PURPOSE OF REPORT

The Local Government Pension Scheme (LGPS) contains various regulations where the employer has to exercise their discretion. The GMCA, as an employer, is required to formulate, publish and keep under review a policy statement on how it will exercise these discretions.

This report sets out proposals in relation to the adoption of discretionary powers under the Local Government Pension Scheme 2014 (LGPS2014) and seeks approval for the GMCA’s Policy Statement on the exercise of these discretions.

FINANCIAL IMPLICATIONS:

As the costs of exercising these discretions can have an impact on the GMCA’s financial position in respect of capital cost payments to the Pension Fund, the employer’s contribution and the wider financial viability of the scheme, these areas of discretion are considered and monitored by the Treasurer in his role as Chief Financial Officer (Section 73 Officer).

The GMCA Treasurer may delegate any such decision making, as required, to a suitable nominated representative(s).

RECOMMENDATIONS:

Agree that the GMCA adopts the discretionary powers as set out in its Employer Pensions Discretions Policy Statement.

CONTACT OFFICERS:

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Email: Richard.paver@greatermanchester-ca.gov.uk

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Position: HR Transition Lead
E-mail: Mallicka.Mandal@greatermanchester-ca.gov.uk

Name: Penny Wright
Position: People Team – Payroll and Pensions
E-mail: wrightp@manchesterfire.gov.uk
1 **Context**

1.1 The Local Government Pension Scheme (LGPS) is a statutory pension scheme and its rules are laid down under Acts of Parliament. The 1997 Regulations provided less central control of pension arrangements, increased the scope of local decision-making and offered improved flexibility in pension provision. This gave employers more scope to manage pension scheme benefits. These are known as discretions.

1.2 Employers are required by regulations to formulate, publish and keep under review a policy statement in relation to the exercise of a number of discretions under the LGPS. The policy statement should also show the basis on which the employer would make its decisions on the various discretions.

1.3 It is important that any discretionary power is exercised correctly and that the employer has regard to the extent to which the exercise of its discretionary powers, unless properly limited, could lead to a serious loss of confidence in the public service.

1.4 Discretionary powers must also:

- not be used for an ulterior motive and be exercised reasonably
- be used taking account of all relevant factors
- only be used when there is a real and substantial future benefit to the employer in return for incurring the extra costs
- be duly recorded when used.

2 **Local Government Pension Scheme Discretionary Areas – Policy Statement**

2.1 A copy of the Employer Pensions Discretions Policy Statement is attached as Appendix 1.

2.2 It is important to note that nothing in the Policy Statement should fetter the GMCA’s discretion in exercising its powers. Each application within the discretionary areas will be considered in line with the published policy, taking account of the financial impact and the overall pension scheme, the need to avoid unlawful discrimination, and any exceptional circumstances that may exist.

2.3 The discretions adopted are compatible with the LGPS discretions previously adopted by the transferring organisations.

2.4 The discretions adopted for firefighters remain as approved by the GMFRS Policy, Resources and Performance Committee dated 26 May 2016. These are set out in the Discretions for the Firefighters Pension Scheme Report of the County Fire Officer. Under the GMCA Constitutional Scheme of Delegation, the authority to exercise these employer discretions, as with the LGPS Scheme, are now vested with the GMCA Treasurer who may delegate this function to a nominated representative.
3 **Review of the LGPS Policy Statement**

3.1 The LGPS Regulations 2013 (‘The Regulations’) require all scheme employers to publish and keep under review a written policy statement on how they will apply their discretionary powers in relation to certain provisions of the LGPS.

3.2 This policy statement will be reviewed every two years or sooner if there is a change in legislation that would affect its operation or if the GMCA’s business need requires it.

3.3 It is proposed that the review of the policy statement and any associated policies is carried out by the GMCA Treasurer in consultation with the Deputy Chief Executive.

3.4 Ensuring that discretions are considered under the direction of the GMCA Treasurer (or nominated representative) provides assurance in terms of consistent decision making along with full consideration of both the individual financial impacts and the ongoing organisational financial impact of policy decisions.

4 **Conclusion**

4.1 The Committee is recommended to agree that the GMCA adopts the discretionary powers as set out in its Employer Pensions Discretions Policy Statement.
EMPLOYER PENSIONS DISCRETIONS POLICY STATEMENT

Local Government Pension Scheme and Employer Discretions

Issue Date: October 2017
<table>
<thead>
<tr>
<th>Title</th>
<th>LGPS Employer Pensions Discretions Policy Statement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Document Type</td>
<td>Pensions Related Employment Policy</td>
</tr>
<tr>
<td>Author</td>
<td>Mallicka Mandal, HR Transition Lead</td>
</tr>
<tr>
<td>Owner</td>
<td>GMCA</td>
</tr>
<tr>
<td>Initial Approval</td>
<td>GMCA Treasurer</td>
</tr>
<tr>
<td>Committee Approval</td>
<td>Resources Committee</td>
</tr>
<tr>
<td>Protective marking</td>
<td>Official</td>
</tr>
<tr>
<td>Date of Approval</td>
<td>17 October 2017</td>
</tr>
<tr>
<td>Review due</td>
<td>Two years from date of approval or earlier if there are relevant legislative or organisational changes which impact on this policy.</td>
</tr>
</tbody>
</table>
CONTENTS

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2. Scope

3. Regulations

4. Exercise of Discretions

5. Review of Policy Statement

6. TABLE – Authority's statement on each discretionary area

7. Dealing with Complaints

8. Complaints Form
**General Principles**

The Greater Manchester Combined Authority (GMCA) is a participating employer in the Local Government Pension Scheme (LGPS) and is required to formulate, publish and keep under review an Employer Pensions Discretions Policy Statement on how it exercises certain discretions in relation to members of the LGPS.

The approach to exercising discretion is to allow the Authority to make reasonable decisions in individual cases, but, also to be clear as to the factors it will take into account in making these decision.

The Authority, in exercising these discretions will have regard to:

- the extent to which the exercise of its discretionary powers, unless properly limited, could lead to a serious loss of confidence in the public service
- be satisfied that the policy is workable, affordable and reasonable having regard to the foreseeable cost
- consider the impact on the Authority’s wider financial position and maintaining the financial viability of the pension scheme, and
- where appropriate, the impact on employees and consideration of their personal and domestic circumstances.

Any complaints relating to the Authority’s decisions in these matters would need to initially to be raised under the Internal Dispute Resolution Procedure, details of which is available as an appendix to this policy statement.

**Scope**

As the costs of exercising these discretions can have an impact on the Authority’s financial position in respect of capital cost payments to the pension fund, the employer’s contribution and the wider financial viability of the scheme, these areas of discretions are considered and monitored by the GMCA Treasurer who has delegated authority in the area of pensions. The Treasurer will consider all requests to exercise discretions. The Treasurer may delegate decision making, as required, to a suitable nominated representative(s).

**Local Government Pension Scheme Discretions – Regulations**

Employer discretions apply to both consideration of early release of pension for ‘live’ members and deferred pension scheme members. Deferred members are those who employees who have chosen to opt out of the pension scheme and those who are former employees.

In relation to pension discretions, the relevant legislation is that which is in force at the time the employee leaves the scheme. The Authority will, therefore, need to be mindful of the discretions applicable at the time and apply these accordingly.

**Exercise of Discretions**

Within this policy document discretions apply to the following areas:
- Active members and leavers;
- Deferred members (people who are no longer members of the scheme);
- Calculation of redundancy payments; and
- Injury Allowance for leavers, deaths and reductions in pay after 15 January 2012;

Nothing in this Policy Statement shall fetter the Authority’s discretion to exercise its powers. Each application within the discretionary areas will be considered in line with the published policy statement, taking account of the financial impact on the Authority and the pension scheme, the need to avoid unlawful discrimination and any exceptional circumstances that may exist.

For the purposes of this policy document the Authority will generally define ‘compassionate reasons’ to mean caring responsibilities where the employee is the sole or main carer, providing substantial caring support to a partner (includes married couples, cohabiting couples or civil partners), a dependant or close family member. The Authority will require evidence to support any application for discretion where these care responsibilities are being considered on compassionate grounds.

**Review of Policy Statement**

This policy statement and associated policies will be reviewed every two years or sooner if there is a change in legislation that would affect its operation or business needs require it. It is proposed that the review of the policy statement and any associated policies is carried out by the Treasurer in consultation with the Deputy Chief Executive.
Discretions that apply to active members and members deferred after 31 March 2014

<table>
<thead>
<tr>
<th>Reg No.</th>
<th>Discretionary area</th>
<th>The Authority's Statement on this area of discretion</th>
</tr>
</thead>
<tbody>
<tr>
<td>16(2)(e) &amp; 16(4)(d)</td>
<td>Whether, how much, and in what circumstances to contribute to a shared cost APC scheme</td>
<td>The Authority will generally not exercise this discretion.</td>
</tr>
<tr>
<td>30(6) &amp; 11(2)</td>
<td>Whether all or some benefits can be paid if an employee reduces their hours or grade (flexible retirement)</td>
<td>The Authority will not give blanket consent for staff in the LGPS aged 55 or over to flexibly retire and draw immediate payment of pension benefits. Requests will be considered and assessed on their merits taking account of the economic and operational interests of the Authority.</td>
</tr>
<tr>
<td>30(8)</td>
<td>Whether to waive, in whole or in part, actuarial reduction on benefits paid on flexible retirement</td>
<td>The Authority will generally only exercise this discretion on exceptional grounds including compassionate reasons.</td>
</tr>
<tr>
<td>30(5) &amp; 30(8)</td>
<td>Whether to waive, in whole or in part, actuarial reduction on benefits which a member voluntarily draws before normal pension age</td>
<td>The Authority will generally only exercise this discretion on exceptional grounds including compassionate reasons.</td>
</tr>
<tr>
<td>Sched 2 para 2(2)</td>
<td>Whether to “switch on” the 85 year rule for a member voluntarily drawing benefits on or after age 55 and before age 60.</td>
<td>The Authority will not exercise this discretion.</td>
</tr>
<tr>
<td>Sched 2 para 2(3)</td>
<td>Whether to waive, on compassionate grounds, the actuarial reduction applied to benefits from pre 1/4/14 membership where the employer has “switched-on” the 85 year rule for a member voluntarily drawing benefits on or after age 55 and before age 60</td>
<td>The Authority will generally only exercise this discretion on exceptional grounds.</td>
</tr>
<tr>
<td>31</td>
<td>Whether to grant additional pension to an active member or within 6 months of ceasing to be an active member by reason of redundancy or business efficiency (by up to £6,500 p.a.)</td>
<td>The Authority will generally not exercise this discretion.</td>
</tr>
</tbody>
</table>
Discretions that apply to members who left the scheme before 1 April 2014

<table>
<thead>
<tr>
<th>Reg No.</th>
<th>Discretionary area</th>
<th>The Authority's Policy Statement on this area of discretion</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>Whether, for a member leaving on the grounds of redundancy or business efficiency on or before 31st March 2014, to augment membership (by up to 10 years). The resolution to do so would have to be made within 6 months of the date of leaving. Hence this discretion is spent entirely after 30th September 2014.</td>
<td>The Authority will generally not exercise this discretion.</td>
</tr>
<tr>
<td>30(2)</td>
<td>Whether to grant application for early payment of deferred benefits on or after age 55 and before age 60</td>
<td>The Authority will generally only exercise this discretion on exceptional grounds including compassionate reasons.</td>
</tr>
<tr>
<td>30(5)</td>
<td>Whether to waive, on compassionate grounds, the actuarial reduction applied to deferred benefits paid early under B30</td>
<td>The Authority will generally only exercise this discretion on exceptional grounds.</td>
</tr>
<tr>
<td>30A(3)</td>
<td>Whether to grant an application for early payment of a suspended tier 3 ill health pension on or after age 55 and before age 60</td>
<td>The Authority will generally not exercise this discretion.</td>
</tr>
<tr>
<td>30A(5)</td>
<td>Whether to waive, on compassionate grounds, the actuarial reduction applied to benefits paid early under B30A</td>
<td>The Authority will generally only exercise this discretion on exceptional grounds.</td>
</tr>
</tbody>
</table>

Discretions relating to redundancy

<table>
<thead>
<tr>
<th>No.</th>
<th>Discretionary area</th>
<th>The Authority's Policy Statement on this area of discretion</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>To base redundancy payments on an actual week’s pay where this exceeds the statutory weeks’ pay limit.</td>
<td>The Authority will base redundancy payments on an actual week’s pay where this exceeds the statutory week’s pay limit.</td>
</tr>
<tr>
<td>6</td>
<td>To award lump sum compensation of up to 104 weeks’ pay in cases of redundancy, termination of employment on efficiency grounds, or cessation of a joint appointment.</td>
<td>The Authority will generally not exercise this discretion.</td>
</tr>
<tr>
<td>21(4)</td>
<td>How to apportion any surviving spouse’s or civil partner’s annual compensatory added years payment where the deceased person is survived by more than one spouse or civil partner</td>
<td>The Authority would normally split any payment equally between the surviving spouses or partners. However, this is a rare occurrence and each case will be considered on its individual merits taking into account any express wishes of the deceased</td>
</tr>
<tr>
<td></td>
<td>Question</td>
<td>Answer</td>
</tr>
<tr>
<td>---</td>
<td>---------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>25(2)</td>
<td>How it will decide to whom any children’s annual compensatory added years payments are to be paid where children's pensions are not payable under the LGPS (because the employee had not joined the LGPS) and, in such a case, how the annual added years will be apportioned amongst the eligible children</td>
<td>The Authority would normally split any payment equally between any eligible children. However, this is a rare occurrence and each case will be considered on its individual merits taking into account any express wishes of the deceased person.</td>
</tr>
<tr>
<td>21(7)</td>
<td>Whether, in respect of the spouse of a person who ceased employment before 1 April 1998 and where the spouse or civil partner remarries, enters into a new civil partnership or cohabits after 1 April 1998, the normal pension suspension rules should be dis-applied i.e. whether the spouse’s or civil partner’s annual compensatory added years payments should continue to be paid</td>
<td>The Authority would generally look to dis-apply the normal pension’s suspension scheme rules.</td>
</tr>
<tr>
<td>21(5)</td>
<td>If, under the preceding decision, the authority’s policy is to apply the normal suspension rules, whether the spouse's or civil partner’s annual compensatory added years payment should be reinstated after the end of the remarriage, new civil partnership or cohabitation</td>
<td>The Authority would normally reinstate the payment.</td>
</tr>
<tr>
<td>21(7)</td>
<td>Whether, in respect of the spouse or civil partner of a person who ceased employment before 1 April 1998 and where the spouse or civil partner remarries or cohabits or enters into a civil partnership on or after 1 April 1998 with another person who is also entitled to a spouse’s or civil partners annual CAY payment, the normal rule requiring one of them to forego payment whilst the period of marriage, civil partnership or co-habitation lasts, should be disapplied i.e. whether the spouses’ or civil partners’ annual CAY payments should continue to be paid to both of them</td>
<td>The Authority would generally look to dis-apply the normal pension’s suspension scheme rules.</td>
</tr>
<tr>
<td>17</td>
<td>Whether and to what extent to reduce or suspend the member’s annual compensatory added years payment during any period of re-employment in local government</td>
<td>The Authority would not normally reduce or suspend payments in this instance. The Authority reserves the right to look at each case based on the employee’s new salary details of the re-employment into local government.</td>
</tr>
<tr>
<td>19</td>
<td>How to reduce the member’s annual compensatory added years payment following</td>
<td>The Authority would not normally reduce payments in this instance. The Authority reserves the right to look at each case based on the employee’s</td>
</tr>
</tbody>
</table>
the cessation of a period of re-employment in local government  
new salary details of the reemployment into local government.

**Discretions relating to Injury Allowance**

<table>
<thead>
<tr>
<th>Reg No.</th>
<th>Discretionary area</th>
<th>The Authority's statement on this area of discretion</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(1)</td>
<td>Whether to grant an injury allowance following reduction in remuneration as a result of sustaining an injury or contracting a disease in the course of carrying out duties of the job.</td>
<td>The Authority will not generally adopt this discretion.</td>
</tr>
<tr>
<td>(4) &amp; (8)</td>
<td>Amount of injury allowance following reduction in remuneration as a result of sustaining an injury or contracting a disease in the course of carrying out duties of the job.</td>
<td>As above</td>
</tr>
<tr>
<td>3(2)</td>
<td>Determine whether person continues to be entitled to an injury allowance awarded under regulation 3(1).</td>
<td>As above</td>
</tr>
<tr>
<td>4(1)</td>
<td>Whether to grant an injury allowance following cessation of employment as a result of permanent incapacity caused by sustaining an injury or contracting a disease in the course of carrying out duties of the job.</td>
<td>As above</td>
</tr>
<tr>
<td>4(3) &amp; (8)</td>
<td>Amount of injury allowance following cessation of employment as a result of permanent incapacity caused by sustaining an injury or contracting a disease in the course of carrying out duties of the job.</td>
<td>As above</td>
</tr>
<tr>
<td>4(2)</td>
<td>Determine whether person continues to be entitled to an injury allowance awarded under regulation 4(1).</td>
<td>As above</td>
</tr>
<tr>
<td>4(5)</td>
<td>Whether to suspend or discontinue injury allowance awarded under regulation 4(1) if person secures paid employment for not less than 30 hours per week for a period of not less than 12 months.</td>
<td>As above</td>
</tr>
<tr>
<td>6(1)</td>
<td>Whether to grant an injury allowance following cessation of employment with entitlement to immediate LGPS pension where a regulation 3 payment was being made at date of cessation of employment but regulation 4 does not apply.</td>
<td>As above</td>
</tr>
<tr>
<td>Regulation</td>
<td>Description</td>
<td>Authority’s statement on this area of discretion</td>
</tr>
<tr>
<td>------------</td>
<td>-------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>6(1)</td>
<td>Determine amount of any injury allowance to be paid under regulation 6(1)</td>
<td>As above</td>
</tr>
<tr>
<td>6(2)</td>
<td>Determine whether and when to cease payment of an injury allowance payable under regulation 6(1)</td>
<td>As above</td>
</tr>
<tr>
<td>7(1)</td>
<td>Whether to grant an injury allowance to the spouse, civil partner, nominated co-habiting partner or dependent of an employee who dies as a result of sustaining an injury or contracting a disease in the course of carrying out duties of the job.</td>
<td>The Authority will not adopt this discretion.</td>
</tr>
<tr>
<td>7(2) &amp; (8)</td>
<td>Determine amount of any injury allowance to be paid under regulation 7(1)</td>
<td>As above</td>
</tr>
<tr>
<td>7(3)</td>
<td>Determine whether and when to cease payment of an injury allowance payable under regulation 7(1)</td>
<td>As above</td>
</tr>
</tbody>
</table>

### 1998 Scheme – Compulsory Discretions

<table>
<thead>
<tr>
<th>Reg No.</th>
<th>Discretionary area</th>
<th>The Authority’s statement on this area of discretion</th>
</tr>
</thead>
<tbody>
<tr>
<td>L31(2)</td>
<td>Early payment of pension - Whether to grant application for early payment of deferred benefits on or after age 55 and before age 60</td>
<td>The Authority’s policy is not to grant consent to the immediate payment of retirement benefits, save in exceptional circumstances including compassionate reasons.</td>
</tr>
<tr>
<td>L(31)5</td>
<td>Waiving actuarial reductions where benefits drawn early - Waive, on compassionate grounds, the actuarial reduction applied to benefits paid early for a post 31 March 1998 / pre 1 April 2008 leaver or a councillor leaver</td>
<td>The Authority’s policy is to determine on a case by case basis whether to exercise the discretion to waive the actuarial reduction</td>
</tr>
<tr>
<td>L31(7A)</td>
<td>Optants out - Councillor optants out and pre 1 April 2008 employee optants out only to get benefits paid from normal retirement date (NRD) if employer agrees</td>
<td>The Authority’s policy is not to grant consent to the payment of retirement benefits under this rule, save in exceptional circumstances.</td>
</tr>
</tbody>
</table>
APPENDIX 1

LOCAL GOVERNMENT PENSION SCHEME (LGPS)

Complaints procedure

1. Introduction
The LGPS complaints procedure is called the Internal Dispute Resolution Procedure or IDRP. The formal two stage procedure can be used whoever your complaint is about.

If you wish to make a complaint but feel you need someone else to do this for you, or you are not be able to put your case yourself, for example because you are a child, you can choose someone else to represent you. This can be whoever you like - a friend, relative, solicitor, union rep, and so on.

The Greater Manchester Pension Fund (GMPF) has written a guide called ‘How to Complain’. It explains what you can complain about. The guide is on their website under C for complaints:
www.gmpf.org.uk

Many disputes can be resolved without using the formal IDRP stages and may just need the Pensions Team to provide more explanation of the regulations, rules and criteria, for example. This is called the informal stage which you are welcome to use before or instead of the formal stages.

2. Informal Stage
Please send your question, what you disagree with or your complaint to the:
Payroll and Pensions Team
Direct Dial: 0161 608 4205
People Enquiry Line: 0161 608 4244
Greater Manchester Fire & Rescue Service
GMFRS Headquarters, 146 Bolton Road, Swinton, Manchester, M27 8US

3. The Formal Stages

Stage One Formal Complaint
Making your Complaint
Your complaint should be in writing. You can use the attached GMPF complaints form to help you to include the right details. Do not send your complaint to the Pensions Officer. Send your complaint to:
Treasurer - Greater Manchester Combined Authority
1st Floor, Churchgate House
56 Oxford Street
Manchester M1 6EU
Tel: 0161 778 7000.

Your complaint should be submitted within six months of the date of the decision, or when a decision should have been made if it has not been made. This time limit can only be extended in special circumstances at the discretion of the Treasurer (or his/her nominee).
The Treasurer (or nominee) will consider the facts of your case along with any scheme rules and other legislation that applies.

The Decision

The Treasurer (or nominee) will respond in writing within 2 months of receiving the complaint. His response will contain:

- the decision
- reference to any legislation or LGPS provisions that the decision relies on
- reference to your right to make a stage two complaint

If it is not possible to reach a decision within two months, the Treasurer (or nominee) will acknowledge your complaint and explain when a decision will be reached.

Stage 2 Formal Complaint

Making your Complaint

You can make a stage 2 complaint if:

- you are dissatisfied with the decision of the Treasurer (or nominee);
- the Treasurer (or nominee) has not responded within 3 months of you making your complaint;
- a decision has not been issued within 1 month of the date the Treasurer (or nominee) gave to you.

Your complaint should be in writing. You can use the attached GMPF complaints form to help you to include the right details. Send your complaint to:

The Pensions Referee
Guardsman Tony Downes House
5 Manchester Road
Droylsden
M43 6SF.

4. How to get outside help

The Pensions Advisory Service (TPAS)

TPAS is available at any time to assist members and beneficiaries of the pension scheme in connection with any pension query they may have. If you have been through the complaints procedure described above and are still not satisfied you can ask TPAS for help. TPAS cannot force schemes to take action and they may refer cases to The Pensions Ombudsman (TPO) anyway. You can get in touch with a local TPAS adviser through your Citizens Advice Bureau, or their central office:

www.pensionsadvisoryservice.org.uk Telephone: 0300 123 1047

The Pensions Ombudsman (TPO)

If you have been through the complaints procedure above and have approached TPAS but you are still not satisfied you can approach TPO. You can do this within 3 years of the event that caused the complaint or dispute. TPO may investigate and determine any complaint or dispute of fact or law in
relation to an occupational pension scheme. Pension schemes and members must normally go along with TPO's decision unless it is overturned by a court. You can contact TPO at:

The Pensions Ombudsman
11 Belgrave Road
London
SW1V 1RB
www.pensions-ombudsman.org.uk  Telephone: 020 7630 2200

Pension Tracing Service
All pension schemes have to register their details with the Pension Tracing Service, and GMPF has done this. If you were in another scheme in the past and you have lost touch with them, the tracing service should be able to help you trace your record.

Pension Tracing Service
The Pension Service
Tyneview Park
Whitley Road
Newcastle-upon-Tyne
NE98 1BA  Telephone: 0800 1223 170

Independent advice
Independent advisers are not tied to selling the products of just one company, but charge a fee or earn commission on the products they sell. Visit their website for details of advisers in your area:

www.unbiased.co.uk

State pensions: For information about State pensions please contact your local Department for Work & Pensions Office.
4. DETAILS OF COMPLAINT

Please give full details of the complaint, including any dates which you think are relevant.
If you run out of space, please attach a separate sheet marked with name and National Insurance number.
Please include a copy of any written notification of a decision you have received.

5. SIGNATURE

This section must be signed IN ALL CASES by either:
• The person making the complaint where there isn’t a representative, or
• The representative where there is one.

Signed ___________________________ Date ________________

6. WHAT TO DO NEXT

Important: Please keep a copy of the completed form for your own records, then send it to:

Complaints against GMPF:
The stage 1 Pensions Referee
Level 3 Executive Suite
Council Offices
Wellington Road
Ashton under Lyne
OL6 6DL

Complaints against employer:
Your employer’s Pensions Officer

pensions office stamp