



ADDITIONAL PENSION CONTRIBUTIONS - LOST PENSION



If you are absent from work as a result of authorised unpaid leave, unpaid additional child-related leave or industrial action this period will not count towards your pension. The amount of pension lost is calculated as the appropriate fraction of your lost pensionable pay for that period of absence i.e. 1/49th of your lost pensionable pay if you were in the main section of the scheme or 1/98th if you were in the 50/50 section. However, you can, if you wish, buy back the amount of pension you lost during that period by paying additional pension contributions (APCs).

The maximum amount of additional pension you can purchase is limited to £7,352 (2022/23 figure). You can do this regardless of whether you are in the main or 50/50 sections of the pension scheme.

If you elect to cover the break within 30 days of returning to work (or such longer period as your employer may allow) through the “Buy Lost Pension” option, your employer will meet two-thirds of the cost, unless the absence is due to industrial action.

If you make an election after 30 days and whilst still an active member, you can still buy back the amount of lost pension but it will be at whole cost to you (unless your employer extends the period for you to make such an election and therefore chooses to contribute towards the cost).

The Process

You can obtain a quote to buy lost pension at www.lgpsmember.org/help-and-support/tools-and-calculators/buy-extra-pension-calculator/

First, you will need to enter your personal details. These are your gender, date of birth, the section of the scheme you are in (main section, unless you have opted into the 50/50 section), percentage your employer has agreed to pay and how you want to pay.

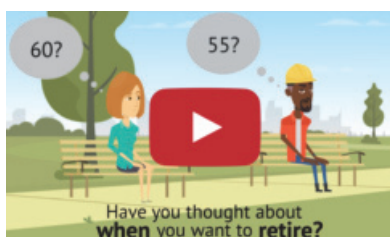
Next, enter your payment details. In this section you can either choose how much you are willing to pay and use that to calculate how much additional pension this would buy you, or you can enter how much additional pension you wish to purchase to calculate the cost.


The results of your calculation will then be shown. If you wish to proceed, click 'Apply for extra pension'.

To apply for additional pension you will need your full name, employer, National Insurance number, job title and email address. Once you have filled in this information and read the terms and conditions, check the box to confirm. You can then either sign and download the application electronically, or print it. You must submit this form to your employer within 30 days of returning to work for your employer to meet two-thirds of the cost.

Once you have completed your form, submit to your employer within 30 days of returning to work for your employer to meet two-thirds of the cost.

For further information, please view our video at the following link or contact the Fund



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 **Customer Services:** 0300 111 1665

 **Email:** www.wmpfonline.com/emailus

 **Web:** www.wmpfonline.com

 **Pensions Portal:** www.wmpfonline.com/pensionsportal