

# Pension Factsheet 5

## Maternity Leave



Are you in the Local Government Pension Scheme and about to start maternity leave? Do you know how this will affect your pension rights? We hope this factsheet will answer some of your questions.

### What happens to my pension when I take maternity leave?

When you take maternity leave you will be required to pay pension contributions on your Statutory Maternity Pay (SMP) and your Contractual (company) Maternity Pay (CMP).



### How will this help me?

Your maternity leave will count in full towards your final retirement pension and will be treated as if you had contributed on your normal pay.

It will count as if you have not taken maternity leave for this period.

### What is the “no pay” period?

You are entitled to a total of 39 weeks of statutory maternity pay which you can take before and after the birth. You can also take further leave, up to 52 weeks after the birth with NO PAY.

<b>0 – 6 weeks</b> 90% of your normal pay	<b>7 – 18 weeks</b> 50% of your normal pay + Lower SMP	<b>27 – 39 weeks</b> Lower SMP	<b>40 – 52 weeks</b> No pay
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## Can I pay pension contributions on my “no pay” period?

Yes, you can. If you choose this option, your pension contributions will count as continuous service towards your final retirement pension. If you decide not to pay in the “no pay” period this will be shown as a break in membership. Your employer should give you the choice when you return to work.

Generally, it is to your advantage to pay contributions on your “no pay” period because:

- Your employer will also be making a contribution
- You will be paying pension contributions on reduced pay (the rate that you were on immediately before the “no pay” period)

## Need any more help?

### Our address

**Wiltshire Pension Fund  
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### Our telephone number

**01225 713613**

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