

Guidance for members of the Research Councils' Pension Scheme

Date: 8 August 2016

Changing Working Patterns Career Breaks

Type of Guidance	Fact Sheet (CWP 4)
-------------------------	---------------------------

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 career breaks affect any reckonable service and contributions.

Classic, Classic Plus and premium

If you take a career break you will not build up any reckonable service during your absence and you will not have to pay contributions. You will therefore not build up any pension for the duration of your career break. If you return you will return to whichever scheme you were a member of when you left. Depending on how long your career break is, you may wish to look at ways of boosting your pension to make up for the missed pension benefits.

Nuvos

If you are not paid, you will not build up any pension.

Can I pay contributions while I'm on a career break?

No.

I have a partnership pension account – can money be paid into my investment fund while I'm on a career break?

Your employer will not make any contributions to your fund while you are on a career break. As it is your investment fund, you can decide if you wish to make voluntary payments to increase the value of your fund while you are on your career break.



JSS Pensions Administration

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

Other Fact Sheets in this series are:

Working Patterns

How your pension is worked out (CWP1)

Part-time, term-time and seasonal working (CWP2)

Flexible and shift working (CWP3)

Different Kinds of breaks

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

Contact JSS:

<http://jsspensions.nerc.ac.uk/contact.asp>

JSS Website:

<http://jsspensions.nerc.ac.uk/default.asp>