

Local Government Pension Scheme (LGPS) factsheet

Child Related Leave

This leaflet is for guidance only and shows how your pension could be affected if you are away from work on child related leave.

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

What is relevant child related leave?

Relevant child related leave in the LGPS covers:-

- Ordinary maternity or adoption leave (normally the first 26 weeks)
- Paid additional maternity or adoption leave (normally weeks 27 to 39)
- Unpaid additional maternity or adoption leave – if the unpaid period started 1 April 2026 or later
- Paid shared parental leave
- Unpaid shared parental leave – if the unpaid period started 1 April 2026 or later
- Paternity leave
- Bereaved partner's paternity leave
- Paid parental bereavement leave
- Paid neonatal care leave

For all other periods of child related leave please refer to the 'Other child related leave' section below.

What happens to my pension if I am on relevant child related leave?

During a period of relevant child related leave, your pension is worked out using your Assumed Pensionable Pay. Assumed Pensionable Pay is a notional figure that is used to make sure your pension is not affected by the pay reduction. This means that you will continue to build up a pension in the LGPS as if you were working normally and receiving normal pay. You can find out more about Assumed Pensionable Pay in the section below.

If you are in the 50/50 section and you go on to no pay during maternity leave, adoption leave, shared parental leave, paternity leave or bereaved partner's paternity leave, you will automatically be moved to the main section of the Scheme from the beginning of the next pay period. You will start to build up full pension benefits in the LGPS even though you are not paying any pension contributions.

Contributions during relevant 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.

Other child related leave

Other periods of non-relevant child related leave are treated the same as authorised unpaid leave in the LGPS. What rules apply depend on:

- whether the unpaid leave started before 1 April 2026 or on or after that date
- if it started on or after 1 April 2026, whether the unpaid period lasts for less than 15 days
- if it started on or after 1 April 2026, whether the member chooses to pay extra to cover the period within a year of returning to work.

The authorised unpaid leave rules set out in the next sections apply to:

- unpaid neonatal care leave
- unpaid parental bereavement leave
- unpaid additional maternity leave that started before 1 April 2026
- unpaid additional adoption leave that started before 1 April 2026, and
- unpaid shared parental leave that started before 1 April 2026.

Authorised unpaid leave – less than 15 days

From 1 April 2026, if your employer allows you to take unpaid leave that lasts less than 15 days, your pension will continue to build up in this period. You and your employer both pay the pension contributions that would have been paid if you were at work receiving your normal pay.

Authorised unpaid leave – 15 days or more

From 1 April 2026, if your employer allows you to take unpaid leave that lasts for 15 days or more, the break will not automatically count for pension purposes. However, you can choose to pay extra contributions to buy the pension you 'lost' in the unpaid period.

If you elect to pay these extra contributions within a year of returning to work, the cost is split between you and your employer. The contributions can be paid by lump sum or regular deductions from your pay. If you take an unpaid break, your employer will be able to tell you the cost and your payment options.

An arrangement to buy pension 'lost' in a period of unpaid leave that started 1 April 2026 or later is known as a Qualifying Additional Pension Arrangement or QAPA.

Authorised unpaid leave that started before 1 April 2026

The rules that applied before 1 April 2026 still apply if you took an authorised unpaid break that started before that date. Under those rules, the period does not count for pension purposes unless you elect to pay Additional Pension Contributions (APCs) to buy the pension you 'lost' during the absence.

If you make an election to pay Additional Pension Contributions to purchase 'lost' pension **within 30 days** of returning to work, the cost will be split between you and your employer. Your employer can agree to contribute if you make your election after more than 30 days.

Use the [Buy lost pension calculator](#) to find out more about this option. You will need information from your employer about the pay you 'lost' in the unpaid absence to use the calculator.

Away from work and paying extra

If you are paying extra in the LGPS, different rules apply when you are absent depending on the type of additional contributions you are paying and the reason for your absence. In some cases you will need to pay the additional contributions when you return to work.

Additional Voluntary Contributions (AVCs) or Shared Cost AVCs:

These contributions may continue. You can choose to vary the amount you are paying. If you are paying AVCs for extra life cover, you should arrange to continue with these payments throughout your leave or your cover may stop. This is very important during a period of unpaid leave because it will not be possible to deduct the contributions from your pay.

All other types of extra contributions:

You must continue to pay the contributions you are contracted to pay as if you were not away from work. This includes contributions to a Qualifying Additional Pension Arrangement (QAPA), Additional Pension Contributions (APCs), Shared Cost APCs, added years, Additional Regular Contributions (ARCs), Part time buy-back and paying extra for pre 6 April 1988 cohabiting partner's pension. Your employer may need to deduct any unpaid contributions from your pay when you return to work.

Assumed pensionable pay

Assumed Pensionable Pay is a notional pensionable pay figure that is used to ensure that your pension is not affected if your pensionable pay reduces when you are away from work. It protects you if you are absent because of relevant child related leave.

Your employer must calculate the Assumed Pensionable Pay for the period of absence. To do this, your employer will normally calculate the average of the pensionable pay you received in the three months before your pay reduced. If you are paid weekly, they will use your pay in the 12 weeks before the pay reduction.

When calculating the average pensionable pay for the period before the pay reduction, your employer will ignore any reduction in pay due to an authorised absence or a trade dispute.

If the pay you received in the period before the pay reduction is materially lower than the pay you would normally receive, your employer has a discretion to use a higher pay to work out your Assumed Pensionable Pay. Your employer must have regard to your pensionable pay in the last year when determining what your 'normal' level of pensionable pay is.

Your basic pension contributions are based on the pay you actually receive, not on the Assumed Pensionable Pay.

More information

If you have any questions, please contact:

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Disclaimer

This factsheet provides an overview of the rules at April 2026. It should not be treated as a complete and authoritative statement of the law. The rules governing the LGPS can be complex and are subject to change; if you are unsure how to proceed you are advised to obtain independent financial advice. For help in choosing an independent financial advisor, visit the [MoneyHelper website](#).