



Brian Town  
Workforce, Pay and Pensions Division  
Communities and Local Government

By email to: [brian.town@communities.gsi.gov.uk](mailto:brian.town@communities.gsi.gov.uk)

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Dear Brian

**Regulation 15 of the Local Government Pension Scheme (Transitional Provisions) Regulations 2008 (SI 2008/238)**

The above regulation has been introduced by Regulation 36 of the Local Government Pension Scheme (Miscellaneous) Regulations 2010 (SI 2010/2090).

I understand that members covered under this regulation are entitled to unreduced benefits from age 60. In these circumstances I can confirm that where benefits are reduced for early payment in accordance with the GAD guidance entitled 'Guidance on Choice of Early Payment of Pension' dated 11 April 2008, the reduction factors should be applied by reference to the number of years between the member taking the benefit early and their retirement age of 60 rather than the Critical Retirement Age (CRA) or age 65, as appropriate.

Please find enclosed a copy of the GAD guidance. I am content for this letter to be passed on to the Environment Agency.

Yours sincerely

**Darshan Ruparelia**  
Consulting Actuary