

Local Government Pension Scheme (LGPS)

Absence due to a Trade Dispute - Strike Action

This factsheet provides answers to some frequently asked questions about the implications of taking strike action due to a trade dispute for members of the LGPS. You will also need to check any additional information provided by your employer.

How will strike action affect my pension benefits?

Absence from work due to strike action does not count in any way for pension purposes. The pension you accrue in a year where you have taken strike action will be reduced by the amount of pension lost due to the strike action.

How can I purchase the pension I have lost due to strike action?

You can elect to purchase the amount of pension lost by paying Additional Pension Contributions (APCs) based on the pay you lost due to the strike. The cost of purchasing the amount of lost pension for the period of absence would be met fully by you; your employer does not make a contribution to the APC. There is no time limit; however the pension purchased will be added to your account in the year it is purchased.

This payment will buy the equivalent amount of pension you lost due to your absence, but will not count towards dependants benefits.

If you have membership of the LGPS before 1 April 2014 you will have built up benefits in the final salary scheme. If you choose to pay for the lost pension in the scheme the amount you pay will also go towards covering the protections associated with the pre 1 April 2014 membership.

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 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.

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

t: 01244 976000 e: pensions@cheshirewestandchester.gov.uk w: www.cheshirepensionfund.org

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

What effect will a strike break have on my pension benefits if I don't make up the shortfall?

The amount of pension you will lose 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). Please read our factsheet titled 'The 50/50 option' for more information about the 50/50 section of the scheme.

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