the most advantageous decision to the member.
60	L50 and L157	Decide whether to commute benefits due to exceptional ill-health (including Pension Credit members where the effective date of the Pension Sharing Order was pre 1 April 2014 or where the effective date of the Pension Sharing Order is after 31 March 2014 but the debited member had no post 31 March 2014 membership of the 2014 Scheme).	APF will provide a member with the option to commute to a lump sum payment in lieu of a pension where the member has a serious life limiting condition.
61	L147	Discharge Pension Credit liability.	APF will discharge pension credit liabilities by conferring appropriate rights under the scheme on the ex-spouse or

			ex-civil partner. Alternatively, the ex-spouse or ex-civil partner may request a transfer of those rights to a HMRC tax-approved pension arrangement.

Discretions relating to employers that no longer exist

Ref	Regulation	Description	Avon Pension Fund Policy
62	R38(3) & R38(6) B31(4) & B31(7)	Decide whether **deferred beneficiary** OR **suspended Tier 3 member** 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 or for at least three years, whichever is the sooner. This discretion only applies where the employer no longer exists.	Where a request is received, APF, acting as Employer, will consider each case individually and a decision will be made based on the medical evidence available and the opinion provided by the Independent Registered Medical Practitioner.
63	TP3(5A)(vi), TL4, L106(1) & 95D11(2)(c) L31(5) & TPSch 2,	Grant application and waive actuarial reductions for early payment of deferred benefits on or after age 55 (Normal Minimum Pension Age) on compassionate grounds. This discretion only applies where the employer no longer exists.	APF, acting as Employer, as a general rule, will not normally exercise this discretion but may consider it where there are sufficient compassionate grounds, which might include but not be limited to where the member is needed to look after and care for a dependent relative full time, on an individual case basis, taking into account the individual or business

	para 2(1)		case and foreseeable costs to the Fund.
64	TPSch 2, para 1(2) & & 1(1)(c) L1(1)(f) & R60	An employer can choose to allow rule of 85 protections to apply to a scheme member’s benefits on voluntary retirement from active status or in respect of a pensioner member with deferred benefits (and not on the grounds of flexible retirement). In doing this some or all of the early retirement reduction would not apply. This provision can only apply to scheme members who have reached age 55 and who have not reached the age 60. This discretion only applies where the employer no longer exists.	APF, acting as Employer, as a general rule, will not normally exercise this discretion but may consider it under exceptional circumstances on an individual case basis, taking into account the individual or business case and foreseeable costs to the Fund.
65	TP3(1), TPSch 2, para 2(1) and para 2(2) B30(5) & B30A(5)	Whether to waive any actuarial reduction for a voluntary retirement (whether on compassionate grounds) or a pensioner with deferred benefits before normal pension age (other than on the grounds of flexible retirement) where the member has both pre-1 April 2014 and post 31 March 2014 membership: a) on compassionate grounds (pre-1 April 2014 membership) and/or in whole or in part on any grounds (post 31 March 2014 membership) if the member was not in the Scheme before 1 October 2006, b) on compassionate grounds (pre-1 April 2014 membership) and/or in whole or in part on any	APF, acting as Employer, as a general rule, will not normally exercise this discretion but may consider it where there are sufficient compassionate grounds, which might include but not be limited to where the member is needed to look after and care for a dependent relative full time, on an individual case basis, taking into account the individual or business case and foreseeable costs to the Fund.

		grounds (post 31 March 2014 membership) if the member was in the Scheme before 1 October 2006, will not be 60 by 31 March 2016 and will not attain 60 between 1 April 2016 and 31 March 2020 inclusive, c) on compassionate grounds (pre-1 April 2016 membership) and/or in whole or in part on any grounds (post 31 March 2016 membership) if the member was in the Scheme before 1 October 2006 and will be 60 by 31 March 2016, d) on compassionate grounds (pre-1 April 2020 membership) and/or in whole or in part on any grounds (post 31 March 2020 membership) if the member was in the Scheme before 1 October 2006, will not be 60 by 31 March 2016 and will attain 60 between 1 April 2016 and 31 March 2020 inclusive. This discretion only applies where the employer no longer exists.	
66	R30(8)	Whether to waive, in whole or in part, actuarial reduction on benefits from **voluntary retirement** before normal pension age where the member only has post 31 March 2014 membership. This discretion only applies where the employer no longer exists.	APF, acting as Employer, as a general rule, will not normally exercise this discretion but may consider it under exceptional circumstances on an individual case basis, taking into account the individual or business case and foreseeable costs to the Fund.
67	R30(8)	Whether to waive, in whole or in part, actuarial	APF, acting as Employer, as a general rule, will not

		reduction on benefits paid on **flexible retirement**. This discretion only applies where the employer no longer exists	normally exercise this discretion but may consider it under exceptional circumstances on an individual case basis, taking into account the individual or business case and foreseeable costs to the Fund.

Other discretionary policies

Ref	Regulation	Description	Avon Pension Fund Policy
68	The Registered Pension Schemes (Modification of Scheme Rules) Regulations 2011 – regulation 2	To decide whether it is legally able to offer voluntary scheme pays and, if so, to decide the circumstances (if any) upon which it would do so.	A copy of APF's Scheme Pays Policy is published on the Fund's website.

Version	Date	Details of change	Author	Next review
1.0	April 2021	Discretions policy created	KS	Tri-annually
1.1	May 2026	▪ Lay out of discretions policy changed to make it more accessible ▪ Review of processes and officer responsibilities ▪ Updated following LGPS (Miscellaneous Amendments) (Member Benefits) Regulations 2026 effective from 1 April 2026	NR	To review post Access and Protection regulation changes