

JSS Pensions Administration

Polaris House, North Star Avenue, Swindon, Wiltshire, SN2 1UY

# Guidance for members of the Research Councils' Pension Scheme

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# Changing Working Patterns Flexible and Shift Working

Type of Guidance Fact Sheet (CWP 3)

### **Overview**

This fact sheet is part of a set of fact sheets that provide you with a guide to changes in working patterns together with information about how these changes could impact on your pension. The impact on your pension may vary depending on what scheme you are in.

**Note:** Any change in working patterns or breaks in service need to be agreed with your employer.

This fact sheet provides information with regard to understanding how your pension will be affected if you change your working hours.

The Research Councils offer forms of flexible and shift working. This usually means that you work a fixed number of hours each week, but when you do these hours is up to you, within any limits set by your employer. If you work less than full-time hours, see the part time working section of CWP2.

### What happens if I vary my working hours?

### Classic, Classic Plus and Premium

Each period of service will be worked out and added together to give your total reckonable service that is subsequently used to calculate your pension benefits. (These examples are based on a 37 hours week)

Example			
Full-time working 10 years	(10 x 1)	I	10 yrs reckonable service
Part-time working 6 years working 25 hours a week	(6 x 25/37)	II	4.054 yrs reckonable service
Part-time working 5 years working 3 full days a week	(5 x 3/5)	=	3 yrs reckonable service
Full-time working 8 years	(8 x 1)	II	8 yrs reckonable service
Total		=	25.054 yrs reckonable service



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As your pension is based on your pensionable earnings, if you increase your contracted hours you will increase your earnings and therefore your pension, and if you reduce your contracted hours you will reduce your earnings and your pension for the year.

## Other Fact Sheets in this series are:

**Working Patterns** How your pension is worked out (CWP1) Part-time, term-time and seasonal working (CWP2)

#### Different Kinds of breaks

Career breaks (CWP4) Special leave, Maternity, Paternity and Adoption leave, Parental leave and Time off for dependants (CWP5)