

## Local Government Pension Scheme (LGPS)

### Maternity, Adoption and Paternity leave

If you are about to begin a period of Maternity, Adoption or Additional Paternity Leave, this factsheet will help you to understand the choices you have in respect of your membership in the LGPS.

You can find out what your entitlement to paid leave is by asking your Human Resources Department as there is qualifying criteria dependant on your length of employment. This factsheet doesn't cover that entitlement, but explains the pension treatment of the different types of leave.

### Understanding the terms used

- Statutory Maternity Leave (SML) – An employed mother's right to up to 52 weeks leave made up of 26 weeks Ordinary Maternity Leave (OML) and 26 weeks Additional Maternity Leave (AML).
- Statutory Adoption Leave (SAL) – An employee's right to up to 52 weeks leave made up of 26 weeks Ordinary Adoption Leave (OAL) and 26 weeks Additional Adoption Leave (AAL).
- Statutory Maternity/Paternity/Adoption Pay – paid by your employer in the same way and the same time as your normal wages.
- Ordinary Paternity Leave (OPL) – An employed father's right to up to 2 consecutive weeks leave.
- Additional Paternity Leave (APL) – An employed father's right to up to 26 weeks additional leave on top of OPL.

### How is my membership affected?

During any period of relevant child related leave the pensionable pay figure used to work out your pension is your assumed pensionable pay. Using your assumed pensionable pay, rather than the amount of pensionable pay you actually receive when on relevant child related leave, means that you will continue to build up a pension in the section of the LGPS you are in, as if you were working normally and receiving pay.

You will continue to pay your basic LGPS contributions on any pay that you receive while you are off on relevant child related leave.

However, any period of unpaid additional maternity, paternity or adoption leave will not count for pension purposes unless you elect to pay Additional Pension Contributions (APCs) to purchase the amount of pension lost during that period of unpaid absence.

The amount of pension lost is calculated as the appropriate fraction of your assumed pensionable pay for that period of absence (i.e. 1/49th of your assumed pensionable pay if you were in the main section of the scheme or 1/98th if you were in the 50/50 section).

If you wish to purchase the amount of lost pension and make the election within 30 days of returning to work then the cost of the APC is split between you and your employer. You will pay one-third of the cost and your employer will pay the rest. This is known as a Shared Cost Additional Pension Contract (SCAPC). You can pay these additional contributions in a one-off lump sum or through regular payments from your wages.

If you require any further information, please contact us using the details below.

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a: Cheshire Pension Fund, Cheshire West and Chester Council, Council Offices, 4 Civic Way, Ellesmere Port, CH65 0BE

The maximum period of absence you can elect to buy back by a SCAPC is a period of 3 years.

If you have membership of the LGPS before 1 April 2014 you will have built up benefits in the final salary scheme.

If you have Keep in Touch (KIT) day(s) during a period of unpaid additional maternity, paternity or adoption leave you will build up a pension (based on the section of the scheme you are in) for the day(s) you are paid.

You can contact Cheshire Pension Fund for further information on paying Additional Pension Contributions.

### If you want to obtain a quote or go ahead with a purchase

1. Your employer will need to inform you of how much pay you have lost.
2. Go to the modeller at [www.lgpsmember.org/more/apc/index.php](http://www.lgpsmember.org/more/apc/index.php) and choose the 'Buy Lost Pension' option.
3. Enter your details into the form and calculate a quote, when you are happy print off a copy of the Application for Additional Pension Contribution (APC) form.
4. Sign the form and return to your employer.
5. Your employer will then make the deductions from your pay and notify the Cheshire Pension Fund to update your pension record.
6. Please check with your employer that the application has been processed.

### Disclaimer

Every care has been taken in the production of this document however readers may wish, or will need to take their own legal advice on the interpretation of any particular piece of legislation. No responsibility will be assumed by the Cheshire Pension Fund for any direct or consequential loss, financial or otherwise, damage or inconvenience, or any other obligation or liability incurred by readers relying on information contained herein. In the event of any dispute over your pension benefits the appropriate legislation will prevail. This guide does not confer any contractual or statutory rights and is provided for information purposes only.

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