

Employer Briefing Note – April 2026

Access and Fairness – LGPS – Phase one



This briefing note is to provide a high-level summary, to support Scheme Employers to understand the changes to the LGPS introduced by the [LGPS \(Miscellaneous Amendments\) \(Member Benefits\) Regulations 2026](#). The regulations implement the first phase of the Access and Fairness proposals.

Most changes take effect from 1 April 2026, although some improvements apply retrospectively.

Key changes requiring employer action

Mandatory pension contributions during short unpaid leave

For periods of unpaid leave taken on or after 1 April 2026, the following changes have been introduced for members taking **short term leave of 14 calendar days or less**:

- Employee and Employer pension contributions are compulsory
- Contributions will be based on the contractual pay the member would have received if they had not been absent.
- Both member and employer contribute at their usual rates.
- This applies only to authorised unpaid absences starting after 31 March 2026. For unpaid absences that started before this date, the previous rules remain unchanged.

Changes to authorised unpaid leave of more than 14 days

- Members will have *up to one year after they return to work* to apply to buy back any lost pension, instead of the previous 30-day deadline.
- These arrangements will be called Qualifying Additional Pension Arrangements (QAPAs).
- The cost of buying back lost pension will be based on the normal contribution rates paid by both the member and employer for absences of 15 calendar days or more.
- Employers will be allowed to contribute to the cost even where unpaid leave lasts longer than three years.
- Any missing pension benefits that are bought back will count towards survivor pensions and not be reduced if the member retires early due to redundancy or business efficiency (over the age of 55).

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.

Updates to definition of child related leave

For members who take:

- unpaid additional maternity leave
- unpaid additional adoption leave
- unpaid shared parental leave

Their pension will be based on assumed pensionable pay (APP) during these periods.

- This means their pension will continue to build up as if they were receiving normal pay.
- This change relates to unpaid periods starting from 1 April 2026.
- Under the previous rules, these periods are not covered by APP, and employees instead have the option to buy back lost pension via an Additional Pension Contribution (APC).

Key employer actions

You should:

1. Ensure that your payroll team and any external payroll providers who submits data to the Fund on your behalf are made aware of these regulatory changes as soon as possible so that arrangements begin for the necessary changes to procedures and payroll systems.
2. Review your communications to employees relating to authorised unpaid leave and child-related leave to identify where amendments will be required for absences which began on or after 1 April 2026.
3. Ensure members of staff who are due to take time away from work are directed to the LGPS member website's [If you are away from work](#) webpage.
4. Employers may wish to review the position for any members who have already started a period of maternity, adoption or shared parental leave. APP may now apply to their unpaid periods of leave. We recommend that employers contact members affected to let them know that the pension position for any relevant unpaid period has changed.
5. Review your employer discretions policy to reflect changes to regulations and employer decisions. Changes made must be published, and a copy provided to Hampshire Pension Services – pensions.employer@hants.gov.uk

Other key changes to the LGPS

Gender Pensions Reporting

- Basic gender pensions gap reporting will become mandatory for administering authorities from the 2025 valuation, with more detailed reporting from 2028. This will help identify and address differences in pension outcomes between men and women.

Death benefit changes

- Survivor benefits will be 'equalised', which means they will be calculated in the same way regardless of gender.
- The age 75 limit for death grants will be removed, so a death grant can be paid regardless of the age at which a member dies.
- The rules about who can receive a death grant are being simplified. Administering authorities will no longer have to pay the grant to a member's estate if it has not been paid within two years.
- A cohabiting partner will no longer need to have been formally nominated for deaths between 1 April 2008 and 31 March 2014.
- Minor changes are being made to short-term children's pensions.

Changes relating to Pension tax rules

In April 2024, the Government removed the lifetime allowance, which limited how much could be saved in pensions before additional tax applied.

As a result, LGPS regulations are being updated to take out references to lifetime allowance, as well as updating the rules for calculating some pension lump sums to reflect new lump sum allowances that were introduced.

Most members will not see any change to the benefits they receive.

Changes relating to the McCloud Remedy

Some small technical changes have been made to ensure LGPS rules work correctly with the McCloud remedy, which protects certain members who joined the scheme before April 2012.

These changes affect benefit calculations in limited situations and will not impact most members.

Further resources

Hampshire Pension Services and Local Government Association (LGA) are currently in the process of updating relevant websites. Technical guides that are impacted by the changes will also be updated in due course. The brief member scheme guide will be available in May.

As outlined earlier in this document, the LGA will shortly be making a basic calculator available for working out the employer and member costs in relation to Qualifying Additional Pension Arrangements (QAPAs) as well as template communications for members and administering authorities.

In the meantime, you may find the following resources helpful:

- [LGPS regulations](#)
- [LGA Bulletin 276 – Special edition Access and Fairness](#)
- [LGPS member website's If you are away from work webpage](#)
- [Access and Fairness Government consultation response](#)

Disclaimer

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