Local Government Pension Scheme

Additional Pension Contributions-Cumbria

(Increase pension benefits by Regular

Contributions)

You can buy extra pension by paying Additional Pension Contributions (APCs) regularly, over a period of time, or by paying in a one-off lump sum. To pay APCs to increase pension benefits you must be in the main section of the scheme and not the 50/50 section.

The maximum amount of additional pension you can buy is £7,194 (this figure will increase each year in line with the cost of living).

The additional pension purchased will be credited to your active pension account at the end of the

Scheme year (31 March) in which the lump sum is paid. This additional pension together with your earned pension will be adjusted each year to take account of inflation.

You can choose to spread the cost of buying additional pension over any period of whole years between 1 year and the number of complete years between when your contributions start and your \**Normal Pension Age*. In order to determine the cost of the APC contract pension please visit our website on the [following link. T](https://www.yourpensionservice.org.uk/local-government-scheme/members-active-deferred-pensioner/topping-up/)he monthly contribution you elect to pay must be more than £20.

**If you wish to make a lump sum payment, please complete the Additional Pension**

**Contributions by Lump Sum payment form.**

On completion of your contract and upon retirement, or if you retire within the top two ill health levels, you will receive the full additional pension that you have purchased.

If you retire before your \**Normal Pension Age* reductions will apply to any additional pension even if your other benefits are unreduced due to protections that apply to you.

If you stop contributions before you have completed the full contract you will receive an appropriate proportion of the additional pension that you were purchasing.

Please note that the contribution rates may be updated from time to time by the Government Actuary, this may increase the amount of your APCs from the April following that decision. You will be informed of any future changes.

The contributions will cease if you join the 50/50 section of the scheme.

For further information about the Scheme and APCs please see the Factsheet on "Member Contributions and the Flexibility to pay more or less" and the "Full Guide to the Local Government Pension Scheme" on our website [www.yourpensionservice.org.uk](http://www.yourpensionservice.org.uk/)

If you require further information please contact our Pension Helpdesk, details are available at <https://www.yourpensionservice.org.uk/contact-yps/>

Additional Pension Contributions - Cumbria

**Personal/Contact Details**

Full Name Title

Date of Birth National Ins. No.

Pay Reference/Post No Home/Mobile telephone no *If you have more than one employment, deductions will be made from the pay reference number specified, and will be applied to the pension account relating to this pay reference.*

Home Address

Personal Email Address

*Your Pension Service is committed to electronic communications so that we can provide you with the most efficient*

*service possible. The email address entered by you above will be used for further communications with you. If you wish to opt out of electronic communications please inform us in writing.*

Amount of extra Pension to purchase each Scheme year

I wish to pay for the cost of buying additional pension over years.

Please note the period you select must be a whole number of years and it cannot be more than the number of years between when your additional contributions start and your Normal Pension Age. The minimum monthly contribution is £20.

**Conditions of contract**

Before commencing a contract to purchase additional pension, the County Council must be satisfied that you are 'in good health with regard to your age'. Please arrange for the attached document to be completed by your doctor and returned to Your Pension Service before the contract can commence. Any costs incurred in the completion of this document must be paid by yourself.

I understand that the amounts of additional contributions can be reviewed at any time by the Government Actuary and if this applies I am required to pay the amended contributions from the following April, if I wish the contract to continue.

Please note upon receipt of this form your request will be confirmed in writing and deductions from your pay of the additional contributions will commence from the pay period following this confirmation.

Signed dated

Please return this form to [**Your Pension Service**](https://www.yourpensionservice.org.uk/contact-yps/)

*\*Normal Pension Age means your State Pension Age (or, if later, your 65th birthday)*

**Please note that nothing in this form can override the Local Government Pension Scheme**

**Regulations**

Local Government Pension Scheme

Additional Pension Contributions – Cumbria Pension Fund

**The Local Government Pensions Scheme Regulations 2013**

**Purchase of Additional Pension**

**Medical Report following the medical examination undertaken to confirm that a Member of the Cumbria County Council Pension Fund is in reasonably good health**

To: Your Pension Service (The Administering Authority of the Cumbria County Council Pension

Fund:)

Having carried out a medical examination on (date of medical)

I, Dr a registered medical practitioner, am able to confirm that, in my opinion, Dr/Mr/Mrs/Miss/Ms Date of birth

of (Home Address)

Is in reasonably good health.

Signed: Date:

Address:

Day-time Tel No

Official stamp:

Information for the Registered Medical Practitioner

Regulation 16 of the Local Government Pension Scheme Regulations 2013 provides that:

(10) An administering authority may require an active member to produce a report by a registered medical practitioner of the results of a medical examination, undertaken at the member's own expense, and may refuse an application to make arrangements under paragraphs (1) to (4) if that authority is not satisfied that the member is in reasonably good health.