



Cronfa Bensiwn **GWYNEDD** Pension Fund

Administrative Policy Statements

Title: Education Break Policy for LGPS Dependent Child Pension

1. Purpose

The Gwynedd Pension Fund is committed to supporting its members' dependents who are pursuing further education or vocational training after turning 18. This policy sets out the circumstances in which a break from education is allowed without affecting a dependent child's pension entitlement under the Local Government Pension Scheme (LGPS) regulations, specifically for individuals aged between 18 and 23.

2. Provisions of the Policy

a) Qualification

This policy applies to dependents:

- Between 18 and 23 years old,
- Eligible for LGPS dependent child pension,
- Taking a temporary break from **full-time education or vocational training**, with the actual intention of returning.

b) Acceptable Break in Education

- An interval of one academic year of full-time education or training is allowed.
- In Britain, an academic year refers to the period when schools, colleges and universities provide their scheduled teaching and assessments. It usually runs from early September to late July, although specific dates may vary slightly by organization or region.
- The break must occur after the dependent reaches the age of 18, and then return to study full-time.

c) Statement of Intent

- The dependent (or guardian) must send **written notice** to the Gwynedd Pension Fund **before the break starts**.

- The notice must clearly confirm the intention to return to full-time education or training after the break.

d) Return to Education Confirmation

To resume the child's pension payments, the following must be submitted:

- **Official confirmation of registration** from the educational institution or employing body,
- **Course details**, including expected start and end dates,
- **Confirmation that it is full-time** (e.g. study hours or credit load).

e) Pension Suspension and Resumption

- Pension payments will be **temporarily** suspended during the allowed break.
- Upon receipt and verification of proof of registration, payments will be **resumed** and paid back to the start date of the new season.

f) Failure to Follow Policy

- If the child does not **return** to full-time education within the period of one academic year, the child's pension will be **closed**.
- A final review of the right will be carried out in accordance with the LGPS Regulations and this policy.

3. Review of the Policy and Changes

This policy will be reviewed annually and amended as necessary to ensure its effectiveness and compliance with relevant regulations.

4. Contact Details:

Members may contact the Fund at any time for assistance with this policy.

- **Phone:** 01286 679982
- **E-bost:** pens@gwynedd.llyw.cymru
- **Website:** www.gwyneddpensionfund.wales

Approved by: [Name] Gwynedd Pension Fund

Date: