

FAMILY LEAVE

AUGUST 2019

If you are preparing to take time off to have a baby, your pension might not be high on your list of priorities.

It is worth finding out what happens to your pension while you are on leave. There are statutory minimums, but your employer might offer more than this.

 THE CHURCH
OF ENGLAND

PENSIONS BOARD

Family leave

Maternity leave

You are entitled to 52 weeks maternity leave.

- the first 26 weeks is “ordinary maternity leave”
- the last 26 weeks is “additional maternity leave”

During maternity leave your employer must continue to give you any contractual benefits such as annual leave and any pay rises.

Statutory Maternity Pay (SMP)

You receive SMP for up to 39 weeks. To find out whether you qualify for SMP, and how much this is visit:



[gov.uk/maternity-pay-leave](https://www.gov.uk/maternity-pay-leave)

SMP is the minimum you will receive. Your employer might pay more. Ask them how much you will receive.

If you do not qualify for SMP your employer must tell you this. You may be entitled to maternity allowance.

What happens to my pension during maternity leave?

While you are receiving SMP, if you are in a defined benefit pension the amount paid into your pension stays the same.

You will be in a defined benefit pension with us if you belong to:

- Clergy pension scheme

- Any of our Church Worker schemes –
 - Defined Benefit Scheme,
 - Pension Builder Classic
 - Pension Builder 2014
- Defined Benefit section of the Church Administrators Pension Fund

Your employer will continue to pay their usual contribution. Usually this means they must continue their contributions for the first 39 weeks of your maternity leave. They can continue to pay contributions after this if they want to.

If you usually pay contributions this will continue based on your maternity pay. For example, if you usually pay 4% a month, you will pay 4% of your maternity pay. If your maternity pay is less than your usual salary, your employer makes up the difference.

If you pay additional voluntary contributions (AVCs) you can continue or stop paying these.

If you don't qualify for SMP the same applies while you are on ordinary maternity leave (the first 26 weeks). Your employer can continue to pay contributions after this if they want.

Paternity leave

You are entitled to 1 or 2 weeks paid paternity leave which you must take in one go.

During this your employer must continue to give you any contractual. You can find out more at:



[gov.uk/paternity-pay-leave](https://www.gov.uk/paternity-pay-leave)

What happens to my pension during paternity leave?

The exact same rules apply for paternity leave as they do for maternity leave.

Adoption leave

Statutory adoption leave is like maternity leave. Only one person within the couple can take adoption leave. The other can take paternity leave.

The qualifying conditions are the same as for maternity leave. Statutory Adoption Pay (SAP) is paid at the same rate as SMP.

Your pension works in the same way as it does for maternity leave.

You can find out more at:



[gov.uk/adoption-pay-leave](https://www.gov.uk/adoption-pay-leave)

Shared Parental Leave and Pay

This allows qualifying parents to share up to 50 weeks of leave before a child's first birthday.

Parents can be off work together or separately and can each take up to three separate blocks of leave (or more if your employer agrees).

Shared parental leave is paid for up to 37 weeks at the flat rate of statutory maternity pay (SMP).

You can find out more at:



[gov.uk/shared-parental-leave-and-pay](https://www.gov.uk/shared-parental-leave-and-pay)

What happens if I take additional unpaid leave?

If you take extra leave which is unpaid, usually no contributions will go into your pension.

You will remain a member of our pension schemes and you will keep your of life cover.

When you return to work your pension will start again and you can pay additional voluntary contributions (AVCs) to make up any shortfalls.

This reflects our understanding of current legislation and practice. You should talk to a financial or legal adviser if you need specific guidance or advice.