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# Employer Bulletin Access and Fairness

## Welcome to the Employer Bulletin

In this edition, we highlight important updates following the Government's response to the LGPS Access and Fairness consultation, which introduces a package of reforms aimed at improving fairness, addressing inequalities and simplifying administration across the Local Government Pension Scheme.

Several of these changes will be phased in throughout 2026, with a number of key measures taking effect from **1 April 2026**. These changes will affect both Fund and employer responsibilities. Employers will play an important role in ensuring payroll and HR processes are aligned and in supporting members impacted by the changes.



This bulletin provides a high level overview of the areas most relevant to employers. We will update our guidance and communications as further information becomes available.

[Read the full bulletin here](#)

Kind regards,

**Employer Support Team**

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# Employer Update

## Access & Fairness



The Government has now published its response to the LGPS Access and Fairness consultation, confirming a package of important reforms designed to improve fairness, address inequalities, and simplify processes within the Local Government Pension Scheme. Changes will be introduced in phases throughout 2026, with several key measures taking effect from 1 April 2026.

Below is a summary of what employers need to know. Please note this does not cover all changes being brought in by the consultation. We recommend you review the further information provided in bulletin 276 from the Local Government Association (LGA) which was released 1 April 2026: <https://www.lgpsregs.org/bulletinsetc/bulletins.php>

### Survivor Benefits and Death Grants

The Government is prioritising changes that address existing areas of discrimination.

#### Survivor pension equalisation

Survivor pensions for husbands, wives, civil partners and eligible cohabiting partners will be aligned so entitlement is calculated consistently, regardless of the member's sex. Some survivor pensions will increase as a result, with changes applied retrospectively.

#### Removal of the age - 75 death grant cap

A death grant may now be payable when a member dies after age 75—also backdated to 1 April 2014.

#### Employer obligations to the Fund

You may be asked to support the Fund with historic service or employment information for cases that are being reviewed.

*The bulletin provides further detail on the technicalities of applying these changes, as well as examples and scenarios. The majority of this work will be undertaken by the pension fund.*

### Child related leave changes

Expanded child-related leave definitions will now include authorised unpaid periods of the following;

- Unpaid additional maternity leave
- Unpaid additional adoption leave
- Unpaid shared parental leave

This will be applicable if the unpaid leave begins on or after **1 April 2026** and Assumed Pensionable Pay (APP) will apply during these periods in the same way as it applies during any current period of child-related leave:

- the member pays contributions on any pay that they receive

- the employer pays contributions on APP
- the employer reports APP as the member's pensionable pay to the administering authority for the period.

Current rules will apply to any unpaid additional maternity or adoption leave, or unpaid shared parental leave that started before **1 April 2026**.

#### **Employer duties to the Fund:**

It will no longer be necessary to distinguish between paid and unpaid periods of additional maternity leave, additional adoption leave and shared parental leave. Employers must ensure that APP is applied to these periods and report this figure to the Fund accordingly.

Employers may also wish to review the position for any members who have already started a period of maternity, adoption or shared parental leave as APP may apply to their unpaid periods of leave.

*The bulletin also provides further clarification regarding cases where a member was in the 50/50 section, including examples.*

#### **Authorised Unpaid Leave – less than 15 days**

Pension contributions are **compulsory** in a period of authorised unpaid leave of **less than 15 days** from **1 April 2026**.

The 15 days are calendar days. There is no adjustment for working days or in respect of members who work part time when working out whether an unpaid break is less than 15 days. Members will no longer need to apply to buy back pension lost during a short authorised unpaid break.

The existing rules continue to apply to a period of authorised unpaid leave that started before **1 April 2026**.

The compulsory contributions are based on '**lost pensionable pay**'. This is the pay the member would have received if they had been at work receiving their 'normal' pay instead of taking unpaid leave. 'Normal' pay is based on the member's contractual pay. Unlike Assumed Pensionable Pay (APP), it is not increased because of non-contractual payments the member received in the past, such as pay for non-contractual overtime.

Employer contributions are based on the rate specified for that employer for the year in which the leave was taken.

Member contributions are based on their normal contribution rate. If the member was paying reduced contributions immediately before the unpaid period because they had elected to join the 50/50 section of the scheme, the reduced rate also applies when working out the compulsory pension contributions the member must pay in respect of the unpaid period.

#### **Employer duties to the Fund**

Employers must include lost pensionable pay, employer and member contributions paid in respect of the lost pensionable pay when they submit data to the Fund. The administering authority will not need to distinguish the lost pensionable pay from the pensionable pay the member actually received.

*The bulletin also provides further clarification regarding cases where a member had purchased additional annual leave, what happens if a member receives some pensionable pay in the period of authorised unpaid leave, as well as 'problem cases' including examples.*

## **Authorised Unpaid Leave – over 14 days**

A new type of arrangement to buy back pension 'lost' in a period of authorised unpaid leave has been introduced. These arrangements are known as qualifying additional pension arrangements or QAPAs. The cost of a QAPA and the pension purchased through a QAPA are different from those associated with existing Additional Pension Contribution contracts.

This new arrangement will only apply to periods of authorised leave over 14 days that started on or after **1 April 2026**. The 14 days are calendar days. There is no adjustment for working days or in respect of members who work part time when working out whether an unpaid break is more than 14 days.

An arrangement is a QAPA if:

- the continuous authorised unpaid absence lasted more than 14 days
- the absence was not due to illness, injury, child-related leave or reserve forces leave
- the member elects to pay additional pension contributions to cover all or part of the unpaid absence
- the member makes that election while they are in the same employment they were in when they were absent and within **a year** of returning to work after the absence
- the employer may allow a longer period for the member to make an election

If an authorised unpaid absence lasts longer than 14 days, no compulsory contributions should be deducted. The member can choose whether to pay contributions to cover the period. The rules that apply when an authorised absence is less than 15 days **do not apply** to the first 14 days of a longer absence.

Employers and members contribute to the cost of a QAPA:

- the member pays the contributions they would have paid if they had not been absent
- the employer pays the contributions they would have paid if the member had not been absent

Employer contributions are based on the rate specified for that employer for the year in which the leave was taken.

Member contributions are based on their normal contribution rate. A pay reduction because of unpaid leave is ignored when allocating the member to the correct contribution band.

## **Employer duties to the Fund**

If the member elects to enter into a QAPA, the employer will need to share this information with the Fund. In addition, they will need to tell the Fund:

- the contributions payable
- if paying by lump sum, when that will be paid
- if paying by regular contributions, pay frequency, member and employer contributions per pay period and the length of the contract

*The bulletin also provides more guidance on employer responsibilities – we recommend all employers read these sections. It also covers when employer contributions are compulsory, additional rules that apply to a QAPA arrangement, the member benefits of a QAPA, as well as ‘problem cases’ with examples.*

*The LGA will assist employers by providing a basic calculator for working out the employer and member cost in the coming weeks and template communications for members and administering authorities. Employers will need to communicate with their payroll departments about how they will exchange information and who is responsible for what part of the process.*

## **Change in the definition of paternity leave**

In response to The Bereaved Partners Paternity Leave Regulations 2026 which come into force on 6 April 2026, the LGPS 2013 regulations will be amended.

Paternity leave is included in the definition of child-related leave in Schedule 1 of the 2013 Regulations. Therefore, assumed pensionable pay (APP) applies during paternity leave, which is usually limited to two weeks.

The right to take bereaved partner’s paternity leave of up to 52 weeks is introduced from 6 April 2026. This type of leave will be available in certain circumstances to the partner of a child’s primary carer when that primary carer dies after 5 April 2026 and within one year of a child’s birth or adoption. Bereaved partner’s paternity leave is a type of paternity leave. It includes same-sex partners. APP will therefore apply throughout any period of leave of this type, whether the period is paid or unpaid.

## **Employer obligations to the Fund**

APP will apply during these periods in the same as it applies during any other period of child-related leave. Employers will be required to process these cases in accordance with the APP process and provide information to the Fund accordingly.

## **What Employers Should Do Now**

We recommend employers:

- Read the LGA bulletin regarding the sections above
- Review and update HR and payroll processes, particularly for unpaid absences, child-related leave and buy-back calculations.
- Be prepared for gender pension gap and opt-out reporting requirements.
- Engage with payroll and software providers to ensure systems are ready for changes.
- Refresh internal guidance to support colleagues and members

The Fund will update our member and employer guidance and resources over the coming weeks and will communicate these changes through our Newsletters and website.

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