

Additional Pension Contributions (APC)

You can pay additional pension contributions (APCs) to boost your pension at retirement or to cover lost pension due to authorised unpaid leave or industrial action.

The maximum amount of additional pension you can buy is £6500 per year (2015/16 rates). This figure will increase each year in line with the cost of living.

There are two types of APCs:

1. **Buy Extra Pension (to boost your pension at retirement)**
2. **Buy Lost Pension (due to absence for periods of authorised absence on no pay such as authorised unpaid leave, unpaid additional maternity/ paternity/ adoption/ parental leave and industrial action but not sick leave).**

Buy Extra Pension

Buying Extra Pension is at whole cost to you. Your employer will not pay towards the extra pension you are buying.

If you are paying by regular contributions you are required to submit a medical certificate (obtained at your own cost) regarding your health with your application form. The Council will refuse an application where a medical certificate is not provided or where you are deemed by the medical practitioner not to be in reasonably good health.

If you pay by lump sum a medical certificate is not required.

Buy Lost Pension

If you elect to buy lost pension within 30 days of your return to work your employer will pay 2/3rds of the cost.

This does not cover industrial action where the whole cost is payable by you.

Further details of how to apply to Buy Lost Pension are available on the APC Buy Lost Pension form available at: www.dumgal.gov.uk or by contacting the Pensions Section.

What to do next

To find out which is the best option for you and to obtain a quote go to:

<http://scotlqps2015.org>

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