

**You can upload your completed form to Member Self Service on  
[www.norfolkpensionfund.org](http://www.norfolkpensionfund.org)**

If you DO NOT wish to pay Additional Pension Contributions to buy-back the 'lost' pension you don't need to do anything.

If you DO wish to buy-back the 'lost' pension please complete this form and return it to us. Please allow up to 4 months for us to complete your application.

**Member details**

**Employer**

**Full Name**

**NI Number**

**Payroll Reference(s)**

**Period of Absence**

**From**

**To**

**Period of Absence**

**From**

**To**

**Period of Absence**

**From**

**To**

For single days of absence show the same date in the "From" and "To" boxes

For multiple periods complete as many lines as necessary

**Declaration**

I confirm I wish to pay Additional Pension Contributions to buy back 'lost' pension as a result of absence(s) due to trade dispute and have read and understood the notes overleaf.

I understand payment will be taken as a single lump sum from my pay in the next available pay run. **Wet signature if paper copy otherwise input your email address in the 'Signed' box:**

**Signed**

**Date**

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Paper copies of this form should be returned **BY POST ONLY** to:  
Norfolk Pension Fund, County Hall, Martineau Lane, Norwich, NR1 2DH

This form covers periods of absence from 1 April 2014; other provisions apply to earlier periods.

Absence from duty due to a trade dispute does not count for pension purposes unless, whilst an active member of the scheme, an option to pay an Additional Pension Contributions is made.

### **How is my pension affected?**

You will have 'lost' pension equal to 1/49<sup>th</sup> of the pensionable pay you would have received had you not been absent (or half of that amount if you are in the 50/50 section). If you want to buy-back the amount of 'lost' pension the cost will depend on how old you are when you elect to buy it back.

If you do not opt to pay Additional Pension Contributions (APCs), the period of absence will not count for pension purposes. This has some potential implications. For example, each day of absence:

will marginally reduce the amount of pension to be added to your pension account (compared to the amount of pension that would have been added had you not been absent),

will in some cases, extend by the length of the absence, the date when a member who joined the Scheme before 1 October 2006 could retire before Normal Pension Age on an unreduced pension (i.e. add the length of the absence to the date on which a member's combined age and membership in the Scheme, both in whole years, add up to 85 (known as the '85 year rule'), and

may, if you joined the Scheme prior to 1 April 2014, have a marginal impact on the final pay figure used in the calculation of your pre 1 April 2014 pension benefits should you leave within 12 months of the end of the trade dispute period or, in some cases, within 3 years of the end of the trade dispute period. Whether the final pay figure might be more or less than if you had paid contributions to enable the day to count will depend on the date of leaving and the level of promotions or pay rises, etc that occur after the trade dispute has ended and, in some cases, how these compare to the level of pay prior to the trade dispute.

### **What Options Do I Have?**

You may opt to pay APCs in order to buy-back the 'lost' pension and count the period in full for pension purposes.

There is no time limit for buying-back the 'lost' pension – you can do this at any time while you are still paying into the LGPS. The cost is based on your age at the time you make your application.

If you don't want to buy-back the 'lost' pension you don't need to do anything.

#### **Points to Note**

The cost of buying back pension is collected from your pay as an APC. If the APC is less than £60 it will be collected in a single installment.

**If you opt to buy-back the 'Lost' pension please allow up to 4 months from the last period of industrial action before you hear from us. This is because we require information from your employer. Due to payroll cycles this typically takes 2-3 months to be sent to us and we then have to process your application.**

If you are already paying APCs or other additional contribution amounts (including for purchasing additional service, Additional Voluntary Contributions (AVCs) or Additional Regular Contributions(ARCs)) these should be deducted as normal throughout any period of industrial action – even though pay is reduced.