

The background of the slide is a landscape photograph. The top half shows a clear blue sky above a distant horizon line where several wind turbines are visible. The bottom half is a dark, semi-transparent overlay containing the title text. Below the overlay, the landscape continues with rolling green hills, a dirt path, and some trees in the foreground.

Local Government Pension Scheme Maternity, Paternity, Adoption and Shared Parental Leave

April 2025

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Introduction

This factsheet explains how your pension benefits under the Local Government Pension Scheme (LGPS) are affected by maternity, paternity, adoption, shared parental leave, and neonatal care leave. These are called child related leave in this factsheet.

Do you still pay pension contributions on the pay that you receive during child related leave?

Yes, you still pay contributions on any statutory or contractual pay you receive during your period of child related leave.

Are your pension benefits affected by being on child related leave?

To understand the effect on your pension benefits you need to understand your pay and leave entitlement. You should check this with your employer.

Periods of ordinary and additional leave

For periods of ordinary leave (normally the first 26 weeks) or any periods of additional leave (normally after week 26 and up to week 39) your pension benefits are based on an assumed pensionable pay (APP) which is worked out by your employer. Your APP is based on an average of the pensionable pay you receive in the three months (or 12 weeks if you are paid weekly) before the pay period in which your pay reduces.

By using your APP figure to work out your pension benefits, your pension is not affected by the reduction in your actual pay and you continue to build up pension as if you were working and receiving full pay.

Periods of additional unpaid leave

After week 39 and up to week 52 you may be able to take further additional leave, but this is unpaid. This means that assumed pensionable pay is not used for this unpaid period and you will not automatically build up any pension benefits during this time. When you return to work you will have the option to buy back the pension you have lost during this period.

Neonatal care leave

From 6th April 2025, neonatal care leave is now available if needed. This is for employed parents whose child/children receives neonatal care starting within 28 days of birth and goes on to spend seven or more continuous days in care. During paid neonatal care leave, you will keep building up pension throughout your paid leave, based on your assumed

pensionable pay. During unpaid neonatal care leave, you will have the option to buy back the pension you have lost.

How do you buy back lost pension?

Buying back pension is done by entering an additional pension contribution (APC) contract. When you return to work your employer will give you your lost pensionable pay details which you need to work out how much it will cost to buy back your lost pension.

Use the online APC calculator by inputting the lost pensionable pay figure given to you by your employer. The calculator will work out the cost of buying back your lost pension:

<https://www.lgpsmember.org/help-and-support/tools-and-calculators/buy-lost-pension-calculator>

If you choose to buy back the lost pension within 30 days of returning to work, the cost will be shared between you and your employer:

- you pay one third of the cost
- your employer pays two thirds of the cost

If you choose to buy back the lost pension more than 30 days after returning to work, you must pay the full cost.

Your employer has the discretion to extend the 30 day deadline. Please contact your employer to see what their policy is on this.

You have the option to buy back lost pension as a one-off lump sum payment (deducted from your pay) or monthly over a minimum period of 12 months. If you wish to pay monthly, you may need to have a medical examination carried out by a Registered Medical Practitioner, at your own expense, to certify that you are in reasonably good health.

After you have used the online APC calculator, if you decide you do want to buy back the lost pension, return your completed online form to your employer. Your employer will arrange for the contributions to be taken from your pay and will send a copy of the form to your LGPS fund.

If you choose not to buy back your lost pension, the pension built up during the scheme year that you are absent will be less as a result. This means the pension payable to you at retirement will be less. It may also have an impact on the date that you can retire and receive the payment of unreduced benefits before your normal retirement age.

What if you pay additional contributions?

Any additional voluntary contributions (AVCs) that you are paying will continue to be deducted from your pay during your period of absence, so long as you are receiving enough pay to cover your contributions. However, if you are paying towards an AVC for additional life cover, you will have to make your own arrangements to continue paying the additional contributions during your absence to make sure that your cover does not run out.

If you are paying additional regular contributions (ARCs) or additional pension contributions (APCs) to buy additional pension, or if you are buying added years, you must continue to pay contributions during your period of absence, or your contract will stop.

What about 'KIT' days?

Keeping in touch (KIT) days are normally available during a period of child related leave. They allow you to work a maximum of 10 days and get paid during your child related leave. Any pay that you receive for working a KIT day has pension contributions deducted from it. Please contact your employer for more information on this.

Where can you find more information?

This factsheet gives general guidance only. If you need more information, please contact the Clwyd Pension Fund:

Phone: 01352 702950 / 01352 702940 / 01352 702880

Email: pensions@flintshire.gov.uk

Address: Clwyd Pension Fund, Ty Dewi Sant, St. Davids Park, Ewloe, Flintshire, CH5 3FF

Website: <https://clwydpensionfund.org.uk>

Disclaimer

The Clwyd Pension Fund is unable to provide any financial advice. After reading this factsheet, you may want to seek independent financial advice to make an informed decision.

These bodies may be able to help you:

Unbiased:

<https://unbiased.co.uk>

MoneyHelper:

<https://www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser?source=mas>



clwydpensionfund.org.uk

Clwyd Pension Fund, Ty Dewi Sant, St. Davids Park, Ewloe, Flintshire, CH5 3FF

Please note that Flintshire County Council is the administrative authority of the Clwyd Pension Fund and we use your personal data in accordance with Data Protection legislation to provide you with a pension administration service. For more information about how we use your data, who we share it with and what rights you have in relation to your data, please visit the Privacy Notice on our website.