

BUYING BACK LOST PENSION – AUTHORISED PAID LEAVE & CAREER BREAKS

This guidance note provides information for employees wishing to consider buying back pension lost due to a period of unpaid leave, including career breaks.

Local Government Pension Scheme (LGPS) Members

Please note that Local Government Pension Scheme payments will not be made if you are on a period of authorised unpaid leave. If you are in the 50/50 section of the LGPS and you go onto authorised unpaid leave, you will be placed in the main section of the LGPS from the beginning of the next pay period.

If your authorised unpaid leave lasts less than 31 days, your member contributions will be deducted as normal from your salary in that calendar month and the relevant employer's contributions will be paid. There is no need for you to complete any paperwork.

If your authorised unpaid leave lasts more than 30 days, you have the option to buy back the amount of pension you lost during the period of your career break by paying Additional Pension Contributions (APC's)*

*You only have 30 calendar days of your "return to work" date to submit your APC application to ensure the 2/3rd employer contribution is met by Perth and Kinross Council. It is possible to complete this process outwith the 30-calendar day period, however no contribution will be made by Perth & Kinross Council, resulting in you being liable for the full amount (no override will be approved in this instance).

Local Government Pension Scheme APC Process:

On your return to work if you wish to proceed with acquiring an estimate for the cost of purchasing an APC, you must email the Payroll & Reward Team at payrollandreward@pkc.gov.uk

On receipt of your email, a letter will be sent to you which sets out key information to input into a [self-service calculator](#)

You can access the calculator by clicking on the above link or by typing the following website address into an internet browser:

www.scotlgpsmember.org/help-and-support/tools-and-calculators/buy-lost-pension-calculator/

The calculator will confirm the value you are required to pay as an APC. Please note, you cannot proceed without the letter of confirmation from the Payroll & Reward Team therefore please have this to hand.

If you are happy to proceed following the results displayed in the self-service calculator, select “Apply for Lost Pension”

This will allow you to input all your personal details with an option to either print off the form for signing (wet signature) or you can download the application to apply a digital signature to the form before printing.

The completed application should then be emailed to payrollandreward@pkc.gov.uk

On receipt, the Payroll & Reward Team will check the details reflected in Part A of the form. Providing all information is accurate, the form will be signed and dated by the Team before uploading to the Pension Portal. The appropriate deduction(s) will then be processed against your payroll record.

Scottish Teachers Pension Scheme (STPS) Members

Teachers on an authorised career break are not eligible to remain active members of the pension scheme during their absence.

During this period, no pension contributions are made, and pension benefits accrued up to the start of the break are preserved. Upon returning to work, the individual is treated as a new entrant to the scheme, and a new pension record is created. Your previous service before the career break remains part of your overall pension history.

For any periods of authorised paid leave, no pensionable service is accrued for the duration of the leave.

If you are concerned about how a career break or authorised paid leave may affect your pension, you are encouraged to [contact the Scottish Public Pensions Agency \(SPPA\)](#) to explore the options available to you.