You have returned to work following a period of  without pay. During this period you didn’t pay pension contributions into the Local Government Pension Scheme (LGPS) and as a result you have lost some pension.

You have the chance to restore the personal pension you have lost. If you elect to buy back your ‘lost pension’ by      , employer’s name will pay 2/3rds of the cost; this is called a Shared Cost Additional Pension Contribution (SCAPC).

If you miss this time limit you can still choose to buy back this pension after       but it will cost more because employer’s name will not contribute; this is called an Additional Pension Contribution (APC).

You can find out more information about SCAPCs or APCs and the cost to buy back your lost pension at [www.lgpsmember.org](http://www.lgpsmember.org) If you don’t have access to the internet and / or a printer, you can request a quote from your employer or Pension Services at the Oxfordshire County Pension Fund (OCPF) on 03300 241359

Here is the information you need to get your quote:

|  |  |
| --- | --- |
| * Payroll Number
 |       |
| * Job title
 |       |
| * State Pension Age
 |       |
| * Lost Pensionable Pay
 |       |
| * Reason for Absence
 |  |
| * Date of Return to work
 |       |
| * Pay Frequency and
 |       |
| * Section of the scheme they are in.
 |  |

PLEASE NOTE: If you make an application for a SCAPC or APC contract to be paid by regular salary deductions, the minimum annual member contribution is £60.00 (£5 a month). If the annual member contribution is less than £60.00 (£5 a month), your contract must be paid over a shorter contract length or in one instalment.

To start paying an SCAPC or APC you will need to:

|  |
| --- |
| * Get a quote of the SCAPC or APC cost from (add website address here [www.lgpsmember.org](http://www.lgpsmember.org))
 |
| * Read and understand the terms and conditions
 |
| * Print out three copies of the application form, sign all three
 |
| * Send one to us at      (provide address)
 |
| * Send one to the Oxfordshire County Pension Fund (OCPF), Pension Services, 4640 Kingsgate, Cascade Way, Oxford Business Park South, Oxford OX4 2SU
 |
| * Keep one copy for your records.
 |

If the contract application is for regular monthly salary deductions, which extend beyond this current financial year, the pension fund also needs a medical certificate completed by your GP. Pension Services will send you the medical certificate for your GP to complete and return before the contract starts.

Please Note: For contracts other than single payments, the contractual payments remain payable during any subsequent period of:

* child related leave (ordinary maternity, adoption or paternity leave, plus paid additional maternity, paternity or adoption leave, plus unpaid additional maternity, paternity or adoption leave), or
* absence due to a trade dispute, or
* reserve forces service leave, or
* any other period of authorised leave of absence.

During any period of certified sickness or injury on no pay, the employee contributions to an APC / SCAPC contract are treated as if paid.

Any SCAPC or APC purchased only counts towards your personal pension benefit and does not count towards any dependent’s or partner’s pension in the event of your death.

Yours sincerely