

Buying Lost Pension Due to Absence

General

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 the main or 50/50 section of the LGPS.

You do not need to buy back lost pension if you are away from work with no pay, or reduced pay, because of:

- sickness
- ordinary maternity leave (normally the first 26 weeks)
- ordinary adoption leave
- ordinary paternity leave
- paid additional maternity (normally weeks 27 to 39)
- paid additional adoption leave
- paid additional paternity leave
- paid shared parental leave
- paid neonatal care leave (for children born after 5 April 2025)
- paid parental bereavement leave

In these circumstances, you will only pay contributions on any pay you receive, but you will build up pension as if you were at work receiving your normal pay.

You can buy back lost pension for any period of:

- unpaid additional maternity (normally weeks 39 to 52)
- unpaid adoption leave
- unpaid paternity leave
- unpaid shared parental leave
- unpaid neonatal care leave
- unpaid bereavement leave
- unpaid leave with your employer's permission where you are away from work for 31 days or more.

If your employer allows you to take a period of unpaid leave (including for jury service), and you are away from work for 30 days or less, you do not need to buy back lost pension. In these circumstances, you will continue paying contributions on the pay you would have received had you not been away (except for strike action*).

If you elect to buy back lost pension within 30 days of returning to work, your employer will meet two thirds of the cost (unless you were on strike or your leave was unauthorised). Your employer is only obliged to meet two thirds of the cost for periods of absence up to 36 months.

If you elect to buy back lost pension after 30 days of returning to work, you will be responsible for the whole cost. Your employer can choose to extend the 30-day period and still meet two thirds of the cost, but this is a discretion, and they will have a written policy on this.

* If you are away from work because of strike action of any length, you are responsible for meeting the full cost of lost pension.

Paying for lost pension

You can spread the cost of buying lost pension by making regular payments from your salary, or you can pay by lump sum. However, the option of making regular payments is not available if:

- you are within 12 months of your [Normal Pension Age](#) (NPA)
- you are over your NPA
- Highland Pension Fund decides it is not practical.

If any of the above apply, you can only buy lost pension by making a lump sum payment directly to the pension fund.

Regular payments

If you choose to make regular payments, the Additional Pension Contributions (APCs) will be taken from your salary each pay period. If you earn enough to pay tax, you will get tax relief on the APCs.

Lump sum payments

If you pay by lump sum, you can either make a payment directly to the pension fund or pay the lump sum from your salary (provided your salary in the relevant pay period is sufficient to cover the lump sum). If you pay the lump sum directly to the pension fund you will be responsible for claiming any tax relief – you do this by submitting a self-assessment tax return. If you pay the lump sum from your salary tax relief will be applied automatically.

What if I have more than one job

If you hold more than one active pension account (i.e. because you are in the Scheme in more than one job), you must specify which account the additional pension is to be credited to. If you wish to pay additional pension contributions for more than one job, you will need to submit a separate application for each.

Full terms and conditions can be found at: <https://www.scotlgpsmember.org/buying-lost-pension-terms-and-conditions/>. **Please note:** Highland Pension Fund does not require a medical report when you make an application to buy lost pension.

Disclaimer

Should you fail to meet any of the payments due the agreement will end and you will only be credited with the pension you have paid for.

If there is any delay in relation to your application which is caused by you and you pass a birthday, this will result in a change to the cost of purchasing “lost” pension, and you will be asked to resubmit a new application.

Buying Lost Pension Due to Absence

Complete this form if you are interested in buying lost pension due to a period of absence without pay – but, you will need to get some information from your employer first.

What do you need to do:

1. **Complete section 1 and return this form to your Payroll or HR department.** They are required to provide you with the information set out in sections 2 and 3.
2. Your employer will return this form to you, so you can complete the **Lost Pension calculator** which can be found at: <https://www.scotlgpsmember.org/help-and-support/tools-and-calculators/buy-lost-pension-calculator/>.
3. Using the **Lost pension calculator**, start your quotation and enter the information provided by your employer on this form.
4. If you wish to proceed, click on the **Apply for lost pension** button at the bottom of the calculator, then print, or save the form. Submit your completed form to your Payroll department.

SECTION 1 To be completed by the scheme member

Title:	<input type="text"/>	Forename(s):	<input type="text"/>	Surname:	<input type="text"/>
National Insurance Number:	<input type="text"/>			Date of birth:	<input type="text"/>
Employer:	<input type="text"/>			Payroll Ref:	<input type="text"/>
Reason for Absence:	<input type="text"/>				

Please note: if you wish to buy back lost pension resulting from leave of absence (other than due to trade dispute*), your employer will meet 2/3rds of the cost **provided you make an election to do so within 30 days of returning to work** after the period of absence. If you make an election after 30 days you can still buy back the amount of lost pension, but it will be at whole cost to you (unless your employer chooses to contribute towards the cost). ****Buying back lost pension following a trade dispute would be at full cost to you.***

SECTION 2 For completion by the employer

Period of absence from:	<input type="text"/>	to:	<input type="text"/>
Total lost pensionable pay during period of unpaid absence:	£ <input type="text"/>		
Reason for Absence:	Trade dispute <input type="checkbox"/>	Authorised Unpaid Leave <input type="checkbox"/>	Unpaid child related leave <input type="checkbox"/>
Section of Scheme:	Main Section <input type="checkbox"/>	50/50 Section <input type="checkbox"/>	

SECTION 3 Declaration by the employer

Employer Name:	<input type="text"/>	Telephone:	<input type="text"/>
Completed by:	<input type="text"/>	Job title:	<input type="text"/>
Signed	<input type="text"/>	Date:	<input type="text"/>

Once completed please pass this form back to the scheme member.

DATA PROTECTION