

## Changing working patterns fact sheet (CWP4) Career breaks

### **classic, classic plus and premium**

If you take a career break you will not build up any reckonable service during your absence and you will not have to pay contributions. You will therefore not build up any pension for the duration of your career break. If you return you will return to whichever scheme you were a member of when you left. Depending on how long your career break is, you may wish to look at ways of boosting your pension to make up for the missed pension benefits. (See CWP1 – Boosting your pension)

### **nuvos**

If you are not paid, you will not build up any pension.

### **Can I pay contributions while I'm on a career break?**

No.

### **I have a partnership pension account – can money be paid into my investment fund while I'm on a career break?**

Your employer will not make any contributions to your fund while you are on a career break. As it is your investment fund, you can decide if you wish to make voluntary payments to increase the value of your fund while you are on your career break.

**This is a summary of basic scheme features. Full details are set out in the scheme rules. In the case of any difference, the scheme rules will apply.**