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Break in service



If you've had a break in service of more than five years after 1 April 2015 you'll enter the career average scheme when you return to pensionable service.

If you were a final salary member with a Normal Pension Age (NPA) of 60 and have had a break in service lasting more than five years which ends after 31 December 2007, then your service prior to the break will still have a NPA of 60. However, if you return after 31 December 2007 (but prior to 1 April 2015) any final salary service will have a NPA of 65. This is known as a 'disqualifying break'. If the disqualifying break spans 1 April 2015 you'll have entered the career average scheme, where the NPA is either 65 or your State Pension age, whichever is the higher.

Any period of less than 60 days qualifying service or 30 days reckonable service in any period of 365 days is not counted for the purposes of maintaining a normal pension age of 60.

If you retire and later re-enter pensionable service, you'll enter the career average scheme.

If you've benefits in both final salary and career average your final salary benefits are protected and will remain in final salary. When you retire, we'll use your salaries earned in career average to calculate your final salary benefits. This is called the final salary link. If you've a break in pensionable service of more than five years, then the salary link is broken, and we'll use the salaries at the time of the break to calculate your final salary benefits.

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