

Rejoining the Local Government Pension Scheme (LGPS)

This information applies only to Scheme members who left an employment after 31 March 2014 with an entitlement to a deferred refund in the LGPS, were in the scheme on both the 31 March and 1 April 2014, and re-joined the LGPS again without having had a continuous break in active membership of a *public service pension scheme* of more than 5 years since ceasing to be an active member of the LGPS in the employment to which the deferred refund relates.

You have re-joined the Local Government Pension Scheme (LGPS) and we note you have a deferred refund account in the Scheme.

As you have now re-joined the LGPS you are no longer eligible to take a refund of the contributions in your deferred refund account and so the amount of pension you have built up after 31 March 2014 in your deferred refund account will automatically be transferred and added into your new active pension account.

If you have more than one active pension account (because you have more than one current employment in which you are contributing to the LGPS) you will need to decide which active pension account you wish your deferred refund account to be combined with.

The membership you built up before 1 April 2014 in the final salary scheme will continue to count as final salary membership and will automatically be linked to your new active pension account.

If the membership in the final salary scheme built-up before 1 April 2014 was variable time and your new employment is not variable time then, to ensure you get the appropriate level of membership for that period, your pre 1 April 2014 membership from the former employment is adjusted, using the following formula:

$$\text{Period of membership} \times \frac{\text{Your annual rate of pay in the variable time employment}}{\text{Your annual rate of pay in the new employment}} \\ = \text{adjusted period of membership.}$$

When you leave your new employment in the future your **final pay** in that employment will be used to work out your final salary benefits for your pre 1 April 2014 membership. You will also have pension benefits for all the membership you have built up in the career average scheme (i.e. for membership after 31 March 2014). See **Working out your benefits in the LGPS** in the glossary for information on how these benefits are calculated.

For the pension you have built up in the final salary scheme (before 1 April 2014) your **Normal Pension Age** would be protected at age 65. For the pension you have built up in the career average scheme (on or after 1 April 2014) your **Normal Pension Age** is now linked to your State Pension Age (minimum age 65).

If you have **rule of 85** protections these protections will continue to apply to you. See the glossary for more information on the **rule of 85**.