

Employer Briefing

LGPS (Miscellaneous Amendments) (Member Benefits) Regulations 2026:
Implementing Access and Fairness proposals – phase one.

LGPS Changes to Unpaid Leave & Family Leave

Supporting Fairness and Reducing the Gender Pensions Gap

Effective from 1 April 2026

The Government has introduced changes to the LGPS rules that are designed to reduce the impact that unpaid leave and caring responsibilities can have on pension outcomes, particularly for women. This briefing explains **what employers need to do** and **what will change in practice**.

1. Authorised Unpaid Leave – Less Than 15 Days

What's changing

From **1 April 2026**, LGPS pension contributions are **compulsory** during periods of authorised unpaid leave lasting **less than 15 calendar days** (including additional annual leave purchased) but (excluding strike action).

What employers must do

- **Deduct employer and member pension contributions** on *lost pensionable pay*.
- Calculate lost pensionable pay using the employee's **contractual ("normal") pay**, not Assumed Pensionable Pay (APP).
- Ensure payroll systems:
 - Do **not reduce pensionable pay** for these short unpaid absences.
 - Can make retrospective adjustments if the length of absence changes.
- Ensure correct reporting of pay and contributions to the administering authority (including separate reporting for 50/50 section members).

✓ Employees will **no longer need to buy back pension** for short unpaid absences.

2. Authorised Unpaid Leave – 15 Days or More (QAPAs)

What's changing

For authorised unpaid leave of **15 days or more**, a new option is introduced: **Qualifying Additional Pension Arrangements (QAPAs)**.

Pension contributions are **not deducted automatically**, but employees can choose to buy back pension for the unpaid period.

What employers must do

- Continue to **stop pension deductions** during the unpaid period itself.
- **Inform employees** taking extended unpaid leave about their pension options, including:
 - Dates of unpaid leave.
 - Cost to the employee.
 - Employer contributions payable.
 - Amount of pension that could be bought.
- Decide whether to allow employees **more than one year** to elect to buy back pension (employer discretion).
- If a member makes an election to pay a QAPA, provide full details to the administering authority (costs, payment method, duration).

✓ **New Employer Action:** to undertake the calculation, deduction and notification of the Employee and Employer contributions from the Lost Pay.

✓ **New Employer Action:** use [calculator](#) developed by LGA to calculate QAPA. See example below.

3. Child-Related Leave – Expanded Definition

What's changing

From **1 April 2026**, *child-related leave* now includes:

- Unpaid **additional maternity leave**
- Unpaid **additional adoption leave**
- Unpaid **shared parental leave**

During these periods, **Assumed Pensionable Pay (APP)** applies, meaning members will no longer have to buy back lost pension for any period of unpaid child-related leave.

What employers must do

- Apply APP during relevant unpaid periods:
 - Employer pays contributions on APP.
 - Employees pay contributions on any actual pay received.
 - Report APP as pensionable pay to the administering authority.
 - Manage LGPS **50/50 section** rules carefully:
 - Employees must move to the **main section** if they are unpaid at the start of the next pay period.
 - Review existing maternity, adoption and shared parental leave cases that extend beyond 1 April 2026.
 - **Notify affected employees** where their pension position changes.
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4. Paternity Leave & Bereaved Partner's Paternity Leave

What's changing

Paternity leave rules have been updated to reflect new employment legislation, including new **bereaved partner's paternity leave** of up to 52 weeks.

What employers must do

- Treat paternity leave (including bereaved partner's paternity leave) as **child-related leave** for pension purposes.
 - Apply APP whether leave is paid or unpaid.
 - Move employees from the 50/50 section to the main section where unpaid leave continues into the next pay period.
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Why This Matters

These changes help:

- Protect pension build-up during short unpaid absences.
- Reduce pension disadvantages linked to child-related and caring responsibilities.
- Improve long-term pension equality across the LGPS.

Accurate payroll processing and clear communication with employees are essential to achieving these outcomes.

Employer Checklist

- ✓ Update payroll systems for unpaid leave rules
- ✓ Brief HR and managers who approve leave
- ✓ Review annual leave purchase arrangements
- ✓ Update employee communications
- ✓ Coordinate payroll, HR and pensions processes
- ✓ Notify NPF of QAPA using form within QAPA calculator and i-Connect
- ✓ Report Child-Related Leave APP via i-Connect
- ✓ See Preview example of QAPA calculator

QAPA Example

Stage 1 – Input member data, ‘Lost’ pay and contribution rates:

Authorised unpaid leave - inputs

Employee Name	Joe Smith	
NINo	XX123456X	
Pay ref	123456	
Other ref		
Employer	Admin Authority	
Member paid	monthly	Pay periods per year 12
Main or 50/50?	Main section	Accrual rate 49
Unpaid absence start date	01/04/2026	
End date	23/05/2026	

From	To	'Lost' Pay	Contribution rate for period		Member cost	Employer cost
			Member	Employer		
01/04/2026	23/05/2026	£1,529.44	5.50%	15.50%	£84.12	£237.06

This will populate the totals and the contributions required:

Totals		£1,529.44		£84.12	£237.06
'Lost' pension		£31.21			
Regular contributions					
Number of years	1		Contribution due per month	£7.01	£19.76
Number of years	2		Contribution due per month	£3.51	£9.88
Number of years	3		Contribution due per month	£2.34	£6.59
Number of years	4		Contribution due per month	£1.75	£4.94

For a long authorised absence, the additional contributions can be paid over a longer period
Amend the figure in Column B to find the cost per pay period for a longer repayment period

The contract must end before the member's Normal Pension Age in the LGPS. This is the same as their State Pension Age
[For older members, check the State Pension Age timetable](#)

Stage 2 – Members should be given the option to pay the contributions via lump sum or via a regular contribution in whole years. There are ‘tabs’ on the QAPA calculator which contain the option form that the member should complete – either ‘Member lump sum only’ or ‘Member options’. You should complete your return details email or address and the deadline for completion.

You may choose whether to use the lump sum only option, depending on the value of the contributions the member would be required to pay.

Member lump sum only:

Unpaid leave - LGPS member lump sum option

Employee Name	Joe Smith	Pay ref	123456
NINo	XX123456X	Other ref	0

Authorised unpaid leave from: 01/04/2026 To: 23/05/2026

Extra pension contributions to cover the unpaid period £84.12

Extra yearly pension if you pay this optional cost £31.21

Please complete the ‘Your decision’ section below to let us know if you would like to pay these optional contributions. Return the completed form to:

Employer to enter return address or email address

You must return this form by 23/05/2027

Your decision

Please read the ‘Unpaid leave - notes for LGPS members’ before completing this form. Then sign and date Option 1 or 2 below to let us know your decision.

Option 1: I would like to pay optional pension contributions to cover the unpaid period of leave shown above

I understand that contributions of **£84.12** will be deducted from my pay in the first available pay period after I return this form
I understand that my employer will share this information with the pension fund on my behalf

Signed _____ Date _____

Option 2: I do not wish to pay optional pension contributions to cover the unpaid period of leave shown above

Signed _____ Date _____

Member options:

Unpaid leave - LGPS member options

Employee Name	Joe Smith	Pay ref	123456
NINo	XX123456X	Other ref	0

Authorised unpaid leave from: 01/04/2026 To: 23/05/2026

Extra pension contributions to cover the unpaid period £84.12

Extra yearly pension if you pay this optional cost £31.21

Please complete the 'Your decision' section below to let us know if you would like to pay these optional contributions. Return the completed form to:

Employer to enter relevant address or email address

You must return this form by 23/05/2027

Your decision

Please read the 'Unpaid leave - notes for LGPS members' before making your decision.

You can pay by lump sum or regular contributions each pay period.

Sign and date Option 1, 2 or 3 below to let us know your decision.

Option 1: I would like to pay optional pension contributions to cover the unpaid period of leave shown above **by lump sum**. I understand that contributions of **£84.12** will be deducted from my pay in the first available pay period after I return this form. I understand that my employer will share this information with the pension fund on my behalf.

Signed _____ **Date** _____

Option 2: I would like to pay optional pension contributions to cover the unpaid period shown above by **regular contributions** over **1** year
I understand that contributions of **£7.01** will be deducted **monthly**
For each year I pay these additional contributions, I will buy extra yearly pension of **£31.21**
I understand the extra contributions will start from the first pay period after I return this form
I understand that my employer will share this information with the pension fund on my behalf.

Signed _____ **Date** _____

Option 3: I do not wish to pay optional pension contributions to cover the unpaid period of leave shown above

Signed _____ **Date** _____

Stage 3 – Confirmation of member decision and deductions made.

Complete the Info for LGPS Fund to confirm the period of unpaid leave the type of contributions and values of lost pay and contributions paid and contact details.

N.B. Lump Sum data and Regular contribution data completed for example but would be either/or for actual cases

Unpaid leave - information for LGPS pension fund

Employer	Admin Authority	NINo	XX123456X
Employee Name	Joe Smith	Pay ref	123456
		Other ref	0

The member named above took a period of authorised unpaid leave:

From: **01/04/2026** To: **23/05/2026**

The member has elected to pay into a QAPA to cover the unpaid period

The additional contributions will be paid by **Regular contributions**

Pay 'lost' in the unpaid period	£1,529.44
Pension 'lost' in this period, based on membership of the	Main section £31.21
Total member pension contributions payable	£84.12
Total employer pension contributions payable	£237.06

Lump sum contribution

The member and employer contributions shown above will be deducted in **Jun-26**

If paying by lump sum, input the pay period when the lump sums will be deducted

Regular contributions

The member and employer contributions will be collected through regular contributions

Complete the shaded areas below if paying by regular contributions

Additional contributions start date	01/06/2026
Additional contributions end date	31/05/2027
Length of arrangement	1 year
Total extra pension being purchased	£31.21
Extra pension purchased per year	£31.21
The member is paid	monthly
Member contributions per pay period	£7.01
Employer contributions per pay period	£19.76

Additional information

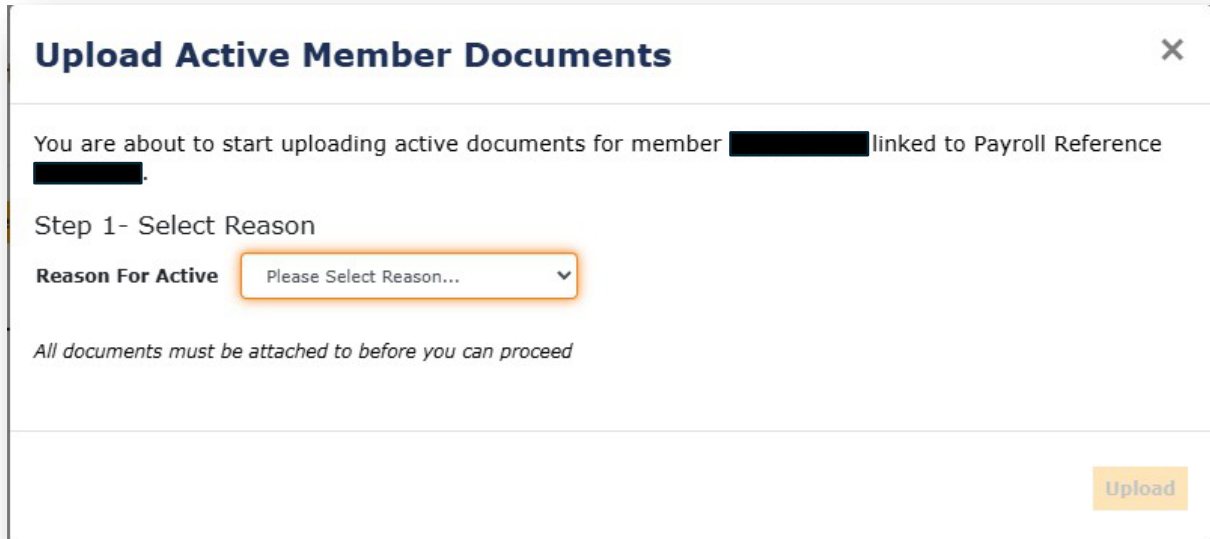
Contact information for queries

If you have any questions about this QAPA, please contact:

Name	Employer Contact
Phone	Employer Phone
Email	Employer email

Stage 4 – Upload of form

Upload the option and LGPS info to the member record via i-Connect. In the reason choose 'Notification of Unpaid Leave – Form SR47B' – NB. Form SR47B not required.



Upload Active Member Documents ✕

You are about to start uploading active documents for member [REDACTED] linked to Payroll Reference [REDACTED].

Step 1- Select Reason

Reason For Active

All documents must be attached to before you can proceed

Upload

Stage 5 – Submission of data via i-Connect File Upload or Online Return

When member returns from authorised unpaid leave – confirm date and reason in following i-Connect data submission

When member elects to pay lump sum or Regular contributions – increase the value of the Period and Cumulative Pensionable Pay and Employee and Employer Contributions (whether by lump sum or by regular contributions).

Contact us

If you have any questions or need help regarding LGPS changes to unpaid leave and family leave, please contact pensions.technical@norfolk.gov.uk