

Meeting COUNTY COUNCIL

Date

Thursday, 3rd November 2011 (10.00 am – 4.56 pm)

Membership

Persons absent are marked with `A'

COUNCILLORS

Keith Walker (Chairman) Carol Pepper (Vice Chairman)

Reg Adair John Allin А Fiona Asburv Chris Barnfather А Victor Bobo Joyce Bosnjak **Richard Butler** Steve Carr А **Steve Carroll** Allen Clarke Ged Clarke John Clarke L B Cooper John Cottee Michael J Cox Jim Creamer А **Bob Cross** Mrs Kay Cutts А V H Dobson Sybil Fielding Stephen Garner Michelle Gent **Glynn Gilfoyle** Keith Girling **Kevin Greaves** John M Hempsall Stan Heptinstall MBE А Rev. Tom Irvine **Richard Jackson Rod Kempster** Eric Kerry John Knight **Bruce Laughton**

Keith Longdon Rachel Madden Geoff Merry Mick Murphy Philip Owen Thomas A J Pettengell Sheila Place Darrell Pulk Mike Quigley MBE Mrs Wendy Quigley Alan Rhodes Ken Rigby **Kevin Rostance** Mrs Sue Saddington Mel Shepherd MBE S Smedley MBE JP Mark Spencer MP June Stendall Andy Stewart Martin Suthers OBE Lynn Sykes David Taylor Parry Tsimbiridis Gail Turner Stuart Wallace Les Ward Gordon Wheeler Chris Winterton **Brian Wombwell** Martin Wright Liz Yates Jason Zadrozny

А

OTHERS IN ATTENDANCE

Hon. Alderman Martin Brandon-Bravo OBE Hon. Alderman Stewart Pattinson

OFFICERS IN ATTENDANCE

Mick Burrows	(Chief Executive)
Jayne Francis-Ward	(Assistant Chief Executive & Monitoring Officer)
David Pearson	(Adult Social Care, Health and Public Protection)
Derek Higton	(Children, Families & Cultural Services)
Paul Simpson	(Environment & Resources)
Sara Allmond	(Policy, Planning and Corporate Services)
Carl Bilbey	(Policy, Planning and Corporate Services)
Claire Dixon	(Policy, Planning and Corporate Services)
Martin Done	(Policy, Planning and Corporate Services)
Sally Dury (part)	(Policy, Planning and Corporate Services)
Deborah Hinde	(Policy, Planning and Corporate Services)
Chris Holmes	(Policy, Planning and Corporate Services)
Lyndsey Parnell	(Policy, Planning and Corporate Services)
Michelle Welsh	(Policy, Planning and Corporate Services)

OPENING PRAYER

Upon the Council convening, prayers were led by the Chairman's Chaplain

Members stood in silence in memory of former County Councillor Bob Tuck

1. MINUTES

RESOLVED: 2011/083

That the Minutes of the last meeting of the County Council held on 22nd September 2011 be agreed as a correct record and signed by the Chairman.

2. APOLOGIES FOR ABSENCE

The following apologies for absence were received:-

Medical/Illness

- Councillor Bob Cross
- Councillor Rev. Tom Irvine

<u>Other</u>

- Councillor Fiona Asbury
- Councillor Victor Bobo
- Councillor Steve Carroll
- Councillor V H Dobson
- Councillor Brian Wombwell

3. DECLARATIONS OF INTEREST

There were no declarations of interest.

4. CHAIRMAN'S BUSINESS

(a) Bob Tuck

The Chairman and Councillors Mrs Kay Cutts, and S Smedley MBE JP spoke in tribute to the late Bob Tuck.

(b) Cards from Carlton Digby School

The Chairman informed Members that there was a display of handmade thank you cards outside the Chamber from pupils at Carlton Digby School which were given to Councillor Reg Adair as Cabinet Member for Finance and Property at the 'raising the steel' ceremony to mark the start of construction of the new school building. The new £8.2m school building would provide a modern teaching environment for 70 children aged three to 19 with complex special needs and disabilities.

(c) <u>Presentation of Awards</u>

Councillor Kevin Rostance presented three awards won at the Great British Care Awards. Sue Mercer, Day Services Business Support Administrator won the regional category for Putting People First, the Nottinghamshire Aspergers team received the runners up award in the same category. Jane Buxton, Care Assistant at the Ashfield Day and Community Support Service was announced as runner up in the Dignity in Care category. Sue Mercer, Jane Buxton and Chris Mitchell (on behalf of the Aspergers Team) attended and were presented their awards by the Chairman.

Councillor Kevin Rostance presented two awards won at the National Association of Care Catering Awards. The Meals at Home Service were awarded the runners up award for their effective marketing campaign for Community Meals on Wheels and National Community Meals weeks. The Catering Team were awarded the runners up award for their achievements in providing well balanced and nutritious menus and empowering customers. Chris Bathos, representing the Meals at Home Service and Dorothy Key representing the Catering Team, attended and were presented their awards by the Chairman.

Councillor Michelle Gent had recently published a novel, titled Cruel... and Unusual and presented a signed copy of the book to the Chairman. She also kindly agreed to donate some proceeds from copies sold in County Hall, to the Chairman's Charity.

(d) <u>Constituency Issues</u>

Councillor Gail Turner spoke on the Emergency Planning Team and bus route through Selston. This is set out in full in Appendix A to the minutes.

5. PETITIONS

(a) **PRESENTATION OF PETITIONS**

The following petitions were presented to the Chairman as indicated below:-

- 1. Councillor Carol Pepper Petition requesting a parking permit scheme be placed on Coppice Road, Arnold.
- 2. Councillor Gail Turner Petition against the proposals for a zebra crossing on Mansfield Road, Selston.
- 3. Councillor Bruce Laughton Petition requesting a zebra crossing on Westgate, Southwell.

RESOLVED: 2011/084

That the petitions be referred to the appropriate Cabinet Members for consideration in accordance with Standing Orders.

(b) REPORT BACK ON PETITIONS

RESOLVED: 2011/085

That the contents and proposed actions in the report back on petitions received on 22nd September 2011 be noted and the petitioners be informed accordingly.

6. QUESTIONS

(a) QUESTIONS UNDER STANDING ORDER 7.1

Four questions had been received as follows:-

- 1. from Councillor Alan Rhodes about Veolia PFI Contract (Councillor Richard Butler replied)
- 2. from Councillor Eric Kerry concerning Trade Unions (Councillor Mrs Kay Cutts replied)
- from Councillor Chris Winterton regarding provision of services (Councillor Kevin Rostance replied on behalf of Councillor Martin Suthers OBE)
- 4. from Councillor Alan Rhodes about Local Government Pension Scheme (Councillor Michael J Cox, Chairman of the Pensions Committee replied on behalf of Councillor Mrs Kay Cutts)

The full responses to these questions under Standing Order 7.1 are set out in Appendix B to these Minutes.

(b) QUESTIONS UNDER STANDING ORDER 7.2

There were no questions submitted under Standing Order 7.2.

7. REPORTS FROM MEMBERS

(a) CABINET MEMBERS

Councillor Mrs Kay Cutts presented the reports. The reports were seconded by the Councillor Martin Suthers OBE.

RESOLVED 2011/86

That the reports from Cabinet Members be noted.

During consideration of these reports, Council adjourned from 12.35 pm until 1.45 pm for lunch.

(b) CHAIR OF OVERVIEW COMMITTEE

Councillor Joyce Bosnjak presented the report. The report was seconded by Councillor Sue Saddington.

RESOLVED 2011/087

That the report be noted.

8. REVISIONS TO THE WAYS OF WORKING BUSINESS CASE AND LATEST ESTIMATED COSTS

Councillor Reg Adair introduced the report and moved a motion in terms of the resolution 2011/088 below.

The motion was seconded by Councillor Martin Suthers OBE.

RESOLVED: 2011/088

- 1. That revisions to the Ways of Working Business Case, as set out in the report, be approved.
- 2. That County House, Meadow House and Prospect House be retained for the foreseeable future.
- 3. That the Cabinet Member for Finance & Property be authorised to agree the detailed office property disposal programme, in accordance with the provisions of the Constitution.
- 4. That the latest estimated costs for the building works be noted.
- 5. That the revised capital allocations, as set out in the report, be approved.
- 6. That the implementation of the Ways of Working Programme, as set out in the report, be approved.
- 7. That progress to date on the programme be noted.

9. CORPORATE GRANT AID STRATEGY 2011-2015 – WORKING TOGETHER WITH THE VOLUNTARY & COMMUNITY SECTOR

Councillor Martin Suthers OBE introduced the report with an amendment to paragraph 76 of the Strategy to read:-

"Final decisions on Grant Aid allocation will be made by the Deputy Leader following recommendations by a cross-party Member Reference Group. A decision making timetable will be made available."

and moved a motion in terms of the resolution 2011/089 below.

The motion was seconded by Councillor Joyce Bosnjak.

RESOLVED: 2011/089

- 1. That the Corporate Grant Aid Strategy be approved as amended, as set out above.
- 2. That the Grant Aid Member Reference Group review the Grant Aid Strategy in 12 months.

10. ANNUAL REPORT TO COUNCIL BY STANDARDS COMMITTEE

Councillor Martin Suthers OBE introduced the report and moved a motion in terms of the resolution 2011/090 below.

The motion was seconded by Councillor Les Ward.

It was unanimously **RESOLVED: 2011/090**

That the report be noted.

11. RECOGNITION OF GROUP

Councillor Mrs Kay Cutts introduced the report and moved a motion in terms of the resolution 2011/091 below.

The motion was seconded by Councillor Jason Zadrozny.

It was unanimously **RESOLVED: 2011/091**

- 1. That the membership of the Liberal Democrat and Social Democrat Group be noted.
- 2. That in accordance with Standing Orders, the Officers of the Group be recognised.

12. AMENDMENT OF CONSTITUTION

Councillor Mrs Kay Cutts introduced the report and moved a motion in terms of the resolution 2011/092 below.

The motion was seconded by Councillor Martin Suthers OBE.

Following a debate the motion was put to the meeting and after a show of hands the Chairman indicated that it was carried.

The requisite number of Members requested a recorded vote and it was ascertained that the following 35 Members voted '**For**' the motion.

'FOR'

Reg Adair Chris Barnfather Richard Butler Allen Clarke Ged Clarke L B Cooper John Cottee Michael J Cox Mrs Kay Cutts Stephen Garner Keith Girling John M Hempsall Richard Jackson Rod Kempster Eric Kerry Bruce Laughton Mick Murphy Philip Owen

Carol Pepper Mike Quigley MBE Mrs Wendy Quigley **Kevin Rostance** Mrs Sue Saddington Mel Shepherd MBE Mark Spencer MP June Stendall Andy Stewart Martin Suthers OBE Lynn Sykes David Taylor Keith Walker Stuart Wallace Les Ward Gordon Wheeler Liz Yates

The following 19 Members voted 'Against' the motion.

'AGAINST'

John Allin Joyce Bosnjak Steve Carr John Clarke Jim Creamer Sybil Fielding Glynn Gilfoyle Kevin Greaves Stan Heptinstall MBE Keith Longdon Rachel Madden Sheila Place Darrell Pulk Alan Rhodes Ken Rigby S Smedley MBE JP Parry Tsimbiridis Chris Winterton Jason Zadrozny

Councillors Geoff Merry and Martin Wright 'abstained' from the vote.

The Chairman declared that the motion was carried and it was:-

RESOLVED: 2011/092

That the County Council's Constitution be updated in accordance with Appendix A to the report

13. NOTICE OF MOTION

It was moved by Councillor Chris Winterton and seconded by Councillor S Smedley MBE JP:-

"This Council recognises and deplores the unprecedented cuts that are being made to older people and people with disabilities.

By targeting increases in costs and withdrawing services designed to support the elderly and vulnerable, residents of Nottinghamshire are being deprived of much valued and needed support.

This Council should:-

- call for a national debate on how to achieve a fair, affordable and sustainable system for funding adult social care;
- ask Parliament to accept the Dilnot proposals, reverse the spending cuts and grant aid local government properly."

Following a debate, the following amendment to the motion was moved by Councillor Kevin Rostance and seconded by Councillor Stuart Wallace.

- Delete paragraphs one and two
- Paragraph 3 opening line, delete 'should'
- Paragraph 3 first bullet point:
 - delete 'call for a' and replace with 'supports the current'
 - after 'national debate' insert 'prompted by the Dilnot proposals'
- Add a new bullet point to read 'welcomes the Secretary of State's announcement of a further period of consultation and a White Paper due for the Spring'
- Paragraph 3 final bullet point:
 - replace 'ask' with 'asks';
 - delete 'accept' and replace with 'consider';

- delete ',reverse the spending cuts' and replace with 'carefully';
- delete 'grant aid' and replace with 'fund';
- delete the full stop and add 'in the context of the current public spending environment.'

The amendment was accepted by the mover of the motion so the motion as amended was put to the meeting and carried on a show of hands and it was:-

RESOLVED: 2011/093

That this Council:-

- supports the current national debate prompted by the Dilnot proposals on how to achieve a fair, affordable and sustainable system for funding adult social care;
- welcomes the Secretary of State's announcement of a further period of consultation and a White Paper due for the Spring;
- asks Parliament to consider the Dilnot proposals carefully and fund local government properly in the context of the current public spending environment."

The Chairman declared the meeting closed at 4.56 pm

CHAIRMAN M 03NOV11

APPENDIX A

COUNTY COUNCIL MEETING HELD ON 3RD NOVEMBER 2011

3-MINUTE SPEECH

Councillor Gail Turner

"I would like to have my thanks conveyed to the Emergency Planning Team. Last week in Selston we did have an emergency concerning a fire and acetylene cylinders and our Emergency Planning Team managed to efficiently evacuate lots of neighbouring people; make arrangements for lots of animals; found and opened accommodation for those people unable to return home and of course there were many other tasks as well that they had to deal with. This evacuation really opened my eyes to the attention to detail paid by this Team. I was amazed by the range of individual needs that presented themselves to this Team but they were ready and they were prepared to cater for all these needs and they did an outstanding job. So I would like the portfolio holder to please ensure that my thanks are given to that Team.

I'd also briefly like to speak about the new bus route through my division. The funding for this new bus service was campaigned for by Councillor Derby, District Councillor Wilson and myself. After 3 years of campaigning this much needed bus service has started. I'm very keen for this bus service to be a success and I am in touch with the bus company regularly who inform me that they too are very pleased with the amount of people using the new service and in fact it takes up to a year for a new bus service to bed in fully. The company told me that in a week there were 1,200 fares, so I would say that at this early stage that is really very good. So this bus service is doing well and I have every faith that this route will be a great success for the people of my division.

APPENDIX B

COUNTY COUNCIL MEETING HELD ON 3RD NOVEMBER 2011

QUESTIONS UNDER STANDING ORDER 7.1

Question to the Cabinet Member for Environment & Sustainability from Councillor Alan Rhodes

"In October 2010 there was a public inquiry which went against Veolia and their PFI (Private Finance Initiative) Contract with regards to waste management. Veolia then had three months to present a different proposal to the County Council.

It is understood that Veolia have developed a new proposal. Therefore, please could the Cabinet Member confirm what stage the Council is at with this proposal?"

Response by Councillor Richard Butler, Cabinet Member for Environment & Sustainability

"The Council's PFI Contractor, Veolia Environmental Services, has provided a Draft Revised Project Plan (known as a DRPP) to the Council, however at this stage it has been supplied on a confidential basis as it contains commercially confidential and sensitive information.

The documentation requires careful technical and legal consideration which will take some time, and at this stage has not been disclosed to any elected members, myself included. When officers are in a position to provide a meaningful analysis of the DRPP, initial discussions will take place with the Leader and appropriate Majority group members to determine how the plan will be taken forward in advance of the necessary formal decisions being taken. It is expected that no decision will be made on the DRPP until 2012.

Opposition members will be given a full briefing as soon as information is available"

Question to the Leader of the Council from Councillor Eric Kerry

"Would the Leader inform Council as to what amount of Nottinghamshire taxpayers' money has been spent each year for the last five years supporting and accommodating the work of the trade unions?"

Response by Councillor Mrs Kay Cutts, Leader of the Council

"In line with ACAS guidance, council employees who undertake trade union duties are entitled to reasonable time off with pay. The County Council is currently in discussions with the trade unions about the amount of paid time they should take for union duties including representing centrally employed staff.

Under previous arrangements in place since 2002, the annual cost of paid time off for directly employed staff who undertake trade union duties was the equivalent of 10.6 full time posts. This costs the authority approximately \pounds 212,000 per annum, or one million and sixty thousand pounds over a five year period. In addition to this cost, we need to take into account the fact that \pounds 16,591 per annum was the value of the rent-free office that was occupied by trade union officials. Over a five year period this amounted to \pounds 82,955 until the arrangement ceased in August 2011. The total cost to this authority of supporting and accommodating trade union work over the last five years was therefore \pounds 1,145,355.

It is proposed that the cost of paid time off will be reduced to £132,000 per annum, which is the equivalent to 6.6 full time posts. This will be subject to annual review. This is alongside the ongoing saving in respect of the rent of trade union premises. The cessation of the use of these premises, which have been sold, equates to an overall annual cost reduction of over 30%, in line with the level of the council's overall budget reduction. This reflects falling trade union membership across the council's non schools workforce, which is currently standing at about 47% of the workforce.

Collective bargaining still exists within the public sector reflecting legal obligations. It has recently enabled this Council to get the agreement of trade unions to significant changes to terms and conditions of employment from which the council made considerable savings. Positive employment relations meant that we were able to maintain ongoing dialogue and discussion with our trade unions to achieve this, where other local authorities experienced industrial action and had to dismiss and then re-engage their employees in order to impose similar changes. I would therefore like to place on record my thanks to the union for their co-operation in this matter, but we will continue to examine the overall cost of the union to the taxpayer.

Question to the Deputy Leader of the Council from Councillor Chris Winterton

"Is the Cabinet Member aware that for every pound of personal budget spent, nationally, the cost of providing these services in both the voluntary and private sector has gone up by 14%?

What steps does the Cabinet Member intend to take in order to quality assure the services offered and to maintain the value of the personal budgets for the service user?"

Response by Councillor Kevin Rostance, Cabinet Member for Adult Social Care & Health on behalf of Councillor Martin Suthers OBE, Deputy Leader of the Council

Yes, I am aware that one of the findings emerging from research by the New Local Government Network (NLGN) is that 'for every 1% increase in personal budgets, there is a reported 14% increase in overall expenditure on learning disability services'. This was made in an address by Simon Parker, the Director of the NLGN at the National Children and Adult Services conference at the end of October.

The final findings won't be published until the end of the year and the early findings are showing that the future of commissioning needs to be centred around outcomes and how these can be used to make decisions around service provision.

In the same address by Simon Parker, he called for a clear shift towards outcomes-based commissioning, an emphasis on quality and co-production of commissioning plans between service users and providers.

We as a Council are doing precisely this. Not only this but like other Councils we are using a care cost calculator to achieve this, and have developed the local market to meet local needs.

For people who have an ongoing social care needs, we are committed to the principle that they should have maximum control and choice over the support and care that we provide for them.

A key way the Council is achieving this is through personal budgets. A personal budget enables people eligible for social care to know how much money they can have for their support and can spend the money in ways that achieve their outcomes. The budget can be taken as a direct payment (a cash payment) or a managed personal budget.

The value of the personal budget is calculated using the Resource Allocation System. The RAS is based on the answers arrived at in the community care assessment (SDS) to determine the level of need.

As Members will be aware the Council has made tremendous progress on moving people onto personal budgets. At the end of March 2011, 37% had a personal budget and the Council achieved the national target of 30%.

Recently, the Social Care and Health Standing Committee praised the Council for the achievements and heard from a member of the public about the difference that personal budgets are making to their lives.

I can reassure Councillor Winterton that officers ensure that eligible service users have enough resources in their personal budget to meet their eligible needs.

Recently, this was validated by iMPOWER (independent consultants who specialise in the delivery of personalisation in challenging financial times). They were engaged to review our resource allocation system (RAS) and to ensure the value of personal budgets was sufficient.

iMPOWER found that the Council had made good progress in implementing self directed support and that the RAS worked well.

I can also reassure Members that if the RAS does not allocate enough money to meet someone's needs then the budget can be adjusted to ensure the personal budget is sufficient to meet eligible needs and is financially sustainable.

The Council continues to work closely with providers across the private and voluntary sector to ensure value for money. The market is being developed with new providers such as micro providers and personal assistants, which are being set up with the support of the Council. These new providers offer more choice and often better value for money for both the service user and the Council, than more traditional providers.

The value of personal budgets across all service user groups is also monitored by the Adult Social Care, Health and Public Protection Senior Leadership Team on a regular basis through a balanced scorecard.

Finally, as Members will be aware the ASCH &PP Department are reviewing all existing service users moving them on to personal budgets and to ensure they are getting the right level of support for their support needs. Since April 2011, nearly 3,000 reviews have been completed. Following the review officers are providing people's support in the most cost effective way through encouraging take up of direct payments, better use of telecare and maximising community support.

I'd like to take this opportunity to thank Councillor Winterton for the question and I'd also like to thank Paul McKay and his team for the work they have carried out on personal budgets, work that has been recognised by other local authorities, in fact in my report last month we had local authorities from Scotland and Norfolk because of the work we are carrying out on personal budgets so thank you, if you'd like to pass our thanks back to the Team that would be much appreciated.

Question to the Leader of the County Council from Councillor Alan Rhodes

"Does the Leader agree with me that the Local Government Pension Scheme is a sustainable, good quality pension scheme that benefits from being funded and locally managed. It is valuable to employers and employees alike.

Does she share my concerns about proposals announced by the Chancellor to impose an extra 3.2% contribution tax on scheme members, increasing scheme average member contributions from 6.6% to 9.8% with none of the additional revenue going towards improving the financial security of the scheme and that in addition, research indicates that 40-50 percent of affected members may opt out of the scheme as a result of this policy, thereby undermining the viability of the largest pension scheme in the UK. Current Government proposals are not a genuine attempt to make the schemes more sustainable, they are a cash grab by the Treasury, imposing an additional tax on workers.

It is the case that Local Government employees have suffered an ongoing pay freeze, widespread redundancies and cuts and closures of many vital services on which our communities rely. The Conservative Chairman of the Local Government Association wrote to the Chancellor on 16 February 2011 to express concerns that mass opt-outs would be both undesirable and damaging to the scheme – does she share these concerns?"

Response by Councillor Michael J Cox, Chairman of the Pensions Committee on behalf of Councillor Mrs Kay Cutts, Leader of the County Council

"Thank you, Leader for allowing me to respond and to Councillor Rhodes for his question.

However, I am concerned that the Leader of the Labour group should, by his question, attempt to raise the temperature of the proposed changes to the Local Government Pension Scheme whilst still within a consultation period, and when at last Monday's Pension Committee Meeting, the trustees of the Nottinghamshire Pension Fund made up of cross party Members took a more pragmatic approach and agreed to the proposals contained within the Department for Communities and Local Government's Consultation Document and will be responding accordingly.

Since the Conservative Chairman of the Local Government Association made representation last February, the Paymaster General, The Rt Hon Francis Maude MP has recognised that the LGPS is a funded scheme and is being seen as a special case, unlike the unfunded final salary schemes such as civil servants, teachers, health workers, doctors, nurses, armed services, police and the fire services etc. Lower paid employees earning less than £15,000 per annum will pay no more. Those earning between £15,000 and £21,000 will be subjected to a 1.5% increase, with a sliding scale for higher earners up to £12.5% increase. The Final Salary Scheme as we know it will remain, safeguarding all pension benefits earned up to 2015, which will be protected. The Retirement age will be also raised to 66 years of age in line with the State Pension age.

No one doubts the valued Local Governments Pension Scheme. In fact, it is envied by non-contributors and those saving through an Annuity (known as a money purchase scheme). However, the scheme requires adjustments from time to time and there have been many over the years, mainly to ensure the sustainability of the fund long term.

Actuarial valuations are taken every three years and I am pleased to confirm that the Nottinghamshire Pension Fund increased its funding over the last three years to 84% with some £3 billion fully funded. This was despite the world's financial turmoil over that period and thanks must go, not only to the fund managers, but particularly the fund's trustees who come from all quarters of this Chamber.

Councillor Rhodes implies that the proposed changes are purely to make savings for Central Government. Maybe.

However, let me remind him of one of Labour's former Chancellors, Gordon Brown who, in his first budget following his appointment in 1997, withdrew Dividend Tax Credits from Pension Funds which has had a negative effect on all pension funds nationally, costing the Nottinghamshire Pension Fund alone some £3 million per year, year on year on year, and still continues today. I'm sure Members could add other pension smash and grab measures taken by the previous Government and I would welcome supplementary questions.

The question of the number of members opting out of the scheme is pure guess work. The Pension Committee will take every step to encourage employees to retain active membership. Where else could you find a bank that asks for a personal contribution of 6% which, with tax benefits equates to 4.5% net and then promises to top this up with 20%, and its all backed by Government guarantee?

The same bank would, in the event of an individual leaving employment early, would retain their savings in a deferred account, and this would be index-linked and would allow individuals, if the opportunity occurred, to rejoin any LGPS.

As Chairman of the Nottinghamshire Pension Fund, I can confirm that I do not share Councillor Rhodes comment."