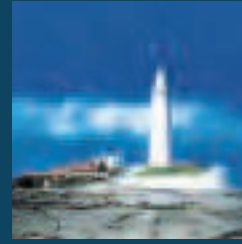
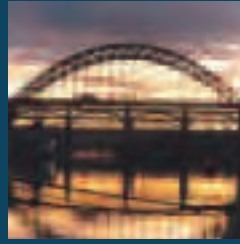


# Tyne and Wear Pension Fund

Administered by South Tyneside Council



Strike Action and your  
Pension

## Strike Action and your Pension

This leaflet gives a brief explanation of how strike action affects your Local Government pension benefits. It also tells you how you can buy back days of membership lost through strike action.

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

### How will taking strike action affect my benefits?

- You will not pay pension contributions for days of unpaid strike action. When calculating your pension benefits, these unpaid days will not count.
- 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 Scheme (LGPS) membership means that your benefits may be calculated on a slightly reduced pay figure.

A member retires at age 65 with 18 years of membership, with a pensionable pay of £15000. The LGPS pension will be:

$$18 \text{ years} \times 15000 \times 1/60 = \text{£}4500 \text{ per year}$$

The same member retires at age 65, with 6 days less membership due to strike action. The LGPS pension will be:

$$17 \text{ years } 359 \text{ days} \times 15000^* \times 1/60 = \text{£}4495.89 \text{ per year}$$

\*If this strike action took place in the member's final year of membership, the pay figure of £15000 may be reduced, which would also reduce the annual pension.

### Can I buy back the days of membership I have lost through strike action?

You can buy the days of membership you have lost through taking strike action, but you must buy all of the strike break and not just part of it.

This would mean that when calculating your benefits, the days of membership you have bought back will count, and you would also be treated as if you had received pay on these days.

**What will the buy back cost me?**

If you choose to buy back the days of membership you've 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 membership you are buying back. Your employer makes no contribution.

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

**I am paying additional contributions. How will strike action affect this arrangement?**

If you are paying additional regular contributions (ARCs) to buy extra pension, or additional contributions to buy Scheme membership, your contributions for the strike days will still be deducted from your pay. Your contract to pay additional contributions will not be affected.

If you are paying additional voluntary contributions (AVCs) you can arrange to continue your payments throughout the strike break. **If you are paying AVCs for extra life cover, you should arrange to continue your payments throughout the strike break, or your cover may stop.**

**My trade union is making up my pay whilst I am on strike. How does this affect my pension position?**

If you want the strike days to count as membership, you must elect to buy the days of membership you have lost. Your contribution will still be 16% of the gross pay that you would have received from your employer, whether that payment comes from you or your trade union.

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

You should complete the attached form and send it to your payroll office within thirty days of the end of the strike. Your contributions will be deducted from your pay and if you are a tax payer, will qualify for tax relief.

The contributions are normally paid in a single instalment, but your employer may be willing to spread the payment over a reasonable period.

For further information on the cost of buying back your days of membership, or for details of any payment arrangement your employer may be willing to put in place for you, please contact your payroll office.

**For further information on the Local Government Pension Scheme, please contact the Pensions Helpline. You can also visit our website at [www.twpf.info](http://www.twpf.info) or [www.lgps.org.uk](http://www.lgps.org.uk)**

# The Tyne and Wear Pension Fund

Administered by South Tyneside Council  
**Local Government Pension Scheme (LGPS)**

## Election to Pay Pension Contributions for Strike Action

Please complete using black ink

<b>Personal Details</b>	
Employer	
National Insurance Number	
Payroll Number	
Surname	
Forename	
Home Address	
Contact Telephone Number	
Department/Job Title	

<b>Declaration</b>	
I wish to pay pension contributions for the following days of strike action, so that each day counts as LGPS membership	
Date	From: _____ To: _____
Date	From: _____ To: _____
Signed	
Date	

Pen/strikebuyback/0708

# How to contact us

Our information is available in other ways on request.

We can provide information in other languages, Braille or large print.

We also have access to audio aids and BSL interpreters.

There are a number of ways you can get in touch with us.

If you need any further information on the LGPS please contact us at:



**The Pensions Office**  
Tyne and Wear Pension Fund  
Civic Centre Campbell Park Road  
Hebburn Tyne and Wear NE31 2SW



**Pensions Helpline**  
Tel 0191 424 4141



**Fax 0191 424 4171**



**Email [pensions@twpf.info](mailto:pensions@twpf.info)**



**Web [www.twpf.info](http://www.twpf.info)**

## Personal callers

You can visit us at the Pensions Office address during office hours. You don't need to make an appointment.

## Office hours

Monday to Thursday 8.30am to 5.00pm  
Friday 8.30am to 4.30pm

Please quote your National Insurance Number and your Membership ID number so we can quickly trace your records.

## Data Protection

We use the information you give us (and in return the information we give you) to do the tasks required for the administration of your pension, to carry out the Fund's official business and to help stop crime and prevent fraud. Under the Data Protection Act 1998, South Tyneside Council is the Data Controller (the holder, user and processor) of the pension information held about you.