

Lambeth Pension Fund Statement of Policy for Administering Authority Discretions

Introduction

Lambeth Council, as administering authority to the London Borough of Lambeth Pension Fund, has determined its policies on discretions in accordance with the Local Government Pension Scheme Regulations 2013, as amended, and related legislation. The majority of these policies will be applied to all current members in the Lambeth Pension Fund, regardless of who their employer is and also applied to previous members where applicable.

We retain the right to change the policy at any time. Any changes to the policy will be published within one month of its effective date.

The tables below, contain a description of each discretionary policy, the appropriate regulation number and the officer/s or body the discretion has been delegated to. The Officer or body may from time to time refer the matter to others for advice and guidance before making a determination. Delegations have been given to the Lambeth Pension Service for ease of administration, however it is an expectation that decisions are escalated to appropriate senior officers of the council for final determination in exceptional circumstances or for clarification purposes.

Key to Regulation References:

LGPS Regulations 2013 [SI 2013/2356] **[R]**

LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014 [SI 2014/525] **[TP]**

LGPS (Administration) Regulations 2008 [SI 2008/239] **[A]**

LGPS (Benefits, Membership and Contributions) Regulations 2007 (as amended) [SI 2007/1166] **[B]**

LGPS (Transitional Provisions) Regulations 2008 [SI 2008/238] **[T]**

LGPS Regulations 1997 (as amended) [SI 1997/1612] **[L]**

LGPS Discretionary Compensation Regulations (2000) [SI 2000/1410] **[DC2000]**

The Registered Pension Schemes (Modification of Scheme Rules) Regulations 2011 [SI 2011/1791] **[RPS]**

References to old provisions generally apply in relation to scheme members who left under those provisions.

Unless specified below, the policy on all discretions in old provisions not referenced which mirror the discretions in the current regulations will be considered in the same manner.

EFFECTIVE 1 JUNE 2023

1. Administering authority discretions exercised in relation to funding strategy and governance.

	Discretion	Regulation	Policy Discretion	Delegation to
1.1	<p><i>Mandatory written policy</i></p> <p>A Governance Compliance Statement must state whether the admin 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 admin authority and, if they do so delegate, state:</p> <ul style="list-style-type: none"> - 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. <p>The policy must also state:</p> <ul style="list-style-type: none"> - the extent to which a delegation, or the absence of a delegation, complies with Sec 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. 	R55	As set out in the Lambeth Pension Fund Governance Compliance Statement.	Pension Committee
1.2	<p><i>Mandatory written policy</i></p> <p>Decide on Funding Strategy for inclusion in funding strategy statement.</p>	R58	As set out in the Lambeth Pension Fund Funding Strategy Statement .	Pension Committee

1. Administering authority discretions exercised in relation to funding strategy and governance.

	Discretion	Regulation	Policy Discretion	Delegation to
1.3	Whether to have a written pensions administration strategy and, if so, the matters it should include.	R59(1) & (2)	As set out in the Lambeth Pension Fund Administration Strategy .	Lambeth Pension Service
1.4	Mandatory written policy Communication policy must set out the policy on provision of information and publicity to, and communicating with, members, representatives of members, prospective members and Scheme employers; the format, frequency and method of communications; and the promotion of the Scheme to prospective members and their employers.	R61	As set out in the Lambeth Pension Fund Communication Policy .	Lambeth Pension Service
1.5	Agree to bulk transfer payment.	R98(1)(b)	As set out in the Lambeth Pension Fund Funding Strategy Statement .	Section 151 Officer
1.6	Decide whether to delegate any administering authority functions under the Regulations	R105(2)	In accordance with Lambeth Council's Scheme of Delegations to Officers.	Pension Committee
1.7	Decide whether to establish a joint local pension board (if approval has been granted by the Secretary of State).	R106(3)	The Full Council for Lambeth Council has decided not to establish a joint local pension board.	Lambeth Council Full Council.
1.8	Decide procedures applicable to the local pension board	R106(6)	Authority is delegated to the Section 151 Officer in consultation with the Chairman of the Pension Committee to create such policies and procedures applicable to the local pension board. The Terms of Reference of the Local Pension Board is published at https://moderngov.lambeth.gov.uk/mgCommitteeDetails.aspx?ID=733	Section 151 Officer
1.9	Decide appointment procedures, terms of appointment and membership of local pension board.	R107(1)	Appointment procedures are decided by Lambeth Council's Appointment Panel The appointment procedures are set out in the Terms of Reference of the Local Pension Board: https://moderngov.lambeth.gov.uk/mgCommitteeDetails.aspx?ID=733	Lambeth Council's Appointment Panel.

2. Administering authority discretions exercised in relation to Employers of the Fund.

	Discretion	Regulation	Policy Discretion	Delegation to
2.1	Whether to agree to an admission agreement with a Care Trust, NHS Scheme employing authority or Care Quality Commission.	R4(2)(b)	As set out in the Lambeth Pension Fund Funding Strategy Statement and Admission Policy.	Section 151 Officer
2.2	Whether to agree to an admission agreement with a body applying to be an admission body.	R3(1A), R3(5) & RSch 2, Part 3, para 1	As set out in the Lambeth Pension Fund Funding Strategy Statement and Admission Policy.	Section 151 Officer
2.3	Whether to terminate an admission agreement in the event of: <ul style="list-style-type: none"> • 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 within a reasonable period of being requested to do so. 	RSch 2, Part 3, para 9(d)	As set out in the Lambeth Pension Fund Admission Policy .	Section 151 Officer
2.4	Define what is meant by “employed in connection with”.	12(a)	As set out in the Lambeth Pension Admission Policy .	Section 151 Officer
2.5	Whether to agree that an admission agreement may take effect on a date before the date on which it is executed.	RSch2, Part 3, para 14	As set out in the Lambeth Pension Admission Policy .	Section 151 Officer
2.6	Whether to set up a separate admission agreement fund.	R54(4)(b)	The Lambeth Pension Fund will not normally set up a separate admission agreement fund.	Section 151 Officer
2.7	Whether to extend the period beyond 3 months from the date an Employer ceases to be a Scheme Employer, by which to pay an exit credit.	R64(2ZA)	<u>(Admin Authority discretion with the agreement of relevant employer)</u> To be determined on a case by case basis.	Section 151 Officer

2. Administering authority discretions exercised in relation to Employers of the Fund.

	Discretion	Regulation	Policy Discretion	Delegation to
2.8	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 employer is again likely to have active members within the specified period of suspension.	R64(2A)	The decision will be made after consultation with relevant scheme employer and the Fund actuary, taking into account the impact on the covenant between the relevant scheme employer and the Lambeth Pension Fund.	Section 151 Officer
2.9	Whether to obtain revision of employer's contribution rate if there are circumstances which make it likely a Scheme employer will become an exiting employer.	R64(4)	The decision will be made after consultation with relevant scheme employer and the Fund actuary, taking into account the impact on the covenant between the relevant scheme employer and the Lambeth Pension Fund.	Lambeth Pension Service
2.10	Whether to require any strain on Fund costs to be paid "up front" by employing authority following payment of benefits under R30(6) (flexible retirement), R30(7) (redundancy / business efficiency), or the waiver (in whole or in part) under R30(8) of any actuarial reduction that would otherwise have been applied to benefits which a member voluntarily draws before normal pension age or to benefits drawn on flexible retirement.	R68(2)	<p>Lambeth Council strain on Fund costs – The strain cost will be paid up front from relevant service area budget or other identified budget.</p> <p>Other employers – The up-front strain cost will be invoiced immediately upon the payment of pension benefits.</p> <p>Lambeth Pension Fund reserves the right to require strain costs to be settled prior to the payment of benefits.</p>	Lambeth Pension Service
2.11	Whether to require any strain on Fund costs to be paid "up front" by employing authority if the employing authority "switches on" the 85 year rule for a member voluntarily retiring (other than flexible retirement) prior to age 60, or waives an actuarial reduction on compassionate grounds under TPSch 2, para 2(1)	TPSch 2, para 2(3)	<p>Lambeth Council strain on Fund costs – The strain cost will be paid up front from relevant service area budget or other identified budget.</p> <p>Other employers – The up-front strain cost will be invoiced immediately upon the payment of pension benefits.</p> <p>Lambeth Pension Fund reserves the right to require strain costs to be settled prior to the payment of benefits.</p>	Lambeth Pension Service

2. Administering authority discretions exercised in relation to Employers of the Fund.

	Discretion	Regulation	Policy Discretion	Delegation to
2.12	Decide frequency of payments to be made over to Fund by employers and whether to make an admin charge.	R69(1)	Payments to the Fund to be made on a monthly basis. There is no administration charge.	Lambeth Pension Service
2.13	Decide form and frequency of information to accompany payments to the Fund.	R69(4)	The scheme employer should include the form as required by the Lambeth Pension Service to accompany payments in accordance with the frequency stated in regard to the above discretion.	Lambeth Pension Service
2.14	Whether to issue employer with notice to recover additional costs incurred as a result of the employer's level of performance.	R70 & TP22(2)	As set out in the Lambeth Pension Fund Administration Strategy .	Lambeth Pension Fund
2.15	Whether to charge interest on payments by employers which are overdue.	R71(1)	As set out in the Lambeth Pension Fund Administration Strategy .	Lambeth Pension Fund
2.16	Specify information to be supplied by employers to enable administering authority to discharge its functions.	R80(1)(b) & TP22(1)	As set out in the employer Admission Agreement, Employer Guide and Administration Strategy. Lambeth Pension Fund may from time to time also request further information.	Lambeth Pension Service

3. Administering authority discretions exercised in relation to the administration of scheme benefits

	Discretion	Regulation	Policy Discretion	Delegation to
3.1	Whether to turn down a request to pay an additional pension contribution (APC)/Shared cost APC (SCAPC) 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).	R16(1)	To be determined on a case by case basis.	Lambeth Pension Service
3.2	Whether to require a satisfactory medical before agreeing to an application to pay an APC / SCAPC.	R16(10)	A medical report will not be required where a member applies to pay an APC / SCAPC to buy pension lost during a relevant period of authorised unpaid leave. In all other cases a medical report will not generally be required although a declaration to state that the member is in reasonably good health may be required. Lambeth Pension Fund reserves the right require a medical certificate if it believes the employee is not in reasonably good health. The cost of obtaining a medical report will be at the expense of the employee.	Lambeth Pension Service
3.3	Whether to turn down an application to pay an APC / SCAPC if not satisfied that the member is in reasonably good health.	R16(10)	Lambeth Pension Fund will not agree to an application to pay an APC / SCAPC if it is not satisfied that the member is in reasonably good health after due consideration of a medical report.	Lambeth Pension Service
3.4	Decide to whom any additional voluntary contribution (AVC) / shared cost AVC (SCAVC) monies (including life assurance monies) are to be paid on death of the member.	R17(12)	A decision on the payment of AVC / SCAVC monies will be made on a case by case basis after taking into account all relevant considerations and documentary evidence, including the deceased's Expression of Wish.	Lambeth Pension Service
3.5	Pension account may be kept in such form as is considered appropriate.	R22(3)(c)	Lambeth Pension Fund will determine the form that a pension account must be kept in with due consideration to efficiency, best practice or published information which is deemed as relevant.	Lambeth Pension Service

3. Administering authority discretions exercised in relation to the administration of scheme benefits

	Discretion	Regulation	Policy Discretion	Delegation to
3.6	Whether to charge member for provision of estimate of additional pension that would be provided by the Scheme in return for transfer of in house AVC / SCAVC funds (where AVC / SCAVC arrangement was entered into before 01/04/14)	TP15(1)(d)	Lambeth Pension Fund will not charge for the first estimate per calendar year but reserves the right to charge for subsequent requests of a frequent nature (more than two per calendar year).	Lambeth Pension Service
3.7	Where there are multiple ongoing employments, in the absence of an election from the member within 12 months of ceasing a concurrent employment, decide to which record the benefits from the ceased concurrent employment should be aggregated.	TP10(9)	Employment benefits will be aggregated with the main ongoing employment benefits unless this is inequitable.	Lambeth Pension Service
3.8	Whether to extend the time limits within which a member must give notice of the wish to draw benefits before normal pension age or upon flexible retirement.	R32(7)	Lambeth Pension Fund will normally make benefits payable in line with the request although it retains the right to operate within the specified time limits depending on the circumstances. .	Lambeth Pension Service
3.9	Decide whether to commute a member's small pension. Decide whether to trivially commute a lump sum death benefit under section 168 of the Finance Act 2004.	R34(1)(a) B39(1)(a) & T14(3) L49 & 156 R34(1)(b)(c)	Lambeth Pension Fund may decide to commute a small pension if within legislative limits for administrative ease or where the member elects for a commuted pension.	Lambeth Pension Service
3.10	Approve medical advisors used by employers (for ill health benefits).	R36(3)	Lambeth Council's Occupational Health Advisor is generally used. Alternative Medical advisors may be considered if they are independent practitioners who are registered with the General Medical Council and hold the required qualifications in line with LGPS regulations.	Lambeth Pension Service

3. Administering authority discretions exercised in relation to the administration of scheme benefits

	Discretion	Regulation	Policy Discretion	Delegation to
3.11	Decide to whom death grant is paid	R40(2),R43(2) & R46(2), TP17(5) to (8) B23(2), B32(2) & B35(2)	A decision on the payment of the death grant will be made after all relevant considerations and documentary evidence, including the deceased's Expression of Wish.	Lambeth Pension Service (Authorisation/Adjudication by Director of Finance (or equivalent) in special circumstances or disputed cases)
3.12	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 s6 of the Administration of Estates (Small Payments) Act 1965.	R82(2)	A decision on the payment will be made after all relevant considerations and documentary evidence, including the deceased's Expression of Wish.	Lambeth Pension Service (Authorisation/Adjudication by Director of Finance (or equivalent) in special circumstances or disputed cases).
3.13	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 2 or more regulations in respect of the same period of Scheme membership.	R49(1)(C)	Lambeth Pension Fund will pay benefits in the most equitable way that it can determine.	Lambeth Pension Service
3.14	Decide procedure to be followed by admin authority when exercising its stage two IDRPs and decide the manner in which those functions are to be exercised.	R76(4)	The stage two adjudicator as set out in the IDRPs guide to determine after receiving advice and guidance from relevant sources.	Stage two Adjudicator as set out in existing IDRPs Guide
3.15	Whether administering authority should appeal against employer decision (or lack of a decision).	R79(2)	To be determined on a case by case basis.	Section 151 Officer upon recommendation of stage two Adjudicator

3. Administering authority discretions exercised in relation to the administration of scheme benefits

	Discretion	Regulation	Policy Discretion	Delegation to
3.16	Whether, where a person is incapable of managing their affairs, to pay the whole or part of that person's pension benefits to another person for their benefit.	R83 A52A	Lambeth Pension Fund will pay the whole or part of that person's pension benefits to another person for their benefit if it is satisfied that the individual is incapable of managing their own affairs and that the other person is deemed appropriate.	Lambeth Pension Service
3.17	Extend normal time limit for acceptance of a transfer value beyond 12 months from joining the LGPS.	R100(6)	<p>Lambeth Council will only exercise discretion to allow a late election to transfer in previous pension rights, up to 24 months after joining the LGPS, if the following apply:</p> <ul style="list-style-type: none"> • where the pension scheme member asked for transfer investigations to start within 12 months of joining the LGPS but a quote of what the transfer value would purchase in the LGPS had not been provided to the member within 11 months of joining the fund. • where the available evidence indicates the member made an election within 12 months of joining the LGPS, but the election was not received by Lambeth Pensions, for example, it was lost in the post; and, • where the available evidence indicates the member had not been informed of the 12-month time limit due to maladministration. <p>If the pension scheme member satisfies the above criteria, they will be given 20 working days in which to make a formal election to transfer in previous pension rights. However, if 24 months have elapsed from the date of joining the Lambeth Pension Fund, a late election to transfer in previous pension rights will not be allowed unless maladministration has occurred.</p>	Lambeth Pension Service

3. Administering authority discretions exercised in relation to the administration of scheme benefits

	Discretion	Regulation	Policy Discretion	Delegation to
3.18	Allow transfer of pension rights into the Fund.	R100(7)	Generally transfers will be permitted within the first 12 months of membership of the Lambeth Pension Fund but consideration may be given in exceptional circumstances if it is felt that it may pose a risk to the Fund.	Lambeth Pension Service
3.19	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.	TP3(6), TP4(6)(c), TP8(4), TP10(2)(a), TP17(2)(b) & B10(2)	Lambeth Pension Fund will pay benefits in the most equitable way that it can determine.	Lambeth Pension Service
3.20	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).	TP3(6), TP4(6)(c), TP8(4), TP10(2)(a), TP17(2)(b) & TSch 1 & L23(9)	Lambeth Pension Fund will pay benefits in the most equitable way that it can determine.	Lambeth Pension Service
3.21	Decide to treat child (who has not reached the age of 23) as being in continuous full-time education or vocational training despite a break.	RSch 1 & TP17(9)(a)	A decision will be made on a case by case basis after taking in to account all relevant considerations.	Lambeth Pension Service
3.22	Whether to pay the whole or part of a child's pension to another person for the benefit of that child.	B27(5)	A decision will be made on a case by case basis after taking in to account all relevant considerations.	Lambeth Pension Service
3.23	Decide evidence required to determine financial dependence of cohabiting partner on scheme member or financial interdependence of cohabiting partner and scheme member.	RSch 1 & TP17(9)(b) B25	For each case the surviving cohabiting partner will be asked to produce evidence of financial dependency or interdependency. Decisions to determine financial dependence of cohabiting partner on scheme member or financial interdependence of cohabiting partner and scheme member will be made after making all relevant considerations.	Lambeth Pension Service

3. Administering authority discretions exercised in relation to the administration of scheme benefits

	Discretion	Regulation	Policy Discretion	Delegation to
3.24	<i>Mandatory written policy</i> Decide policy on abatement of pre 1 April 2014 element of pensions in payment following re-employment.	TP3(13) & A70(1) & A71(4)(c)	Members will not have any part of their pension currently in payment, or brought into payment abated whilst in any employment eligible for membership of the Local Government Pension Scheme.	Lambeth Pension Service
3.25	Extend time period for capitalisation of added years contract.	TP15(1)(c) & TSch1 & L83(5)	Extension beyond the three month time period will be considered on a case by case basis.	Lambeth Pension Service.
3.26	Outstanding employee contributions can be recovered as a simple debt or by deduction from benefits.	A45(3) & L89(3)	Where possible recovery will be made as a single debt in the first instance or deductions from salary made over an agreed period until the debt is paid. Deduction from benefits will be made if the above has not been applied.	Lambeth Pension Service
3.26	Timing of pension increase payments by employers to fund (pre April 2008 leavers)	L91(6)	Pension increase payments will be collected on a monthly basis.	Lambeth Pension Service
3.27	Date to which benefits shown on annual deferred benefit statement are calculated. (Leaver between Post 1 April 1998 & 31 March 2008)	L106A(5)	The date of 31 st March will be shown on benefit statements	Lambeth Pension Service
3.28	Agree to pay annual compensation on behalf of an employer and recharge payments to employer. (Excludes Admission Bodies).	DC2000 (31(2))	Lambeth Pension Fund will not pay annual compensation on behalf of an employer and recharge payments to the employer, although it reserves the right to do so.	Lambeth Pension Service
3.29	To decide whether to offer 'Voluntary Scheme Pays' where a member exceeds their annual allowance.	RPS(2)	Lambeth Pension Fund will generally offer the Scheme Pays option, although retaining the right to determination in the best interest of the Fund.	Lambeth Pension Service

3. Administering Authority discretion to apply where the employer becomes defunct

	Discretion	Regulation	Policy Discretion	Delegation to
4.1	<p><i>Mandatory written policy</i></p> <p>Whether to waive, in whole or in part, actuarial reduction on benefits paid on flexible retirement.</p>	R30(8)	Lambeth Pension Fund will generally apply the policy of the scheme employer immediately before it ceased to be a scheme employer. If this is not possible Lambeth Council's policy will generally be applied. However, the Lambeth Pension Fund retains the right to determination in the best interest of the Fund.	Section 151 Officer
4.2	<p><i>Mandatory written policy</i></p> <p>Whether to waive, in whole or in part, actuarial reduction on benefits which a member voluntarily draws before normal pension age other than on the grounds of flexible retirement (where the member only has post 31 March 2014 membership).</p>	R30(8)	Lambeth Pension Fund will generally apply the policy of the scheme employer immediately before it ceased to be a scheme employer. If this is not possible Lambeth Council's policy will generally be applied. However, the Lambeth Pension Fund retains the right to determination in the best interest of the Fund.	Section 151 Officer
4.3	<p><i>Mandatory written policy</i></p> <p>Whether to waive any actuarial reduction for a member voluntarily drawing 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):</p> <p>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,</p> <p>b) on compassionate grounds (pre 1 April 2014 membership) and/or in whole or in part on any grounds</p>	TP3(1), TPSch 2, para 2(1), B30(5) & B30A(5)	Lambeth Pension Fund will generally apply the policy of the scheme employer immediately before it ceased to be a scheme employer. If this is not possible Lambeth Council's policy will generally be applied. However, the Lambeth Pension Fund retains the right to determination in the best interest of the Fund.	Section 151 Officer

4. Administering Authority discretion to apply where the employer becomes defunct

	Discretion	Regulation	Policy Discretion	Delegation to
4.3 cont	<p>(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,</p> <p>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,</p> <p>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.</p>			
4.4	<p>Mandatory written policy</p> <p>Whether to “switch on” the 85 year rule for a member voluntarily drawing benefits on or after age 55 and before age 60 (other than on the grounds of flexible retirement).</p>	TPSch 2, para 1(2) & 1(1)(C)	Lambeth Pension Fund will generally apply the policy of the scheme employer immediately before it ceased to be a scheme employer. If this is not possible Lambeth Council's policy will generally be applied. However, the Lambeth Pension Fund retains the right to determination in the best interest of the Fund.	Section 151 Officer
4.5	Waive on compassionate grounds , the actuarial reduction applied to deferred benefits paid early	L31(5)	Lambeth Pension Fund will generally apply the policy of the scheme employer immediately before it ceased to be a scheme employer. If this is not possible Lambeth Council's policy will generally be applied. However, the Lambeth Pension Fund retains the right to determination in the best interest of the Fund.	Section 151 Officer

4. Administering Authority discretion to apply where the employer becomes defunct

	Discretion	Regulation	Policy Discretion	Delegation to
4.6	Whether to use a certificate produced by an IRMP under the 2008 Scheme for the purposes of making an ill health determination under the 2014 Scheme.	TP12(6)	Lambeth Pension Fund will generally apply the policy of the scheme employer immediately before it ceased to be a scheme employer. If this is not possible Lambeth Council's general practice will be applied (as the largest employer in the Fund).	Lambeth Pension Service to apply Lambeth Council's general practice.
4.7	Decide whether deferred beneficiary 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	R38(3)	Lambeth Pension Fund will generally apply the policy of the scheme employer immediately before it ceased to be a scheme employer. If this is not possible Lambeth Council's general practice will be applied (as the largest employer in the Fund).	Lambeth Pension Service to apply Lambeth Council's general practice
4.8	Decide whether deferred beneficiary meets permanent ill health and reduced likelihood of gainful employment criteria (Pre April 2014 leavers)	L31(4)	Lambeth Pension Fund will generally apply the policy of the scheme employer immediately before it ceased to be a scheme employer. If this is not possible Lambeth Council's general practice will be applied (as the largest employer in the Fund).	Lambeth Pension Service to apply Lambeth Council's general practice
4.9	Decide whether a suspended ill health tier 3 member is unlikely to be capable of undertaking gainful employment before normal pension age because of ill health.	R38(6)	Lambeth Pension Fund will generally apply the policy of the scheme employer immediately before it ceased to be a scheme employer. If this is not possible Lambeth Council's general practice will be applied (as the largest employer in the Fund).	Lambeth Pension Service to apply Lambeth Council's general practice
4.10	Decide whether a suspended ill health tier 3 member is permanently incapable of undertaking any gainful employment	L31(7)	Lambeth Pension Fund will generally apply the policy of the scheme employer immediately before it ceased to be a scheme employer. If this is not possible Lambeth Council's general practice will be applied (as the largest employer in the Fund).	Lambeth Pension Service to apply Lambeth Council's general practice