RESPONDENT INFORMATION FORM

Please Note this form **must** be returned with your response to ensure that we handle your response appropriately

***1. Name/Organisation***

**Organisation Name**

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**Title**  **Mr  Ms  Mrs  Miss  Dr   *Please tick as appropriate***

**Surname**

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**Forename**

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***2. Postal Address***

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| **Postcode** | **Phone** | **Email** |

***3. Permissions* - I am responding as…**

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|  |  |  | **Individual** | | | | **/** | **Group/Organisation** | | | |  |  |  |
|  |  |  |  |  | ***Please tick as appropriate*** | | | | |  |  |  |  |  |
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| **(a)** | Do you agree to your response being made available to the public (in Scottish Government library and/or on the Scottish Government web site)?  ***Please tick as appropriate* Yes  No** | | | | | |  | **(c)** | The name and address of your organisation ***will be*** made available to the public (in the Scottish Government library and/or on the Scottish Government web site). | | | | | |
| **(b)** | Where confidentiality is not requested, we will make your responses available to the public on the following basis | | | | | |  |  | Are you content for your ***response*** to be made available? | | | | | |
|  | ***Please tick ONE of the following boxes*** | | | | | |  |  | ***Please tick as appropriate*****Yes No** | | | | | |
|  | Yes, make my response, name and address all available | | | | |  |  |  |  | | | | |  |
|  |  | | | | | ***or*** |  |  |  | | | | |  |
|  | Yes, make my response available, but not my name and address | | | | |  |  |  |  | | | | |  |
|  |  | | | | | ***or*** |  |  |  | | | | |  |
|  | Yes, make my response and name available, but not my address | | | | |  |  |  |  | | | | |  |
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| **(d)** | We will share your response internally with other Scottish Government policy teams who may be addressing the issues you discuss. They may wish to contact you again in the future, but we require your permission to do so. Are you content for Scottish Government to contact you again in relation to this consultation exercise?  ***Please tick as appropriate* Yes No** | | | | | | | | | | | | | |

1. Early payment of pension at age 55 - these regulations allow deferred members of earlier schemes to elect for early payment of their benefits between age 55 and 60 without needing their former employer’s consent. This also applies to pension credit members who were awarded the credit under the Earlier Schemes to be able to elect to receive their benefits early, at a reduced rate, on or after age 55.

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2. Calculation of ‘the Underpin’ - the regulations also clarify how to carry out the calculation of the protection known as ‘the underpin’, taking into account the actuarial increase/reduction when considering the better of the two benefit options for the member on retirement.

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3. Survivor Benefits Walker & Goodwin Judgements - the regulations amend the calculation of survivor partner pensions so that surviving civil partners, survivors of married same-sex couples and male survivors of female married members are placed in a similar position to female survivors of male married members.

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4. Further Flexibilities for Fund Authorities - these regulations provide further flexibilities for fund authorities in dealing with employers and allow for amendments to an employer’s contribution rate in between valuations.

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5. Cost Cap - in order for GAD to finalise the result of the 2017 valuation, the cost cap figure is amended, with retrospective effect, to 1 April 2015.

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Thank you for your comments.