
EXPLANATORY NOTE

(This note is not part of the regulations)

These regulations (“the Regulations”) introduce a new local government pension scheme (“the Scheme”) which comes into existence on 1st April 2015 and replaces the local government pension scheme constituted by the Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations (Northern Ireland) 2009 (S.I. 2009/32) and the Local Government Pension Scheme (Administration) Regulations (Northern Ireland) 2009 (S.I. 2008/33) (“the 2009 Scheme”). In contrast to the 2009 Scheme which was a final salary pension scheme in which unreduced benefits were payable to members from the age of 65, the Scheme provides for members to accrue pension on a career average revalued earnings basis and for unreduced benefits to be payable from their state pension age.

Part 1 of the Regulations sets out provisions relating to benefits, membership and contributions.

Regulations 3 to 10 set out the rules for eligibility for membership and the different categories of member.

Regulations 11 to 23 set out the rules for contributions and include provision known as the “50/50” option which enables members to elect to pay half the usual rate of contribution and to accrue benefits at half the usual rate. Regulations 18 and 19 make provision for the purchase of additional benefits. Provision is also made for the payment or crediting of contributions during absences from work and for the calculation of an assumed level of pensionable pay during such absences.

Regulations 24 to 30 provide for the creation and maintenance of pension accounts.

Regulations 31 to 59 provide for the payment of benefits to members and their survivors.

Part 2 of the Regulations sets out provisions relating to the administration of the Scheme.

Regulations 60 to 78 provide for management of the Scheme including the obtaining of actuarial valuations and the calculation of employer contributions.

Regulations 79 to 101 provide for the making and notification of decisions and for challenges to those decisions, and for the supply of relevant information to enable decisions to be taken.

Regulations 102 to 107 set out provisions for forfeiture of benefits.

Regulations 108 to 114 set out provisions relating to transfers between funds.

Schedule 1 contains definitions of phrases used throughout the Regulations.

Schedule 2 sets out who can be employing authorities in the Scheme and makes provision relating to admission agreements between employers who are not listed within the Schedule and administering authorities.

Schedule 3 provides for the constitution of the Committee, the powers of the Committee and the expenses and allowances payable by the Committee.

Schedule 4 sets out the extent to which the Regulations apply to councillors.