

If you're about to go on parental leave, we know your pension is probably the last thing on your mind. So, here's a quick guide to how your pension works while you're away.



While you're on leave, you'll still be a SAUL member

When we talk about parental leave we mean maternity or paternity leave, shared parental leave, adoption leave or child bereavement leave. Whatever your circumstances, you'll still be a SAUL member while you're away from work.



Your pay might change while you're on leave

You may have some leave on full pay, some on reduced pay and some unpaid. But you'll still be in SAUL and build up your full pension for any time you're on paid leave and, in all cases, in:

- the first 26 weeks of maternity leave
- the first 26 weeks of adoption leave, or
- the first 2 weeks of paternity leave.



You'll still pay 6% into SAUL

It's 6% of the money you actually receive while you're on leave, and not your usual salary if that's different.



Your employer's contributions are based on your full salary

Your employer will pay pension contributions based on your salary before you went on leave, even if you're getting reduced pay.

They can also choose to pay your contributions for you while you're on unpaid leave.



You can choose to make up any missed contributions when you're back at work

If you're on unpaid leave you won't build up any pension. If you miss some pension contributions while you're on unpaid leave, you can choose to pay them when you get back to work. You can do this by paying one or more lump sums. You must do this in your first year back at work.



We're here to help

If you've got any questions about your pension and parental leave, please get in touch. We're available 9am-5pm, Monday to Friday. You should also speak to your employer.