

“GMP Payable Table” (English and Welsh Version)

Under the 2008 Administration Regulations and the 2013 Regulations

Females

(1) Scenario	(2) Entitled to receive GMP?	(3) Work status at (2)	(4) Can consent NOT to receive GMP?
Leaves LG < 60	@ age 60	Ceased ALL jobs	No
Leaves LG < 60	@ age 60	Ceased LG only	Yes
Leaves LG at 60	@ age 60	N/A	No
Still in LG at 60	No, but see rows below		
Leaves LG >60 <65	@ leaving LG	Ceased ALL jobs	No
Leaves LG >60 <65	@ leaving LG	Ceased LG only	Yes
Still in LG at 65	@ age 65	N/A	Yes
Leaves LG > 65 and had consented not to receive GMP at age 65	@ leaving*	Ceased ALL jobs	No (although Admin reg 50A would appear to permit consent, this is not permissible under section 13 of the Pension Schemes Act 1993)
Leaves LG > 65 and had consented not to receive GMP at age 65	@ leaving*	Ceased LG only	Yes

* or age 75 if earlier. LGPS benefits must be paid by that age.

Under the 2008 Administration Regulations and the 2013 Regulations

Males – same table as above except all references to 60 and 65 have been amended to 65 and 70 respectively

(1) Scenario	(2) Entitled to receive GMP?	(3) Work status at (2)	(4) Can consent NOT to receive GMP?
Leaves LG < 65	@ age 65	Ceased ALL jobs	No
Leaves LG < 65	@ age 65	Ceased LG only	Yes
Leaves LG at 65	@ age 65	N/A	No
Still in LG at 65	No, but see rows below		
Leaves LG >65 <70	@ leaving LG	Ceased ALL jobs	No
Leaves LG >65 <70	@ leaving LG	Ceased LG only	Yes
Still in LG at 70	@ age 70	N/A	Yes
Leaves LG > 70 and had consented not to receive GMP at age 70	@ leaving*	Ceased ALL jobs	No (although Admin reg 50A would appear to permit consent, this is not permissible under section 13 of the Pension Schemes Act 1993)
Leaves LG > 70 and had consented not to receive GMP at age 70	@ leaving*	Ceased LG only	Yes

* or age 75 if earlier. LGPS benefits must be paid by that age.

Under 1995 and 1997 Regulations

Females

Scenario	Entitled to receive GMP?	Can consent not to receive GMP?
Leaves LG < 60	@ age 60	No
Leaves LG at 60	@ age 60	No
Still in LG at 60	No, but see rows below	
Leaves LG >60 <65	@ leaving LG	No
Still, at 65, in LG and in the same employment that member was in at 60	@ age 65	Yes
Still, at 65, in LG but not in the same employment that member was in at 60	@ age 65	No
Leaves LG > 65 and had consented not to receive GMP at age 65	@ leaving*	No

* or age 75 if earlier. LGPS benefits must be paid by that age.

Under 1995 and 1997 Regulations

Males – same table as above except all references to 60 and 65 have been amended to 65 and 70 respectively

Scenario	Entitled to receive GMP?	Can consent not to receive GMP?
Leaves LG < 65	@ age 65	No
Leaves LG at 65	@ age 65	No
Still in LG at 65	No, but see rows below	
Leaves LG >65 <70	@ leaving LG	No
Still, at 70, in LG and in the same employment that member was in at 65	@ age 70	Yes
Still, at 70, in LG but not in the same employment that member was in at 65	@ age 70	No
Leaves LG > 70 and had consented not to receive GMP at age 70	@ leaving*	No

* or age 75 if earlier. LGPS benefits must be paid by that age.

Extract from the Pension Schemes Act 1993

Section 13 of the Pension Schemes Act 1993 says:

(4) Subject to subsection (5), the scheme may provide for the commencement of the earner's guaranteed minimum pension to be postponed for any period for which he continues in employment after attaining pensionable age.

(5) The scheme must provide for the earner's consent to be required-

(a) for any such postponement by virtue of employment to which the scheme does not relate; and

(b) for any such postponement after the expiration of five years from the date on which he attains pensionable age.