

Dear

Local Government Pension Scheme - Unpaid Leave

I have been informed that you recently took a period of unpaid leave from 00/00/20XX to 00/00/20XX.

This period will not count for pension purposes unless you elect to pay Additional Pension Contributions (APCs) to purchase the amount of pension lost. If you decide to buy it within 30 days of the date of this letter your employer will contribute towards the cost.

Buying back the whole of the pension lost will ensure the unpaid period is included when calculating certain protections if you were a member of the scheme before 1 April 2014. For example, if you are a member to whom the [Underpin](#) or [Rule of 85](#) applies. Further information about this can be found at <https://lgpsmember.org>

I have calculated the pension you have “lost” during the period of unpaid leave to be £00.00. The cost of buying this pension is based on the actual rate of pay you would have received had you been at work on full pay.

You can choose to buy the lost pension by spreading payment over a number of complete years (unless you are within 1 year of your Normal Pension Age under the scheme) or by means of a one off lump sum. Your employer will meet two thirds of the cost of buying back the lost pension other than for an absence due to a trade dispute, provided you apply within 30 days of the end of this letter.

To calculate the cost and apply you will need to access the online calculator at <https://lgpsmember.org/more/apc/index.php>. You need to select the buy lost pension option and complete the relevant information. The lost pensionable pay figure that should be entered in field 3 of the application form is £00.00. Please print off the application form that is created as part of the online process and forward it to me within 30 days of the date of this letter. If you are electing to buy back lost pension within 30 days of this letter you should tick the “30 day override” box in section 6 of the application form.

If I do not hear from you within 30 days of the date of this letter I will assume that you do not wish to proceed.

If you have any queries please contact

Yours sincerely