

Rejoining the Local Government Pension Scheme (LGPS)

This information applies only to Scheme members who left a concurrent employment after 31 March 2014 with an entitlement to a deferred refund in the LGPS, were in the scheme on both the 31 March and 1 April 2014, and continue to be an active member in an ongoing employment.

In the Local Government Pension Scheme (LGPS) you have a separate pension account for each employment. We have been informed that one of your employments in the LGPS has ceased and you therefore have a deferred refund account in respect of that employment.

As you are continuing in the LGPS in your other employment(s) you are not eligible to take a refund of the contributions in your deferred refund account and so the amount of pension you have built up after 31 March 2014 in your deferred refund account will automatically be transferred and added into your ongoing active pension account.

If you have more than one active pension account (because you have more than one current employment in which you are contributing to the LGPS) you will need to decide which active pension account you wish your deferred refund account to be combined with.

The membership you built up before 1 April 2014 in the final salary scheme in the employment that has ceased will continue to count as final salary membership and will automatically be linked to your ongoing active pension account. In order to ensure you get the appropriate level of membership for that period, your pre 1 April 2014 membership from the employment that has ceased is adjusted, using the following formula, if your **final pay** on the day you ceased being a member in the employment that has ceased is different to the pay on that day in your ongoing employment:

$$\text{Period of membership} \times \frac{\text{Your whole time rate of pay from the employment that has ceased}}{\text{Your whole time rate of pay from your ongoing employment}}$$

= adjusted period of membership.

If the membership in the final salary scheme built-up before 1 April 2014 was variable time and your ongoing employment is not variable time then, to ensure you get the appropriate level of membership for that period, your pre 1 April 2014 membership from the employment that has ceased is adjusted, using the following formula:

$$\text{Period of membership} \times \frac{\text{Your annual rate of pay in the variable time employment}}{\text{Your annual rate of pay in the ongoing employment}}$$

= adjusted period of membership.

When you leave your ongoing employment in the future your **final pay** in that employment will be used to work out your final salary benefits for your pre 1 April 2014 membership. You will also have pension benefits for all the membership you have built up in the career average scheme (i.e. for membership after 31 March

2014). See ***Working out your benefits in the LGPS*** in the glossary for information on how these benefits are calculated.

For the pension you have built up in the final salary scheme (before 1 April 2014) your ***Normal Pension Age*** would be protected at age 65. For the pension you have built up in the career average scheme (on or after 1 April 2014) your ***Normal Pension Age*** is linked to your State Pension Age (minimum age 65). Please read the glossary for more information on your ***Normal Pension Age***.

If you have ***rule of 85*** protections these protections will continue to apply to you. See the glossary for more information on the ***rule of 85***.