

Pension Factsheet 6

Part Time Work



Have you just joined local government in a part-time job? If you have a contract for more than 3 months, you are automatically a member of the Local Government Pension Scheme. Have you changed from full time to part time? How does part time work affect your pension? We hope that this factsheet will answer some of your questions.

Is it worth being in the scheme if I am only part time?

Every day and every hour that you work counts towards your final pension benefits because it is a “final salary” scheme.



What is a “final salary” scheme?

This means that there are only two factors that affect your final pension benefits. They are the amount of time you have worked and paid into the pension scheme, and your final FULL TIME equivalent salary.

Your benefits are guaranteed as long as you have over 3 months membership in the Scheme.

How do you work out a part time employee’s pension?

We add up the time you have worked. For example, if you work 18.5 hours a week for 10 years (i.e. half time), it will count as 5 years’ membership. For every year of membership before 1 April 2008, you will receive 1/80th of your final FULL TIME equivalent salary as a pension, that is 5/80th in the above example and 3 times that pension as a tax-free lump sum.

For every year of membership from 1 April 2008 you will receive 1/60th of your full time equivalent pay as a pension.

Are there any hours that will not count towards my pension?

Overtime is not counted towards your pension because you do not pay contributions on any overtime that is not in your contract.

Will I lose out if my hours drop from full time to part time?

No, as long as you stay on the same grade, you will not lose any of the value of your full time employment. This will count as full time membership towards your pension and lump sum. Any part time employment that you do from then on will count as part time membership. We would always use your full time equivalent salary to work out your pension benefits.

Need any more help?

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