



West Midlands Pension Fund

MATERNITY, ADOPTION, PATERNITY LEAVE OR SHARED PARENTAL LEAVE

This leaflet is for guidance only and shows how your pension could be affected if you are off work on maternity, adoption, paternity leave or shared parental leave.

You are advised to discuss your entitlement to statutory payments with your employer.

What happens to my pension if I am on maternity, adoption, paternity leave or shared parental leave?

During any period of relevant child-related leave, the pensionable pay figure used to work out your pension is your assumed pensionable pay, if this is higher than the actual pensionable pay you receive. This means that you will continue to build up a pension in the section of the Local Government Pension Scheme (LGPS) you are in, as if you were working normally and receiving pay.

Contributions during child-related leave

You will continue to pay your basic LGPS contributions on any pay that you receive while you are off on relevant child-related leave. If you are in the 50/50 section and go on to no pay during ordinary maternity, paternity or adoption leave, you will automatically be moved to the main section of the scheme from the beginning of the next pay period. This means from that point forward, you will build up full pension benefits in the LGPS even though you are not paying pension contributions.





50/50 section

You have the option in the LGPS to pay half your normal contributions in return for half your normal pension. This is known as the 50/50 section of the scheme and is designed to help members stay in the scheme when times are financially tough.

Unpaid additional maternity, adoption leave or unpaid shared parental leave

Any period of unpaid additional maternity, adoption leave or unpaid shared parental 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 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.

If you wish to purchase the amount of lost pension and make the election within 30 days of returning to work (or such longer period as your employer allows), 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 contribution (SCAPC). Please see the following page for details.

You can pay these additional contributions in a one-off lump-sum or through regular payments from your wages.

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

For more information regarding APCs, please visit www.lgpsmember.org/your-pension/paying-in/paying-more/



Keep in touch (KIT) or shared parental leave in touch (SPLIT) days

If you have 'keep in touch' (KIT) day(s) or 'shared parental leave in touch' (SPLIT) day(s) during a period of unpaid additional maternity or adoption leave or unpaid shared parental leave, you will build up a pension (based on the section of the scheme you are in) for the day(s) you are paid.

For further information and to obtain a quote to buy lost pension, visit <https://www.lgpsmember.org/more/apc/index.php>

Buy lost pension calculator

20%

Overview

You can pay additional pension contributions to buy back lost pension if you are away from work with no pay. You can do this if you are in either the main or 50/50 section of the LGPS.

If you elect to buy back the lost pension within 30 days of returning to work your employer will meet two thirds of the cost (unless you were on strike). You can spread the cost of buying the lost pension by making regular payments from your salary or you can pay by lump sum. If you pay tax, you will get tax relief on the additional contributions you make.

Sometimes you will still be building up pension if you are away from work with no pay, such as sickness. If this applies there is no lost pension to buy. See the [terms and conditions](#) for other circumstances when this applies.

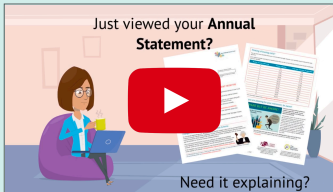
Continue

You must return your application form to **your employer** within 30 days of returning to work for your employer to meet two-thirds of the cost of buying lost pension during your no pay period.

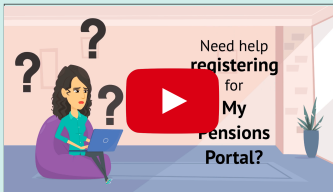




To find more information about your pension benefits and the Local Government Pension Scheme, please view our [short video](#).



To understand your annual benefit statement, why not view our [short video](#)?



For help and assistance to register for a pension portal account, please [visit our website](#).



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