



Family Leave

April 2024

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.

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.

You are entitled to all your maternity rights if you have a stillbirth after 24 weeks.

Contact us



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Statutory Maternity Pay (SMP)

SMP is the minimum you will receive. Your employer might pay more. Ask them how much you will receive. If you don't qualify for SMP your employer will tell you this. If this is the case, you might 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. This means you will continue to build up pension as you usually do.

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

- the Clergy pension scheme

Any of our Church Worker Schemes:

- Defined Benefit Scheme
- Pension Builder Classic
- Pension Builder 2014

The Defined Benefit section of the Church Administrators Pension Fund.

Your employer will continue to pay their usual contribution. Usually this means they must continue to pay 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 do not 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.

Key takeaways

Here are the key points to remember:

- **You usually continue to earn pension while you are on family leave**
- **How much pension you earn will depend on what type of pension you have**
- **If you pay contributions into your pension, these will continue, but based on your pay during your time off**
- **You can top up your pension when you get back, to make up for any shortfalls**



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 benefits. You can find out more at 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

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

Parental bereavement leave

It is difficult to talk about, but if your child dies after 6 April 2020 and is under 18, you can

take time off work. This can include still births after 24 weeks pregnancy, irrespective of how long you have worked for your employer.

The minimum leave is 1 week, the maximum is 2 weeks. You do not have to take both weeks together, but you must take all your statutory leave within 56 weeks of your child's death.

During this your employer must continue to give you any contractual benefits. You will also be entitled to statutory parental bereavement pay. This is the minimum you will receive. This Your employer might allow you more leave or additional pay. Ask them how much you will receive.

Your employer will continue to pay their usual contribution towards your pension for the 2 weeks of statutory parental bereavement leave. They can continue to pay contributions after this if they want to.

If you usually pay contributions this will continue based on your statutory parental bereavement pay.

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

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