

SPECIMEN LETTER 1 - FROM AN EMPLOYER TO A SCHEME MEMBER WHO HAS RETURNED FROM A PERIOD OF UNPAID LEAVE.

[DATE]

Dear

LOCAL GOVERNMENT PENSION SCHEME 2013

I note that you have recently returned from an unpaid period of absence. As you will not have earned any pensionable pay during this period the pension you would have built up has been lost.

The purpose of this letter is to advise you that you can elect to buy back your lost amount of pension by paying additional contributions through payment of Shared Cost Additional Pension Contributions (SCAPC). SCAPCs cover the amount of pension lost during periods of authorised unpaid leave or unpaid additional child related leave.

Shared cost means that if you want to cover such a period, the cost of buying the lost pension is shared between you and your employer, with your employer meeting 2/3rds of the cost (provided you make an election to buy the lost pension within 30 days of returning to work).

Enclosed is a brief guide explaining the implications that an unpaid leave of absence has on pension benefits. Please read this before taking any further action.

For your information we have provided below details of your period of absence and the amount of Assumed Pensionable Pay lost during this time:

Leave of Absence Information

From: _____ To: _____

Reason for Absence _____

Total Assumed Pensionable Pay lost during period of absence (based on above dates): £ _____

Section of LGPS you contributed to during period of absence: **MAIN** **50/50** (please tick one)

What happens next?

You can obtain a quote of the cost of purchasing the lost pension from the national APC website:

<http://www.lgps2014.org/content/how-do-i-buy-extra-or-lost-pension>

You will need the information quoted in the 'Leave of Absence' Information section above when submitting your quotation request. If you do not have access to the internet please contact the payroll

team who will provide this information for you and send you an application form for completion should you wish to proceed with the buy back of your 'lost' pension.

On submission of your quotation request you will be provided with a form to submit an application to purchase the lost pension. If you would like to proceed with this the application form must be forwarded to the Payroll Team at **[insert address/e-mail contact/fax number of Payroll Department here]**. A copy of this form must also be forwarded to the Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, Berkshire SL6 1SF.

Yours sincerely

[INSERT SIGNATORY DETAILS HERE]

SPECIMEN LETTER 2 - FROM AN EMPLOYER TO A SCHEME MEMBER WHO HAS ELECTED TO PAY SCAPCs IN RESPECT OF A PERIOD OF ABSENCE [ONE JOB ONLY]

[DATE]

Dear [INSERT MEMBER'S NAME HERE]

LOCAL GOVERNMENT PENSION SCHEME REGULATIONS 2013

Thank you for completing your application form(s) electing to pay Shared Cost Additional Pension Contributions (SCAPCs) to buy back the pension 'lost' for your period of absence from **[DATE FROM]** to **[DATE TO]**.

I note you have elected to pay SCAPCs to cover your lost pension over _____ year(s) as a regular deduction from your salary. The sum of **[£** _____ **]** will be collected from your next salary payable on **[INSERT DATE]** until **[END DATE]**.

OR

I note you have elected to pay SCAPCs to cover your lost pension as a one-off lump sum. Therefore the sum of **[£** _____ **]** will be collected as a one-off deduction from your next salary payable on **[INSERT DATE]**.

Yours sincerely

[INSERT SIGNATORY DETAILS HERE]

SPECIMEN LETTER 3 - FROM AN EMPLOYER TO A SCHEME MEMBER WHO HAS ELECTED TO PAY SCAPCs IN RESPECT OF A PERIOD OF ABSENCE (MULTIPLE JOBS EMPLOYEE).

[DATE]

Dear [INSERT MEMBER'S NAME HERE]

LOCAL GOVERNMENT PENSION SCHEME REGULATIONS 2013

Thank you for completing your application form(s) electing to pay Shared Cost Additional Pension Contributions (SCAPCs) to buy back the pension 'lost' for your period of absence from [DATE FROM] to [DATE TO].

I note you have elected to pay SCAPCs to cover your lost pension over _____ year(s) as a deduction from your monthly/weekly salary. The following sums will be collected from your next salary payable on [INSERT DATE] until [END DATE]:

[INSERT JOB TITLE]	[INSERT SUM £]
[INSERT JOB TITLE]	[INSERT SUM £]
[INSERT JOB TITLE]	[INSERT SUM £]
[INSERT JOB TITLE]	[INSERT SUM £]

Yours sincerely

[INSERT SIGNATORY DETAILS HERE]