

1985 No. 1920**PENSIONS****The Local Government Superannuation (Amendment) (No. 2) Regulations 1985**

<i>Made</i> - - - - -	<i>9th December 1985</i>
<i>Laid before Parliament</i>	<i>16th December 1985</i>
<i>Coming into Operation</i>	<i>6th January 1986</i>

The Secretary of State for the Environment, in exercise of the powers conferred upon him by sections 7 and 12 of the Superannuation Act 1972(a), and of all other powers enabling him in that behalf, after consultation with such associations of local authorities as appeared to him to be concerned, the local authorities with whom consultation appeared to him to be desirable, and such representatives of other persons likely to be affected by the regulations as appeared to him to be appropriate, hereby makes the following regulations:—

Citation, commencement and interpretation

1.—(1) These regulations may be cited as the Local Government Superannuation (Amendment) (No. 2) Regulations 1985.

- (2) These regulations shall come into operation on 6th January 1986, but—
- (a) regulations 8 and 12(a) shall have effect as from 1st April 1974,
 - (b) regulations 14(a), 15 and 18 shall have effect as from 1st January 1984,
 - (c) regulation 14(b) shall have effect as from 1st April 1983,
 - (d) regulation 19 shall have effect as from 11th May 1984,
 - (e) regulation 20 shall have effect as from 1st January 1985,
 - (f) regulations 21, 22, 23(b) and 30(b) shall have effect as from 1st January 1980, and
 - (g) regulations 23(a), 30(a) and 31 shall have effect as from 5th April 1983.

(3) In these regulations “the principal regulations” means the Local Government Superannuation Regulations 1974(b).

Definition in principal regulations

2. Regulation A3(1) of the principal regulations is amended by substituting for the words “16 years”, wherever they occur in the definition of “child”, the words “17 years”.

(a) 1972 c. 11.

(b) S.I. 1974/520; relevant amendments were made by S.I. 1978/266, 1738, 1739, 1979/2, 1534, 1980/234, 1981/1250, 1509, 1983/1269, 1270, 1271.

Transfers from and to Scotland

3. The principal regulations are amended by inserting after regulation A9 the following:

“Transfers from and to Scotland

A10.—(1) This paragraph applies where a person has at any time after 30th March 1972—

- (a) ceased to hold a relevant Scottish employment, and
- (b) become employed in a local government employment,

and Part III of the Local Government Superannuation (England and Scotland) Regulations 1948 to 1970**(a)** did not apply.

(2) Where paragraph (1) applies, these regulations shall be deemed to have applied in relation to the person on and after the cessation of his relevant Scottish employment as if that employment had been local government employment but the appointed day had been 16th May 1974.

(3) In regulation E15 (reduction of retirement pension on re-employment) the second reference in paragraph (1), and the references in paragraphs (a) and (b) of the proviso to paragraph (3) and in paragraph (4), to employment with any scheduled body shall be construed as including references to employment with any scheduled body within the meaning of the Local Government Superannuation (Scotland) Regulations 1974**(b)**.

(4) In this regulation “relevant Scottish employment” means—

- (a) in relation to any time before 16th May 1974, employment by virtue of which the person was, or was deemed to be, a contributory employee within the meaning of the Local Government Superannuation (Scotland) Act 1937**(c)** or a local Act contributor within the meaning of that Act, and
- (b) in relation to any time after 15th May 1974, employment by virtue of which the person was, or was deemed to be, a pensionable employee within the meaning of the Local Government Superannuation (Scotland) Regulations 1974.”.

Pensionable employees

4. Regulation B2(1)(b)(ii) of the principal regulations is amended—

- (a) by deleting the words “, without a disqualifying break of service,”; and
- (b) by inserting after the words “return of” the words “the whole of his”.

Appropriate superannuation fund

5. Regulation B3(5A) of the principal regulations is amended—

- (a) by inserting after the words “who is transferred” the words “after 30th June 1985”; and
- (b) by substituting for the words “1st April 1982” the words “1st April 1986”.

(a) S.I. 1948/1131, 1949/631, 1970/1126.

(b) S.I. 1974/812, to which there are amendments not relevant to these regulations.

(c) 1937 c. 69.

Power to admit employees of other bodies

6. Regulation B4(4) of the principal regulations is amended by inserting after sub-paragraph (j) the following:

- “(k) the company (limited by guarantee) which was so incorporated on 13th October 1969 under the name of International Water Supply Congress and Exhibition Limited;
- (l) the company (limited by guarantee) which, on a change of name, was so incorporated on 15th June 1984 under the name of International Association on Water Pollution Research and Control.”.

Use and investment of superannuation fund's moneys

7. Regulation B6 of the principal regulations is amended by substituting for paragraph (2) the following:

- “(2) For the purposes of this regulation and of regulation B5(c), investment includes—
- (a) any contract which by virtue of section 45 of the Finance Act 1984(a) (extension of pension schemes' tax exemptions to dealings in financial futures and traded options) is to be regarded as an investment for the purposes of the enactments referred to in that section, and
- (b) use by the administering authority for any purpose for which they have a statutory borrowing power.”.

Extra charges resulting from early retirement of chief officers

8. The principal regulations are amended by inserting after regulation C7 the following:

“Extra charges resulting from early retirement of chief officers

C7A.—(1) Subject to paragraph (5), where a person has become entitled to benefits under regulation E2(1)(b)(iii) and (3)(c), the body who are in relation to him the new authority for the purposes of the Local Government (Retirement of Chief Officers) Regulations 1973(b) or the Water Authorities (Retirement of Chief Officers) Regulations 1974(c) (“the new authority”) shall in respect of any resulting extra charge on the superannuation fund out of which the benefits are payable (“the relevant fund”) make a payment in accordance with paragraph (2) to the authority administering the relevant fund, who shall carry the payment to that fund.

- (2) The payment to be made under paragraph (1)—
- (a) is a payment of an amount to be determined by the relevant fund's actuary as at the date on which the person—
 - (i) attains the earliest age at which he could have become entitled to benefits under regulation E2(1)(a) or (b)(ii), or
 - (ii) dies before attaining that age, and
- (b) becomes due 3 months after the new authority have been notified of the amount determined by the actuary.

(a) 1984 c. 43.

(b) S.I. 1973/1260.

(c) S.I. 1974/73.

(3) If all or part of any sum due under this regulation remains unpaid at the end of the period of one month after the latest of—

- (a) the date on which it becomes due, and
- (b) 6th January 1986,

the authority administering the relevant fund may require the new authority to pay interest, calculated at the standard rate on a day to day basis from the due date of payment to the date of payment, and compounded with 3-monthly rests, on the amount remaining unpaid.

(4) Interest paid under paragraph (3) shall be carried to the relevant fund.

(5) Paragraphs (1) to (4) do not apply—

- (a) while there is in force any agreement made before 6th January 1986 between the new authority and the authority administering the relevant fund as to the making of payments in respect of extra charges of the kind mentioned in paragraph (1), or
- (b) where all payments in respect of a person that were required by such an agreement have been made.”.

Return of employee's contributions in certain cases

9. Regulation C8 of the principal regulations is amended by inserting after paragraph (8) the following:

“(9) Where the service in respect of which a payment under this regulation may be made is restricted by paragraph (4)(b) or by regulation 7 of the Local Government Superannuation (Social Security—Requirements for Contracting-out) Regulations 1978(a), paragraph (8) has effect as if—

- (a) in sub-paragraph (e), the words “or under regulation C1A”, and
 - (b) sub-paragraph (f),
- were omitted.”.

Increase of reckonable service at discretion of employing authority in the case of certain late entrants

10. Regulation D14(3) of the principal regulations is amended—

- (a) by substituting for the words from “until he” to (where first occurring) “regulations” the following:
 - “until he dies or—
 - (a) attains the earliest age at which he is entitled by virtue of regulation E2(1)(a) or (b)(ii), or
 - (b) becomes entitled by virtue of regulation E2(1)(b)(i), to benefits under these regulations”; and
- (b) by substituting for the words “before he attains that age” the words “before the happening of any of those events”.

Previous service of certain re-employed pensioners

11. Regulation D16(1) of the principal regulations is amended by deleting the words “, on ceasing to hold his employment,”.

(a) S.I. 1978/1738.

Entitlement to retirement pension and retiring allowance

12. Regulation E2 of the principal regulations is amended—

- (a) in paragraph (2)(f)(i), by inserting after the words “regulation 21” the words “or 23”; and
- (b) by substituting for paragraph (4)(a)(iv) the following:
 - “(iv) unless he has attained the age of 60 years and has, on or after but not more than 3 months after the date of his attaining that age or of his so ceasing to be employed, whichever is the later, by notice in writing to the employing authority elected to receive payment from that date;”.

Amount of retirement pension and retiring allowance

13. Regulation E3(9) of the principal regulations is amended—

- (a) in sub-paragraph (a), by inserting after the word “employment” the words “or on which he attained the age of 60 years”; and
- (b) by substituting for the words from “the person” to “in order to” the words “between the date from which the person became entitled to receive benefits and the date on which, if he had remained a pensionable employee without any break of service, he would have”.

Entitlement to widow's short-term pension and widow's long-term pension

14. Regulation E5(1) of the principal regulations is amended—

- (a) by substituting for the words “, his widow shall be entitled” the words “or widows, she is, or as the case may be they are jointly, entitled”; and
- (b) by substituting for paragraph (a)(i) of the proviso the following:
 - “(i) by virtue of sub-paragraph (a) or (c) unless she was her husband's wife at some time while he was in local government employment after 31st March 1972 and before the date on which he became entitled to the retirement pension; or”.

Amount of widow's short-term pension and widow's long-term pension

15. Regulation E6 of the principal regulations is amended by deleting the words “the widow of”, wherever occurring.

Amount of children's pensions

16. Regulation E9 of the principal regulations is amended—

- (a) by substituting for paragraph (2) the following:
 - “(2) Subject to paragraph (3), the annual amount of a children's long-term pension is—
 - (a) where there is one eligible child and he is in the care of a widow of the deceased person, one quarter of the deceased person's retirement pension,
 - (b) where there is one eligible child and he is not in the care of such a widow, one third of the retirement pension,
 - (c) where there are two or more eligible children and—
 - (i) half or more of them are in the care of such a widow, or

- (ii) fewer than half of them are in the care of such a widow but a widow's pension under regulation E5 is for the time being payable,
 - one half of the retirement pension, and
- (d) where there are two or more eligible children and fewer than half of them are in the care of such a widow and no such widow's pension is payable, two thirds of the retirement pension.”; and
- (b) in paragraph (4), by substituting for the words “16 years” the words “17 years”.

Reduction of retirement pension, etc. in the case of certain re-employed local government pensioners

17. Regulation E15(3) of the principal regulations is amended by substituting for the words from “during the period” to (where first occurring) “55 years” the words “while he holds the new employment is reduced—

- (a) if C equals or exceeds $(A + B)$, to zero, and
- (b) in any other case, by the amount (if any), which is necessary to secure that $(C + D + E)$ does not exceed $(A + B)$,

where—

- A is the annual rate of remuneration of the employment in relation to which he became entitled to the retirement pension (“the former employment”),
- B is the amount (if any) by which, immediately before the first day of the new employment, A would have been increased if it had been the rate of an official pension, within the meaning of the Pensions (Increase) Act 1971^(a), beginning on and payable from the day after the last day of the former employment,
- C is the annual rate of remuneration of the new employment,
- D is the reduced rate of the retirement pension, and
- E is the amount (if any) by which D would, immediately before the first day of the new employment, have been increased under the Pensions (Increase) Act 1971 if it had then been the rate of the retirement pension, assuming that that pension had by then qualified for increases under that Act”.

Combined benefits in the case of certain re-employed pensioners

18. Regulation E16 of the principal regulations is amended by inserting after paragraph (1) the following:

- “(1A) In relation to a person who—
 - (a) before 1st April 1972—
 - (i) became entitled to a superannuation allowance under Part I of the Act of 1937 or to an annual pension under the former regulations, and
 - (ii) again became a contributory employee, and
 - (b) has not since he again became a contributory employee had a disqualifying break of service,

(a) 1971 c. 56.

this regulation has effect as if the references in paragraph (1)(a) and (d) to a retirement pension were references to that superannuation allowance or annual pension, paragraph (1)(b) were satisfied, any local government employment which he ceases to hold were the further pensionable employment, and references to a retiring allowance were references to a retirement grant under the former regulations.”.

Payments due in respect of deceased persons

19. Regulation L10 of the principal regulations is amended by substituting for “£1,500” the words “the amount specified in any order for the time being in force under section 6 of the Administration of Estates (Small Payments) Act 1965(a) and applying in relation to the death”.

Provision as to protection of pensions

20. The principal regulations are amended by inserting after regulation L12A the following:

“Provision as to protection of pensions

L12B. Any increase in a pension which is required by virtue of sections 41A to 41C (protection of pensions) of the Social Security Pensions Act 1975(b) shall be paid out of the appropriate superannuation fund.”.

Outward transfers

21. Regulation N2 of the principal regulations is amended—

- (a) in paragraph (1), by substituting for the words “paragraph (6)” the words “paragraphs (6) and (7)”;
- (b) in paragraph (3)(e), by substituting for the words “paragraph (6)(b) or (c)” the words “paragraph (7)”;
- (c) by deleting paragraph (6)(b) and (c);
- (d) in paragraph (6)(e), by inserting after the words “approved non-local government employment” the words “(other than employment with a Community institution)”;
- (e) by inserting after paragraph (6) the following:
 - “(7) In relation to a person who—
 - (a) ceased to be employed in local government employment on or after 1st April 1974 but before 1st January 1980 with an aggregate of at least 5 years’ reckonable and qualifying service (or, if he was subject to a local Act scheme, with an aggregate of at least 5 years’ service which was to be taken into account under the scheme for the purposes of determining whether he was entitled to benefit), or
 - (b) ceased to be employed in local government employment on or after 1st January 1980,

(a) 1965 c. 32.

(b) 1975 c. 60; sections 41A to 41C were inserted by the Health and Social Security Act 1984 (c. 48), Schedule 6, were modified by the Contracting-out (Protection of Pensions) Regulations 1984 (S.I. 1984/1921), and were further amended by the Social Security Act 1985 (c. 53), section 6 and Schedule 3, paragraph 3.

and has received a return of contributions in relation to that employment, a transfer value may only be paid in relation to service in respect of which he is entitled to benefits under regulation E2(1)(c).”.

Rights where a person transfers to the Communities' scheme and leaves without a right to either an immediate or prospective pension

22. Regulation N5(7) of the principal regulations is amended by inserting after the words “this regulation” the words “and of regulation N2”.

Inward transfers

23. Regulation N7 of the principal regulations is amended—

- (a) in paragraph (1), by substituting for the words “and credited” the words “and shall, together with the amount of any limited revaluation premium under section 45 of the Social Security Pensions Act 1975 repaid to the fund authority by the Secretary of State, be credited”;
- (b) in paragraph (5), by substituting for sub-paragraph (c) the following:
 - “(c) the transfer value would not secure a resultant pension at least equal to the aggregate of—
 - (i) the annual equivalent of his guaranteed minimum at the commencement of his local government employment in respect of service to which the transfer value relates, and
 - (ii) where equivalent pension benefits were, but would not remain, assured by his non-local government scheme, the annual rate of those benefits.”; and
- (c) in paragraph (6), by deleting the reference to and description of the expression “E”.

Interfund adjustments

24. Regulation P1 of the principal regulations is amended by inserting after paragraph (2) the following:

“(3) In the case of a person who, after ceasing to be employed in a local government employment, has become employed in a local government employment within the meaning of the Local Government Superannuation (Scotland) Regulations 1974, this Part applies as if the latter employment had been a local government employment.”.

Greater London Council housing staff transfers

25. Regulation P4 of the principal regulations is amended—

- (a) in paragraph (1), by substituting for the words “who on 1st April 1982” the words “after 30th June 1985 who on 1st April 1986”; and
- (b) in paragraph (2)(a), by substituting for the words “1st April 1982” the words “1st April 1986”.

Transfer value paid or accepted in anticipation of Part P

26. Regulation P5(2) of the principal regulations is amended by inserting after the words “30th September 1981” the words “or, where this Part would have applied by virtue of regulation P1(3), on 6th January 1986”.

Liability for combined benefits

27. The principal regulations are amended by inserting after regulation P7 the following:

“Liability for combined benefits

P8.—(1) Where—

- (a) a benefit under regulation E16 or E18(1) (“the combined benefit”) becomes payable out of a superannuation fund (“the new fund”), and
- (b) a benefit (“the replaced benefit”) would otherwise have become or remained payable out of another fund,

the authority maintaining the new fund (“the new authority”) shall as soon as is reasonably practicable notify the authority maintaining the other fund (“the previous authority”) that the combined benefit has become payable.

(2) On being notified under paragraph (1), the previous authority shall, as from the date from which the combined benefit became payable and so long as it remains payable, make payments in accordance with paragraph (3) to the new authority, who shall carry them to the new fund.

(3) Subject to paragraph (4), the payments to be made under paragraph (2)—

- (a) are payments at an annual rate equal to that of the replaced benefit, and
- (b) are to be made on 31st March, 30th June, 30th September and 31st December, unless longer intervals are agreed by the two authorities.

(4) Where after the combined benefit became payable the previous authority have made any payment in respect of the replaced benefit to a person appearing to them to be entitled to it, the amount of that payment shall be deducted—

- (a) by the new authority from the combined benefit, and
- (b) by the previous authority from the amount to be paid by them under paragraphs (2) and (3).

(5) If all or part of any sum due under this regulation remains unpaid at the end of the period of one month after the latest of—

- (a) the date on which it becomes due,
- (b) the date of receipt of notification under paragraph (1), and
- (c) 6th January 1986,

the new authority may require the previous authority to pay interest, calculated at the standard rate on a day to day basis from the due date of payment to the date of payment, and compounded with 3-monthly rests, on the amount remaining unpaid.

- (6) Interest paid under paragraph (5) shall be carried to the new fund.”.

Provisions applicable as respects additional contributions while any amount remains outstanding

28. Schedule 5 to the principal regulations is amended—

- (a) by substituting for the word “then” in paragraph 3 the words “and any payment made to him under regulation C8 (return of contributions) does not include the amount already paid by him under the relevant regulation, then”; and
- (b) by substituting for the words “or having elected to receive a payment under regulation C8(2)” in paragraph 5 the words “or having received any payment under regulation C8 (return of contributions) which includes the amount already paid by him under regulation D10 or D13”.

Reduction of benefits under regulation E3(9)

29. In Schedule 10 to the principal regulations, the Note is amended by substituting for the words from “during” to “in order to” the words “between the date from which the person became entitled to receive benefits and the date on which, if he had remained a pensionable employee without any break of service, he would have”.

Calculation of transfer values

30. Schedule 21 to the principal regulations is amended—

- (a) in paragraph 1(1), by substituting for sub-paragraph (d) the following:
 - “(d) in the case of a person in relation to whom, when he ceases to be employed in local government employment—
 - (i) a contributions equivalent premium is paid under section 42 of the Social Security Pensions Act 1975, or
 - (ii) a limited revaluation premium is paid under section 45 of that Act otherwise than by the scheme managers of his approved non-local government scheme,
 a sum equal to the amount of the premium or premiums,”; and
- (b) in paragraph 3, by inserting in the definition of “accrued pension”, after the words “pension (however named), to which,”, the words “having regard to regulation 3(2) of the Local Government Superannuation (Social Security—Requirements for Contracting-out) Regulations 1978 and to regulation F19, and”.

Calculation of reckonable service to be credited on receipt of transfer value

31. Paragraph 1 of Schedule 22 to the principal regulations is amended by substituting for the words after “Schedule 21)” the following:

- “(a) of the amount which that authority accepted in respect of him under regulation N7, or
- (b) where—
 - (i) the person became employed in his local government employment after 4th April 1983, and

- (ii) a limited revaluation premium was paid under section 45 of the Social Security Pensions Act 1975 and has been repaid to the fund authority by the Secretary of State, of the total of the amount mentioned in sub-paragraph (a) and the amount of the premium.”.

Transitional

32.—(1) Regulations 9 and 28 of these regulations apply only where the person entitled to receive a payment under regulation C8 of the principal regulations becomes so entitled by reason of his ceasing to be employed on or after 6th January 1986.

(2) Regulation 16(a) applies, with effect from 6th January 1986, even if the death occurred before that date.

(3) Regulation 17 applies only where the new employment commences after 5th January 1986.

(4) Where regulation E16 of the principal regulations became applicable to a person before 6th January 1986 by virtue only of regulation 18 of these regulations, notice of an election under regulation E16(2) of the principal regulations for entitlement to a combined benefit may be given within 3 months after 6th January 1986.

Right to opt out

33. No provision of these regulations shall apply to any person to whom at any time before 6th January 1986 any benefit (including a return of contributions and any pension payable to a widow or any dependant by virtue of a surrender) was being paid or became or might have become payable if—

- (a) he is placed by that provision in a worse position than he would have been in if it had not applied in relation to that benefit; and
- (b) that provision relates to a benefit paid or payable in respect of a person who—
 - (i) ceased before 6th January 1986 to hold an employment in respect of which he was a pensionable employee, or
 - (ii) died before that date while still in such an employment; and
- (c) the first-mentioned person, by notice in writing given to the appropriate administering authority within 3 months after 6th January 1986 elects that that provision shall not apply to him.

Right of appeal

34. The provisions of Part H of the principal regulations (determination of questions and appeals) shall apply in relation to rights and liabilities arising by virtue of these regulations as they apply in relation to other rights and liabilities under the principal regulations.

Kenneth Baker,

Secretary of State for the Environment.

9th December 1985.

EXPLANATORY NOTE

(This Note is not part of the Regulations.)

These regulations further amend the Local Government Superannuation Regulations 1974 ("the principal regulations").

Regulation 2 raises from 16 to 17 years the age at which, unless he is incapacitated or receiving full-time education or training, a person ceases for the purposes of the principal regulations to be a "child"; regulation 16(b) correspondingly raises the age after which a children's pension is subject to reduction on account of remuneration received during full-time training.

Regulations 3, 24 and 26 concern transfers between Scottish and English local government employment. Previous Scottish employment is deemed to have been an English employment in which the person was subject to the principal regulations (regulation 3). On a transfer to employment in Scotland an inter-fund payment is to be made. Payments already made are validated by regulation 26.

Regulation 4 relaxes the conditions upon which a whole-time manual worker re-entering pensionable service with previous pensionable service becomes a pensionable employee. Neither a break of more than 12 months in such service nor a partial return of contributions will now preclude him from becoming one immediately.

Regulations 5 and 25 concern pensionable employees transferred after 30th June 1985 by or under the Greater London Housing (Staff Transfer and Protection) Order 1979 (S.I. 1979/1737). Until 1st April 1986, while such an employee remains employed by the transferee authority his superannuation fund is the fund administered by the Greater London Council (regulation 5). In the case of those still so employed on 1st April 1986, a fund apportionment is then to be made (regulation 25).

Regulation 6 enables the two companies mentioned to make agreements under regulation B4 of the principal regulations (power for fund authorities to admit employees of other bodies).

Regulation 7 enables authorities to apply superannuation fund moneys to dealings in financial futures and traded options.

Regulations made under section 260 of the Local Government Act 1972 (c. 70) provided for the early retirement of officers of certain classes in lieu of transfer. Officers who were subject to the local government superannuation scheme are entitled by the principal regulations to the immediate payment of superannuation benefits. Except where the matter is governed by an antecedent agreement, regulation 8 requires the authority to whom such an officer would have been transferred to make to the fund out of which the benefits became payable an actuarially-determined payment in respect of the resulting extra charge to the fund.

Regulation 9 gives effect to restrictions on the return of contributions required by Schedule 16 to the Social Security Act 1973 (c. 38) and Part III of the Social Security Pensions Act 1975 (c. 60). Regulation 28 makes related amendments.

By regulation 10 the reckonable service of an employee who dies in service or leaves prematurely for health reasons will include the whole of any added years he has been awarded instead of a proportionately reduced period.

Regulation 11 entitles certain re-employed pensioners to reckon previous service as qualifying service from the start of their further employment and not only on its cessation.

Regulation 12(a) entitles certain female nursing and other staff to the immediate payment of benefits on retirement at age 55 with 5 years' service.

By regulation 12(b) an employee entitled to preserved benefits before attaining the age of 60 may elect that they be paid (with an actuarial reduction) when he attains that age and not 65. Regulations 13 and 29 make consequential amendments.

Regulations 14(a) and 15 are concerned with entitlement to a widow's pension where there is more than one widow.

Regulation 14(b) gives a right to a widow's pension in certain cases where a divorcee has remarried her husband after he retires.

Regulation 16(a) alters the basis of calculation of children's pensions. The amount will now depend on the identity of the person responsible for the children's care.

Regulation 17 alters the method of calculating the abatement of the pensions of re-employed pensioners.

Regulation 18 extends the right to opt for combined benefits, and regulation 27 requires the previous fund to contribute to their cost.

Regulation 19 increases the sum payable on death without probate or letters of administration.

Regulation 20 relates to recent amendments to the Social Security Pensions Act 1975.

Regulations 21, 22, 23 and 30 concern transfer values.

Regulation 32 makes transitional provision.

Section 12 of the Superannuation Act 1972 confers express power to make regulations retrospective in effect. These regulations are to a certain extent retrospective. Where rights in relation to ex-employees could be adversely affected, provision is made for opting out and for the determination of related questions (regulations 33 and 34).

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