

Guide to benefits

For Section C members



November 2023

RMSPS/C/G/260923

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Introduction

This guide contains an overview of the benefits you have built up before 1 April 2012, which have been transferred to the RMSPS. This guide is for people who joined between 1 April 1987 and 31 March 2008. You may also have benefits in the Royal Mail Pension Plan (RMPP) if you continued to pay in to the Royal Mail pension arrangements from 1 April 2012. You will need to visit the RMPP website (www.royalmailpensionplan.co.uk) if you built up any benefits in Royal Mail's pension arrangements from 1 April 2012.

The information in this guide is only intended to be a summary of the benefit provisions of Section C.

The day-to-day responsibilities for the RMSPS are delegated to a Management team, led by the Scheme Manager. The Scheme Manager's role is to ensure that the scheme is working well, make discretionary decisions, and deal with the most serious complaints. If there is a conflict between the Rules and this guide (insofar as it relates to benefits payable from the RMSPS), the Rules will prevail.

Some of the terms used in this guide have very specific meanings in the Scheme Rules. If you want to know what those meanings are, you can read the glossary at the end of this guide.

This guide reflects current tax laws.

A summary of how the scheme works

What kind of scheme is it?	The RMSPS is a closed scheme, and contains the pension benefits you earned in the Royal Mail Pension Plan (RMPP) before 1 April 2012. You will have received annual statements detailing the benefits you had built up at 31 March 2012 or at the date you left if earlier.	
How is my pension calculated?	Pension built up before 1 April 2008 is based on 1/60th of your pensionable salary for each year of service. Pension built up on or after 1 April 2008 is based on 1/60th of your Career Salary Defined Benefit (CSDB) salary, which was calculated at the end of each year of service and added to your pension total. You can also choose to give up some pension in exchange for a tax-free lump sum at retirement.	Go to page 5 for more information
When can I take my pension?	Normal Retiring Age (NRA) is 60 for pension built up before 1 April 2010 and 65 for pension built up after. You can take your benefits earlier than this, but not before age 55, except in certain circumstances such as ill health.	Go to page 7 for more information
Are there any ill health benefits?	Yes, you may be able to take your pension at any age and unreduced if you have to stop working due to ill health.	Go to page 10 for more information
Are there any death benefits?	Yes, a pension is payable in the event of your death to a spouse, civil partner or other qualifying dependant. Children's pensions may also be payable. A lump sum may also be payable.	Go to page 11 for more information

How is my pension calculated?

Your benefits built up before 1 April 2012 are deferred in the RMSPS. They will be revalued each year to reflect inflation.

The payment of benefits between the RMSPS and RMPP will be split as follows:

- The RMSPS pays the benefits built up to 31 March 2012
- The RMPP will pay the benefits built up from 1 April 2012

Your annual pension built up in the RMSPS and RMPP before 1 April 2018 will have been calculated as follows:

For your service up to and including 31 March 2008:

Your pension is calculated as 1/60th of your final pensionable pay for each year (or part year) of service completed before 1 April 2008;

PLUS

For your service on and after 1 April 2008:

Your pension is calculated as 1/60th of your Career Salary Defined Benefit (CSDB) pensionable pay at the end of each Plan Year, plus revaluations. You can find out more about this on the next page.

You may also receive a pension supplement until you reach State Pension age (SPA); see page 8 for more information.

The maximum length of service that can be used to calculate your pension built up before 1 April 2018 is 45 years.

Contributing

The RMSPS is a closed scheme so you can no longer pay contributions to it. If you are currently contributing to the Royal Mail Pension Plan (RMPP) you will need to visit their website www.royalmailpensionplan.co.uk for more information on the benefits that you have built up since 1 April 2012.

How is pension built up from 1 April 2008 calculated?

For your service on and after 1 April 2008, your pension will have built up year by year. At the end of each year (or part year) of service, an amount equal to 1/60th of your (CSDB) pensionable pay for that year will have been added to your pension.

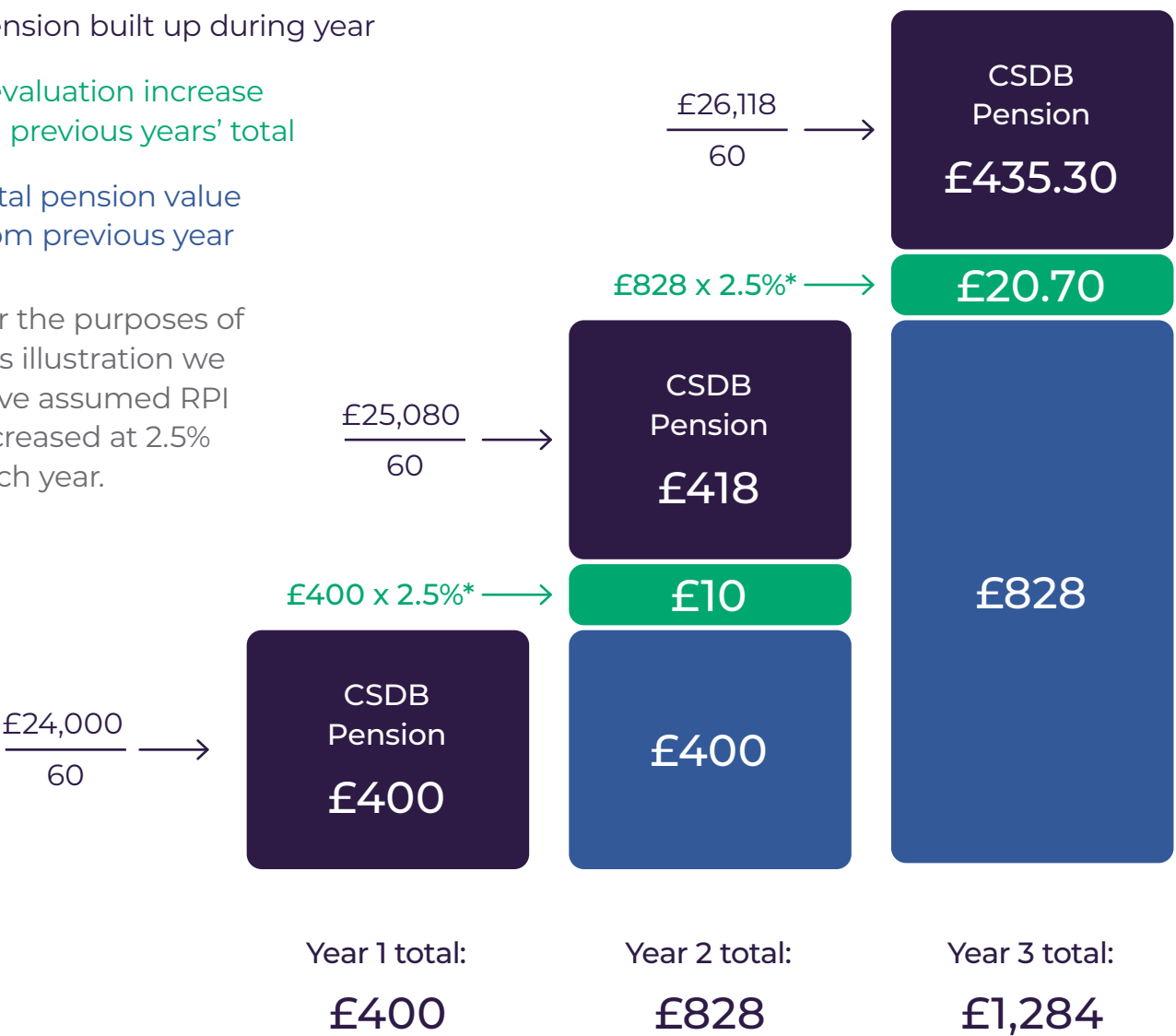
Each year, any pension you had built up over previous Plan Years would also have been revalued. The revaluations were in line with the annual increase in the Retail Prices Index (RPI), as at the previous September, subject to a maximum of 5% and a minimum of 0% each year.

■ Pension built up during year

■ Revaluation increase on previous years' total

■ Total pension value from previous year

*For the purposes of this illustration we have assumed RPI increased at 2.5% each year.



When will my benefits be paid?

You can receive your benefits unreduced when you reach Normal Retiring Age (NRA). You may have two NRAs as follows:

- For service up to and including 31 March 2010, NRA is your 60th birthday. These are your NRA 60 benefits.
- For service on and after 1 April 2010, NRA is your 65th birthday. These are your NRA 65 benefits.

You can take your NRA 60 benefits without reduction when you reach age 60 and your NRA 65 benefits without reduction when you reach age 65. You must take all your NRA 60 benefits at the same time (so those built up in the RMSPS and RMPP); the same applies to your NRA 65 benefits. You do not need to take your NRA 60 and NRA 65 benefits at the same time though. This will provide you with the opportunity to leave some of your benefits in the RMSPS, to take at a later date. This can be a useful option to help you to transition in to retirement.

The earliest you can take your benefits, except on the grounds of ill health, is age 55. If you want to take your benefits before NRA they will be reduced for early payment, except in the case of ill health retirement. Please contact us if you want to know more about taking your benefits before NRA.

A tax-free lump sum option

On taking your benefits, you are able to give up part of your pension in exchange for a tax-free lump sum of up to 25% of the total value of your benefits (including any Additional Voluntary Contributions (AVCs)).

You will be given more information about these options and the effect these might have on your pension and lump sum benefits when you get closer to your NRA.



Your pension supplement

You may receive a pension supplement until you reach State Pension age (SPA) if this is after your NRA. You will only receive this supplement while you are not working for Royal Mail or the Post Office Limited.

The supplement is based on service and the Lower Earnings Deduction and is calculated as follows:

– **For service before 1 April 2008:**

1/60th of the average Lower Earnings Deduction over the period during which final pensionable pay is calculated, with an additional pro-rata amount for part years.

– **For service on or after 1 April 2008:**

For each Plan Year you would get 1/60th of the Lower Earnings Deduction for that year (reduced appropriately if you worked part-time and for part years of service).

The maximum service used to calculate the pension supplement is 45 years.

What if I worked part-time?

If you worked part-time before 1 April 2008, your service will be based on the actual hours that you worked and therefore would count as a proportion of full-time service.

For example if you worked 20 hours per week for two years and full-time hours for the same job are 40 hours per week, your service will be worked out as:

$$\frac{20 \text{ hours}}{40 \text{ hours}}$$

$$\times 2 \text{ years}$$

$$= 1 \text{ year reckonable service}$$

For service from 1 April 2008, your pension and lump sum are based on your Career Salary Defined Benefit (CSDB) pensionable pay each year, which is the actual part-time pay you earn in that year and not the full-time equivalent.

The Lower Earnings Deduction (currently £3,328 a year) that is taken off your actual pay when working out your CSDB pensionable pay will be reduced to reflect your part-time hours.

So, if you earned £10,000 and worked 20 hours a week, and the full-time hours for the same job were 40 hours, your CSDB pensionable pay would be:

$$£10,000 -$$

$$\left(£3,328 \times \frac{20}{40} \right)$$

$$= £8,336$$

What if I need to retire early due to ill health?

If you are too ill to work at any time you may be able to take your benefits early (without any reduction) on ill health grounds.

You will need to provide medical evidence to take your benefits in this way. You cannot be engaged in any employment at the time you apply for, or receive, these benefits. The RMSPS Scheme Manager will consider your claim. If you have benefits in the RMPP and the RMSPS, the RMPP Trustees (RMPTL) will decide if you qualify for an ill health early retirement pension.

In order to establish whether you qualify for immediate payment of your benefits on ill health grounds, you will need to apply to us using the contact details on page 21 of this booklet.

Death benefits

Lump sum death benefit

The RMSPS may pay a lump sum when you die, the amount of which will depend on your circumstances at the time, such as whether or not you are receiving some or all of your benefits.

Pensions for your dependants

In addition to any lump sum death benefit, we may also pay a pension on your death to one or more of the following people (depending on your circumstances):

- A spouse or civil partner;
- Your children (see more information below);
- Someone who is financially dependent on you (if you are not married or in a civil partnership)

Children's pensions

Your children will normally get a pension if they are under 18, or under 23 and in full-time education or training which is approved by the scheme, or incapable of self-support because of physical or mental incapacity.

A child's pension is a proportion of the pension you were entitled to at the time of your death.

If you are still building up benefits in the RMPP your dependants may be entitled to additional 'death in service' benefits. To find out more information please visit the RMPP website, www.royalmailpensionplan.co.uk

More details about the death benefits payable from the scheme are in our guide 'Benefits payable when you die' which is available on our website, www.royalmailSPS.co.uk/support/useful-documents

Can I transfer my pension benefits to another scheme?

You can only transfer your RMSPS benefits to another defined benefit type scheme, i.e. one where your pension is based on your salary and service in the scheme. If you have any benefits built up from 1 April 2012 in the RMPP, you may be able to transfer these to any other registered pension scheme. To find out more please visit the RMPP website at www.royalmailpensionplan.co.uk

You can transfer benefits with a Normal Retiring Age (NRA) of 60 (benefits accrued before 1 April 2010) separately to those with an NRA of 65 (benefits accrued after 31 March 2010), however, there are certain restrictions relating to when members can transfer their benefits, outlined below:

- Transferring NRA 60 benefits only – must be transferred before your 59th birthday
- Transferring NRA 65 benefits only – must be transferred before your 64th birthday
- Transferring both NRA 60 and NRA 65 benefits – must be transferred before your 64th birthday, provided the NRA 60 benefits are not yet in payment

Please also note that you will need to contact us at least 18 months before your NRA to request a transfer.

You can also transfer out any Additional Voluntary Contributions (AVCs) held in a separate fund without transferring your other benefits. For a quote relating to AVCs only, please contact the Pension Service Centre directly on **0345 603 0043**.

You cannot transfer benefits earned before 1 April 2012 to a money purchase scheme – a scheme where your pension is invested in your own fund and not based on your salary or service in the scheme. If you have benefits worth more than £30,000 that you built up after 1 April 2012 and that you want to transfer to a money purchase scheme, then you will need to take financial advice before a transfer can take place. You can find out more about financial advice on the government's MoneyHelper website www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser

Please contact us using the details provided on page 21 of this booklet if you are interested in transferring your RMSPS benefits.

What happens when my pension is paid?

Your pension will normally be paid directly into your bank or building society on the last working day of each month. For any RMPP benefits, the Royal Mail Group Pensions Service Centre (PSC) will send you details of what you can expect to receive and when.

Please see the guide 'Pension payments and increases – Section C' if you want more detailed information about how pensions are increased. This can be found at www.royalmailSPS.co.uk/support/useful-documents

What conditions apply to payment of benefits?

The Scheme Manager of the RMSPS does not have to make or continue to pay any benefits unless they are sure that the person claiming the benefit is entitled to it. We may ask for any evidence to help in verifying entitlement which may include asking for proof of the birth, marriage or death of a person, proof of identity, or evidence that the person is still alive.

Benefits may not be assigned and cannot be used as security for loans. If any attempt is made to assign a benefit, the benefit will cease to be payable. There are occasions where legislation may override this rule, for example, on divorce (or dissolution of a civil partnership).

Any payment of benefit that is not claimed within six years of the due date may be forfeited.

What tax rules apply to the RMSPS?

The RMSPS is registered with HM Revenue & Customs (HMRC) under Part IV of the Finance Act 2004. This means that:

- Tax relief was available on contributions paid into the scheme until it closed.
- Lump sums payable on taking benefits and on death are usually tax-free.

In return for these tax concessions, payments to and from the scheme must comply with certain HMRC rules. These include:

- Pensions in payment are treated as earned income and taxed under Pay As You Earn (PAYE).
- Requirements on the scheme and you to keep to certain allowances, or make a declaration and pay the required tax charge.

What are the tax allowances?

There are two limits set by HMRC regarding the maximum amounts you can save tax efficiently within a pension scheme.

Annual Allowance

This is the limit on the amount of pension savings you can make in a tax year without being subject to a tax charge. It is set at £60,000, though if you have high earnings (over £200,000), you may have a reduced (tapered) allowance.* The Annual Allowance applies to all pension schemes that you are contributing to, so if you are no longer paying into the RMPP, the limit will not apply to your Royal Mail benefits.

*You may also have a lower allowance of £10,000 for any money purchase pension schemes you are a member of if you have previously taken money purchase benefits 'flexibly'. This includes taking a taxed cash lump sum, or withdrawing an income from your fund as income drawdown.

Lifetime Allowance (LTA)

The Lifetime Allowance is the maximum amount an individual can take from all their registered pension schemes without incurring additional tax charges. This does not include the State Pension. Previously, a 55% tax charge was applied to amounts above the £1,073,100 threshold withdrawn as a lump sum, or 25% if paid as a pension.

However, the 2023 Spring Budget removed the tax charges for amounts exceeding the Lifetime Allowance for the 2023/24 tax year, and it is likely the Lifetime Allowance will be abolished completely from 6 April 2024.

When you start taking your pension you can choose to receive a tax-free lump sum payment of up to 25% of your pension. The maximum amount you can claim tax free is currently £268,275 (which is 25% of the current Lifetime Allowance).

The amount you can take 'tax-free' will be frozen at £268,275, even though the Lifetime Allowance is being removed from April 2024.



What else do I need to know?

Here is some general information about how the RMSPS is run day-to-day, and what further information you can ask to see about the scheme.

RMSPS benefits are underwritten by the government and are paid out of general taxation. The RMSPS is a statutory scheme and its Rules may be amended by statute.

Responsibility for the running of the RMSPS rests with the Scheme Manager within Cabinet Office. The day-to-day responsibilities for the RMSPS are delegated to a management team.

The Scheme Manager:

- Checks that the scheme is running well through appropriate governance.
- Makes discretionary decisions.
- Deals with the most serious complaints.
- Ensures that the administrator is performing its duties against its contract by paying the right person, the right money, at the right time.

The Governance Group is an advisory body within the Governance Framework and oversees the management of the RMSPS. Its Chair is appointed by the Minister for the Cabinet Office and its members are nominated stakeholders from groups including the Royal Mail Group, Post Office Ltd, Trade unions and the National Federation of Occupational Pensioners (NFOP).

Can I transfer into the RMSPS?

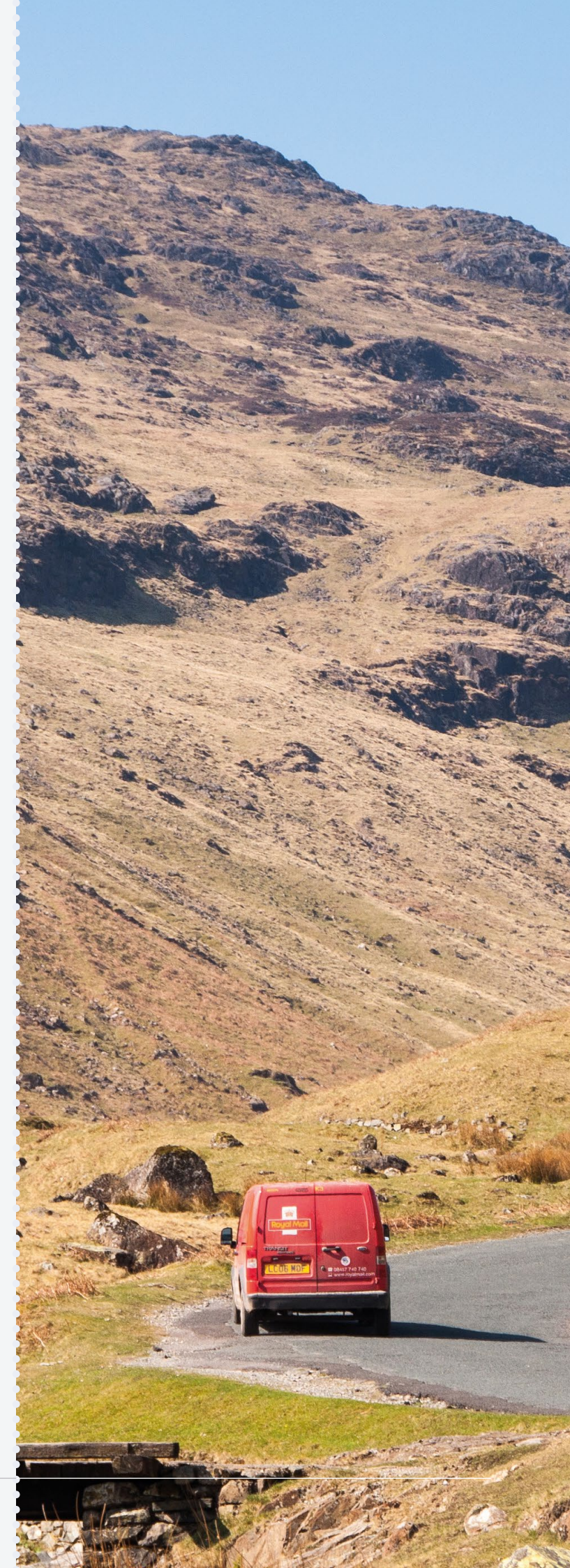
The RMSPS does not accept transfers in from other pension schemes.

What is the scheme earnings cap?

If you were affected by the scheme earnings cap before the creation of the RMSPS, then it will continue to apply to you. The cap limits the amount of salary that can be used to calculate your benefits earned before 1 April 2018. When you receive a statement of benefits when you leave the scheme, you will be able to see if the cap applies to you.

What information will I receive from the scheme?

We will send you a current value statement each year, to show any increases that have been applied to your RMSPS benefits in that year. As you approach Normal Retiring Age (NRA), we will contact you to let you know what you need to do to start taking your pension. Once you are receiving pension from the scheme, you will receive a P60 each year.



How is my personal data used?

The scheme is committed to managing your data in line with current data protection legislation. For more information about how your data is managed please visit www.royalmailSPS.co.uk/privacy-policy

Changes to your personal circumstances

It is very important that you let us know if your personal circumstances change.

If you are no longer employed by Royal Mail or the Post Office or if any of your benefits are already in payment then you should inform us of any changes (e.g. change of name, address, marital status) using the details on page 21 of this booklet.

If we cannot contact you or post is returned from an old address, we may not be able to pay your pension.

How does divorce or dissolution of a civil partnership affect my benefits?

If you get divorced, or you have a civil partnership dissolved, the court can take account of your pension benefits in your divorce/dissolution settlement in one of the following ways:

- Offset the value of your pension against other assets;
- Attach an order for future payment to your ex-spouse (or former registered civil partner) against your pension rights – usually referred to as ‘earmarking’ or ‘attachment’; or
- Share pension rights at the time of divorce/dissolution through a pension sharing order.

You will need to contact us for information on the value of your pension benefits at the start of proceedings for divorce/dissolution. If you require more information about how your pension benefits may be affected by divorce/dissolution and what charges might be payable in order to comply with any Court Order concerning your pension, please contact us using the details at the back of this booklet.

What if I have a complaint?

If you think something has gone wrong with your pension and you would like to make a complaint, it is important you write to us in the first instance. We will do our best to try and resolve any issue.

You can write to us at:

Royal Mail Statutory Pension Scheme
PO Box 551
Darlington
DL1 9TX
United Kingdom

Email: enquiries@rmsps.co.uk

If we cannot resolve your complaint, there is a formal complaints process in place. This is called the Internal Dispute Resolution Procedure (IDRP). To begin the IDRP, you should contact us for a ‘Formal complaint’ form.



Stage 1

You should send your complaint in writing to the ‘Managing Director RMSPS - Capita’ at the address provided. They will review your complaint and normally give a decision and explanation in writing to you within two months. In some cases we may, at our discretion, waive Stage 1 and proceed straight to Stage 2.

Stage 2

If you are not satisfied with the Stage 1 decision, you can ask us to look at it again. You must do this within six months of our Stage 1 decision being made. We will then issue you with a Notice of Appeal decision.

If you are still not satisfied with the outcome, you can contact the Pensions Ombudsman – www.pensions-ombudsman.org.uk – who will try and resolve the complaint on your behalf.

At any stage of the process you can contact MoneyHelper – www.moneyhelper.org.uk – for advice.

The State Pension

As well as your pension from the RMSPS, you may also be entitled to a State Pension.

State Pension age (SPA - the earliest age you can get your State Pension) varies depending on when you were born; you can check your SPA at www.gov.uk/state-pension-age

You can also request a State Pension statement at www.gov.uk/check-state-pension to give you an idea of the amount of State Pension you are likely to receive.

What is the Guaranteed Minimum Pension (GMP)?

The RMSPS was contracted out of the additional state pension (S2P or SERPS). The RMSPS must provide a minimum pension for any service from 6 April 1978 to 5 April 1997. This minimum pension is the GMP.

Increases to GMP are the responsibility of the RMSPS if you reach State Pension age after 6 April 2016. The GMP does not apply to service after 5 April 1997.

A 2018 High Court judgment ruled that pension schemes are required to equalise pension benefits between men and women for the effect of GMP which were accrued on or after 17 May 1990. If any of your GMP was accrued on or after 17 May 1990, the calculation of your benefits has been equalised for the effect of GMP.

Get in touch

You can find lots of information about the scheme on our website, www.royalmailSPS.co.uk. If you cannot find what you are looking for on the site, or have a specific query about your benefits, please contact us using the details below.

Royal Mail Statutory Pension Scheme
PO Box 551
Darlington
DL1 9TX
United Kingdom

Telephone: 0333 222 0078
Overseas: +44 1325 271 861

Email: enquiries@rmsps.co.uk

All RMSPS booklets are also available to download from the website at www.royalmailSPS.co.uk/support/useful-documents

Please quote your full name, date of birth and either your National Insurance number or membership number when you write or call.

Other useful contacts

MoneyHelper

www.moneyhelper.org.uk

MoneyHelper is a free, impartial service, backed by the government, which brings together the support and services of three financial guidance providers: Money Advice Service, The Pensions Advisory Service and Pension Wise. MoneyHelper provides information and guidance on all things money and pensions.

Pensions Helpline: 0800 011 3797
From overseas: +44 20 7932 5780

The Pensions Ombudsman

www.pensions-ombudsman.org.uk

The Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in connection with occupational pension schemes. It is normally expected that the member will have tried to resolve any problem through the RMSPS Internal Dispute Resolution Procedure (IDRP) before it is referred to the Ombudsman.

Write to
The Office of the Pensions Ombudsman
10 South Colonnade
Canary Wharf
E14 4PU

Telephone: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk



Pension Wise

www.pensionwise.gov.uk

Pension Wise, now part of MoneyHelper, is a free and impartial service that helps individuals with defined contribution pension savings to understand their retirement choices and how they work. If you have Additional Voluntary Contributions (AVCs) in a separate account as part of your RMSPS benefits, you can talk to Pension Wise about your options. This guidance is available online, over the phone or face to face.

The Pensions Regulator (TPR)

www.thepensionsregulator.gov.uk/individuals

The Pensions Regulator is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties. It aims to protect the benefits of members of work-based pension schemes, promote good administration of work-based pension schemes, and reduce the risk of situations arising that may lead to claims for compensation from the Pension Protection Fund. We have registered information about the RMSPS with the Pensions Regulator.

Telephone: 0845 600 7060

The Pension Tracing Service

www.gov.uk/find-pension-contact-details

Provided by the Department for Work and Pensions (DWP), the Pension Tracing Service helps people to trace benefits where they have lost contact with a previous employer's scheme. Information about the RMSPS has been registered with the Pension Tracing Service.

Write to
The Pension Service 9
Mail Handling Site A
Wolverhampton
WV98 1LU

Telephone: 0800 731 0193

The UK government

www.gov.uk

The government website contains information about State Pension benefits and tax on your pension savings.

If you need advice

By law, the Scheme Manager of the RMSPS (or its agents) cannot give you financial advice. Independent financial advice is widely available, and we recommend that you do seek advice. If you do not already have an independent financial adviser, you can find out more about getting one here www.moneyhelper.org.uk

MoneyHelper is an independent organisation set up by the government and funded by the financial services industry. They offer a free service to help everyone manage their money better. Their website has unbiased money advice, information and tools to help you work out what is right for you.

Glossary

We have tried to keep the terminology within this booklet as simple as possible, but there are some terms that have a specific meaning when it comes to calculating your benefits.

Additional Voluntary Contributions (AVCs) – Extra contributions you may have paid to increase your benefits.

Calculation year – Any year within the last three that you built up pension, provided it ends on either:

- The day you stopped building up benefits in the scheme; or
- A date which is 91 days (or up to eight multiples of 91 days) before the day you stopped building up benefits in the scheme.

CSDB pensionable salary – ‘Career Salary Defined Benefit’ pensionable salary. This was used to calculate the part of your benefits that relate to your service on or after 1 April 2008. It is the amount of your pay used to work out your pension and other benefits during each Plan Year. It is equal to your annual rate of basic pay, plus any other amounts stated as contributory in your terms and conditions of employment during the 12 months up to and including each renewal date.

The CSDB pensionable salary figures on which your benefits will be based will have been calculated at the time you stopped building up benefits in the scheme.

Final pensionable pay – This is used to calculate your pension benefits that relate to your service before 1 April 2008. It is either:

- Your highest pensionable pay for any calculation year during the last three years of your service, ending on your last day of service; or, if greater
- The highest average of your pensionable pay in any three consecutive tax years in the last 10 years before you leave service, take your benefits or die.

If you work part-time, the pensionable pay used to calculate your final pensionable pay will be adjusted to its full-time equivalent (see page 9 for an example).

The pensionable salary figure on which your benefits will be based will have been calculated at the time you stopped building up benefits in the scheme.

Lower Earnings Deduction – This will have been taken from your pay figure to calculate your pensionable pay and is used to calculate any supplementary pension that may be payable. The Lower Earnings Deduction has been frozen at £3,328 a year for members who worked full-time (scaled down for part-time members or part years of service by reference to hours worked). If you work part-time, the Lower Earnings Deduction is reduced in proportion to the number of hours you actually work (compared to the hours that you would work if you were full-time).

Normal Retiring Age (NRA) – For benefits built up before 1 April 2010, this is your 60th birthday. For benefits built up on or after that date, it is your 65th birthday.

NRA 60 benefits – Pension and lump sum benefits you earned before 1 April 2010, where the Normal Retiring Age is 60.

NRA 65 benefits – Pension benefits you earned on and after 1 April 2010, where the NRA is 65.

Pensionable pay – This is used to calculate your pension benefits for your service before 1 April 2008. It is equal to your annual rate of basic pay, plus other amounts stated as pensionable in your terms and conditions of employment, minus the average Lower Earnings Deduction during the calculation year.

If you work part-time, the pensionable pay in relation to a calculation year used to calculate your final pensionable pay for pension purposes will first be adjusted to its full-time equivalent (see page 9 for an example).

Plan Year – 1 April to 31 March.

Renewal date – 31 March of each year.

RMPP – Royal Mail Pension Plan.

RMSPS – Royal Mail Statutory Pension Scheme.

Scheme Manager – The Cabinet Office is responsible for managing the Scheme.

Service – This is used to work out your pension benefits and is based on your time contributing to the scheme. (Or were counted as a contributing member of the scheme, e.g. if you were on maternity leave or another leave of absence.) It also includes benefits transferred in from other pension schemes and/or additional contributions paid by you or your employer. The maximum service that can be used to calculate benefits built up before 1 April 2018 is 45 years.

