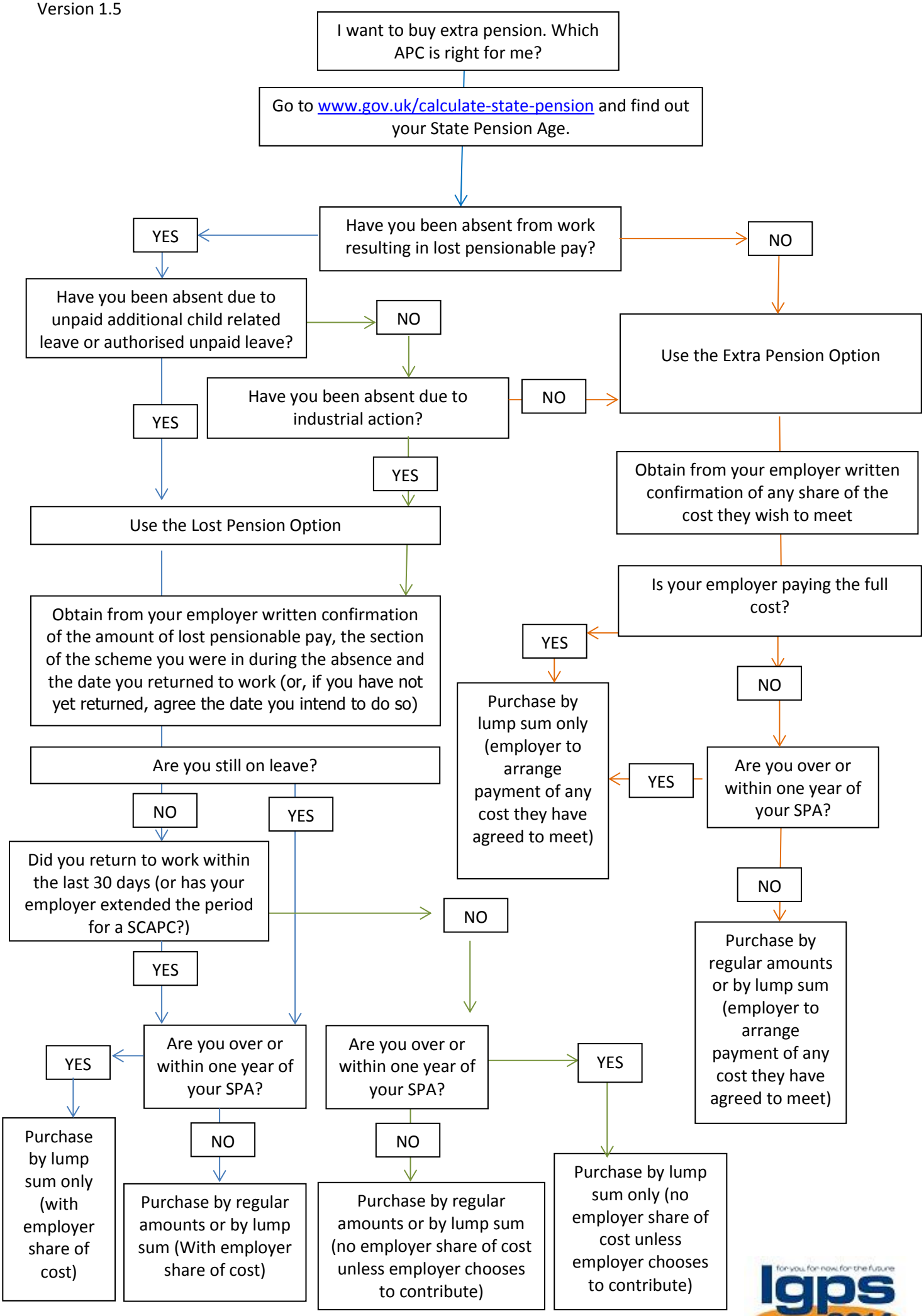
Version 1.5


I want to buy extra pension. Which APC is right for me?
Go to www.gov.uk/calculate-state-pension and find out your State Pension Age.
Have you been absent from work resulting in lost pensionable pay?
YES
NO
Have you been absent due to unpaid additional child related leave or authorised unpaid leave?
NO
YES
Have you been absent due to industrial action?
NO
YES
Use the Extra Pension Option
Use the Lost Pension Option
Obtain from your employer written confirmation of any share of the cost they wish to meet
Is your employer paying the full cost?
YES
NO
Obtain from your employer written confirmation of the amount of lost pensionable pay, the section of the scheme you were in during the absence and the date you returned to work (or, if you have not yet returned, agree the date you intend to do so)
Purchase by lump sum only (employer to arrange payment of any cost they have agreed to meet)
YES
Are you over or within one year of your SPA?
Are you still on leave?
NO
YES
Did you return to work within the last 30 days (or has your employer extended the period for a SCAPC?)
NO
NO
Purchase by regular amounts or by lump sum (employer to arrange payment of any cost they have agreed to meet)
YES
Are you over or within one year of your SPA?
YES
Are you over or within one year of your SPA?
YES
Purchase by lump sum only (with employer share of cost)
NO
NO
Purchase by regular amounts or by lump sum (With employer share of cost)
Purchase by regular amounts or by lump sum (no employer share of cost unless employer chooses to contribute)
Purchase by lump sum only (no employer share of cost unless employer chooses to contribute)
for you, for now, for the future
lgps
2014