**Strike Action and your Pension**

This document gives a brief explanation of how strike action affects your Local Government Pension Scheme benefits. It also explains the process of buying back days of pension membership lost through strike action.

**How does taking strike action affect my pension benefits?**

- If you take strike action you will not be paid for the period that you strike and therefore neither you, nor your employer, will pay pension contributions for that period. As a result, when calculating your pension benefits, any unpaid strike days will not count towards your scheme membership.
- To be entitled to a Local Government pension, you must have at least three months’ scheme membership (or membership transferred from another pension scheme). By taking unpaid strike action, it will take you longer to reach three months membership.
- Taking strike action in your final year of Local Government Pension (LGPS) membership means that your benefits may be calculated on a slightly reduced pay figure.

**Is it possible for me to buy back the days of membership that I have lost through strike action?**

YES. You may buy back any days of membership you have lost through taking strike action. However, you must buy back all of the strike break period and not just a part of it. You will also be required to pay both the employee and employer contribution.

If you buy back the strike break, when your pension benefits are calculated, the days you have bought back will count as membership towards your pension benefits.

**How much will buying back the strike break cost me?**

By electing to buy back the days of membership that you have lost, it will cost you 16% of the gross pensionable pay that you would have received had you not been on strike. 16% is the full cost of providing pension benefits for the days of pension membership that you are buying back. Your employer makes no contribution towards this cost.

This cost has been set by the Government Actuary as the national average cost of providing Local Government Pension Scheme benefits.

**If I decide to buy back the days of membership, how do I make arrangements to pay the contributions that I owe?**

An election form entitled ‘APPLICATION TO PAY MISSING PENSION CONTRIBUTIONS DUE TO PAY DEDUCTION FOR INDUSTRIAL ACTION’ is available from your employer. You should complete this form and return it the address given on the form. Your employer will notify the
Pensions Department of your strike day and your election to pay any missing contributions for that day so that the day counts as scheme membership.

The contributions will be deducted from your pay, in a single instalment and if you are a tax payer, will qualify for tax relief.

**If I am paying additional regular contributions (ARCs), how will taking strike action affect my ARC contract?**
If you are paying additional regular contributions (ARCs) to buy extra pension, your contributions for the strike days will still be deducted from your pay. The contract that you have to pay ARCs will not be affected.

**If I am buying additional LGPS membership (Added Years), how will taking strike action affect my added years contract?**

If you have entered into a contract to buy additional LGPS membership (added years) and you are absent from work due to strike action, you must make the extra payments you had contracted to pay as if you had been at work (i.e.; paid). If you do not cover the cost of your additional contract for the period you have been on strike, then your additional contract will be terminated and you will only be credited with the additional service that you had purchased up until your strike break.

**What happens if I am paying Additional Voluntary Contributions (AVCs)?**
If you are paying additional voluntary contributions (AVCs) you can elect to continue your payments throughout the strike break by using the buy back form.

Nothing included in this document can override the statutory pension regulations. In the event of any dispute over your pension benefits, the appropriate legislation will be used.