

Employer bulletin

LGPS access and fairness changes from 1 April 2026

Background

Following the [Access and fairness consultation](#), the first stage of the changes to the LGPS regulations has become law, which:

- make pension benefits fairer to access
- remove past discrimination relating to survivor benefits
- help address the gender pension gap in the LGPS.

As these are 'material' changes, we must tell members about them by **30 June 2026**.

This update briefly explains the changes and tells you if you need to take any action.

Summary of scheme changes

Authorised unpaid leave - less than 15 calendar days

Pension contributions are **compulsory** during authorised unpaid leave that lasts **less than 15** calendar days. This only applies to leave that **starts** on or after **1 April 2026**.

Impact

Members will no longer lose pension for short periods of authorised unpaid leave. They won't need to apply to buy back pension for these short absences (less than 15 days).

What you'll need to do

When you send data to us, you **must** include the following information:

- Lost pensionable pay.
- Employer and member contributions paid for the lost pensionable pay. Member contributions should be taken from the current month's pay.
- If there's not enough pay, it needs to be taken as soon as possible after the end of the unpaid period and paid over to the Pension Fund.

You'll also need to **review your literature** where it refers to buying annual leave. At present, employees lose pension benefits and may pay additional pension contributions (APC) to buy back the lost pension, to which the employer may contribute. This will no longer apply for leave starting on or after 1 April 2026.

We'll provide an **updated discretions policy template** for you to review and update your own policy. You may also need to report any other relevant policies you have.

Authorised unpaid leave - over 14 calendar days

From 1 April 2026, a new type of pension buy-back arrangement applies when a member takes authorised unpaid leave lasting for more than 14 calendar days. This is called a **Qualifying Additional Pension Arrangement (QAPA)**.

A QAPA lets a member buy back pension lost during authorised unpaid absence that:

- has lasted for **more than 14 days**, and
- was not for sickness, injury, child-related leave, or reserve forces leave.

The change **only** applies to authorised unpaid leave that starts **on or after 1 April 2026**. The current rules will still apply to authorised unpaid leave that started before this date.

Impact

Pension contributions **aren't compulsory** during authorised unpaid leave lasting more than 14 days. Members can choose whether they want to buy back the pension they lose during this unpaid period.

If the member chooses to buy back pension, the arrangement is treated as a **QAPA**, if they made this choice:

- while they're still in the **same job**, and
- **within 12 months** of returning to work, or longer if the employer agrees.

The cost is shared between the employer and the member. This reflects the contributions that would have been paid if the member had stayed at work.

The **employer must pay** contributions where the unpaid leave:

- lasts up to three years, or
- is longer than three years, but only for the first three years.

After three years, the employer can decide whether to keep paying. If the employer doesn't pay, the member can choose to pay the full cost.

Pension added through a QAPA is worked out as if the member had stayed at work and earned their normal pay.

What you'll need to do

- Continue to treat authorised unpaid leave of **more than 14 days** as **not pensionable** while the member is away. **Don't take pension contributions** during this time.
- **Make sure you've a process** to tell members about their pension options when authorised unpaid leave of 15 days or more is agreed. **Update any policies or material**, and direct staff to the Pension Fund where needed.

You **must tell members** about their pension options when they take authorised unpaid leave. Most employers already **have** a process for this. You should **review your process** to reflect the **new QAPA rules**.

Some employers give all members on unpaid leave a pension cost estimate. Others only give this if the member asks. For authorised unpaid leave that starts **on or after 1 April 2026**, you only need to provide this for absences of **15 days or more**. You should **tell the member**:

- the **dates** of the unpaid leave
- the **cost** to the member cost to cover the unpaid period

- the **cost per pay period** if they choose regular payments over a year (or more if the cost is high)
- how much **additional pension** they'll get if they make the payments, and how much is added each scheme year if they pay regular contributions.

If the member chooses to enter into a QAPA, you **must share this information with us**. You must also **tell us**:

- the amount of **employer contributions** due
- **when a lump sum will be paid**, if taken
- for **regular contributions**, the pay frequency, the member and employer contributions per pay period, and the length of the contract.

The Local Government Association (LGA) has provided a basic [calculator](#) for working out the employer and member costs. Employers will also need to work with payroll teams to agree how information is shared and who's responsible for each step.

Change to the definition of child-related leave

From 1 April 2026, child-related leave will include **unpaid**:

- shared parental leave
- additional maternity leave
- adoption leave.

Impact

Assumed pensionable pay (APP) will now apply during all periods of child-related leave. This means APP will apply if the unpaid leave starts on or after 1 April 2026 and is unpaid:

- additional maternity leave
- additional adoption leave
- shared parental leave.

APP will work in the same way as it does for ordinary child-related leave. During these periods the:

- member pays contributions on any pay they receive
- employer pays contributions on APP
- employer reports APP as pensionable pay to the administering authority.

This change also affects members in the **50/50 section** of the scheme. If a member moves onto **no pay during child-related leave**, they must **move to the main section**. This change happens at the start of the next pay period after their pay stops.

What you'll need to do

You'll **no longer need** to distinguish between paid and unpaid periods of additional maternity leave, additional adoption leave, or shared parental leave.

You **must make sure** that **APP** is used during unpaid additional maternity leave, unpaid additional adoption leave, and unpaid shared parental leave that starts after 31 March 2026. You should report APP to the administering authority for this period and pay employer pension contributions based on APP.

You should also **review your processes** to make sure members in the 50/50 section move to the main section when they start unpaid shared parental leave, unpaid additional maternity leave, or unpaid adoption leave after 31 March 2026. This applies if the member is still unpaid when the next pay period starts.

You may also want to **review members** who've already started maternity, adoption, or shared parental leave. APP may now apply to their unpaid leave. We recommend contacting affected members to explain that their pension position for unpaid leave may have changed.

Change to the definition of paternity leave

Paternity leave is now defined by [section 80A](#) or [80B](#) of the Employment Rights Act 1996, rather than the [Paternity and Adoption Leave Regulations 2002](#).

Impact

Paternity leave is classed as **child-related leave** under the 2013 Regulations. This means **assumed pensionable pay (APP)** applies during paternity leave. Paternity leave is usually up to two weeks.

From **6 April 2026**, a new type of paternity leave is available called **bereaved partner's paternity leave**. This allows up to **52 weeks of leave** to be granted in certain cases. It applies when a child's main carer dies after 5 April 2026 and within one year of the child's birth or adoption. Bereaved partner's paternity leave is a form of paternity leave and applies to all partners, including same-sex partners. APP will apply for the full period of this leave, whether it's paid or unpaid. **APP will work in the same way as it does for other child-related leave**, the:

- member pays contributions on any pay they receive
- employer pays contributions based on APP
- employer reports APP as pensionable pay to the administering authority.

Under the current rules, some members move from the 50/50 section to the main section during paternity leave. This can happen if the leave is unpaid and lasts across two pay periods.

For bereaved partner's paternity leave, members who are in the **50/50 section** before the leave will **move to the main section** if the leave is unpaid.

They should join the main section from the start of the pay period after their pay stops.

What you'll need to do

- **Apply APP during paternity leave**
Treat paternity leave as child-related leave and apply assumed pensionable pay (APP).
- **Apply APP for bereaved partner's paternity leave**
Apply APP for the full period of this leave, whether it's paid or unpaid.
- **Pay and report contributions correctly**
 - Deduct member contributions from any pay paid
 - Pay employer contributions based on APP
 - Report APP as pensionable pay to the administering authority
- **Manage 50/50 section moves**
If a member is in the 50/50 section and takes unpaid bereaved partner's paternity leave, move them to the main section from the start of the pay period after their pay stops.

- **Ensure systems and processes reflect the new definition of paternity leave**
Update procedures to reflect the new legal definition under the [Employment Rights Act 1996](#).

Survivor benefits and death grants

Several changes have been made to make survivor benefits and death grants fairer.

- Survivor benefits are being made equal for all members. This removes previous differences based on sex or membership history.
- The age 75 limit for death grants has been removed. This change applies to deaths that happened on or after 1 April 2014.

Impact

- Some survivor benefits may increase because of these changes.
- Some pensioner members who die after age 75 may now qualify for a death grant.
- Employees can't be active members after age 75.

What you'll need to do

- No action is needed, other than being aware of the changes.
- Continue to tell us as soon as possible when a member dies while in service, by completing the [death notification form](#).

What we'll do

- Update our systems and processes to meet the new rules.
- Review member records where changes apply retrospectively.
- Use employer data to support gender pension gap reporting.
- Send statutory member communications by 30 June 2026.
- Share more technical guidance as and when national instructions are confirmed.
- Provide training sessions for employers
- Update the information on our website.

More information

You can find more details about:

- **Changes to the rules** in [LGPC bulletin 276](#). This also explains the removal of the lifetime allowance. This may be helpful if you have members with high salaries.
- **How the changes affect members** on the national [LGPS member website](#).