

SCHEME DETAILS

Kent County Council administers the Superannuation Fund on behalf of its own employees and the other employing bodies. From April 2008, new regulations have been introduced which govern the Local Government Pension Scheme (LGPS). These regulations are: the Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations 2007 (as amended), the Local Government Pensions Scheme (Administration) Regulations 2008 and the Local Government Pension Scheme (Transitional Provisions) Regulations 2008. The investments of the Fund are subject to the Local Government Pension Scheme (Management and Investment of Funds) Regulations 1998. The amount that the employee contributes has been amended from April 2008, these contributions range between 5.25 and 7.5 % of pay with the rate being determined by the level of the member's pay.

Benefits

The scheme is a defined benefit occupational pension scheme which provides a significant range of benefits to its members. Membership is open to all employees of qualifying employers who have a contract of employment of at least 3 months and are under the age of 75 and most are automatically admitted to membership of the scheme upon commencing employment.

Scheme benefits are based upon the individuals length of period of membership and 'final salary' which will generally be the final 12 months pensionable pay of the scheme member.

For membership built up after 31 March 2008 members will receive an annual pension based on 1/60th of their final year's pensionable pay and will have the option to take part of the pension as a tax free lump sum. For membership before 1 April 2008 they will receive an annual pension based on 1/80th of their final year's pensionable pay and an automatic tax free lump sum of 3 times the pension.

If a member has to leave work at any age due to permanent ill health the scheme provides a tiered ill health retirement package. If the member is unlikely to be capable of gainful employment within a reasonable time after they leave they will receive increased benefits payable immediately. A scheme member needs to have total membership of at least 3 months to qualify for ill health benefits.

Where a scheme member dies in service a lump sum is payable by way of a death grant equal to three years pay. Scheme members are able to make an 'expression of wish' concerning to whom the grant should be payable in the event of their death-

The scheme also makes provision in the event of death for the payment of pensions to surviving spouses, civil partners, eligible children and, subject to certain qualifying conditions, nominated co-habiting partners.

Increasing benefits

In addition to the scheme benefits members may, if they wish, pay extra to increase their retirement benefits. They can do this either by paying additional contributions to buy extra LGPS pension, by making payments to the scheme's Additional Voluntary Contributions (AVC) arrangements, or by making payments to a personal pension, stakeholder pension or Free-standing AVC scheme of their choice.

Full details of the scheme are provided in the scheme booklet which members may request from their employer

Communications

In accordance with the Local Government Pension Scheme (Administration) Regulations 2008, a Communications Policy has been published, which is available on the website www.kent.gov.uk. The Pension Section communicates with members and employers in a variety of ways. Newsletters are sent to both pensioners and existing scheme members. Pension forums are used to communicate with employers. Scheme members and pensioners have access to the Pensions Section to make written, e-mail or telephone enquiries. Scheme members receive an annual benefit illustration and each pensioner and deferred pensioner is advised annually of the indexation increase to their pension.

The Kent Active Retirement Fellowship (KARF) has been established as a facility in which pensioners can become members and participate in a wide variety of activities. KARF has established groups throughout the County and would welcome new members.

Pensions Section Performance 2008/09

Type of Case	Target Time	Number Processed	Processed Within Target
Calculation and payment of retirement award	20 days from receipt of paperwork	1814	95%
Calculation and payment of dependants benefit	15 days from receipt of paperwork	379	96%
Provision of estimates	20 days from receipt of paperwork	2364	95%
Correspondence	Full reply within 15 working days	1603	95%

Customer satisfaction questionnaire	Questionnaire sent with all retirement award letters	Number returned 45	% satisfied 93%
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