



# LOCAL GOVERNMENT PENSION SCHEME

## APPLICATION TO JOIN THE '50/50' SECTION

This form should be used by those members of the Local Government Pension Scheme (LGPS) who wish to leave the main section and join the '50/50' section. Please read the notes overleaf in full prior to completing this form.

### YOUR PERSONAL DETAILS:

FORENAME(S):  SURNAME:

DATE OF BIRTH:  N.I. NUMBER:

e-mail address:

### YOUR EMPLOYMENT DETAILS:

Please provide below, details of the job(s) that you hold with your employer in which you wish to pay pension contributions to the LGPS under the '50/50' section. If you have more than one job on which you are currently paying pension contributions, you can elect to join the '50/50' section in one, some or all of these jobs and you should only provide details of those job(s) in which you wish to elect to join the '50/50' section.

If you wish to join the '50/50' section in more than 3 jobs, please complete and return an additional election form.

**My election to join the '50/50' section only applies to my pensionable employment(s) with the following employer:**

EMPLOYER:

	PAY NUMBER:	POST NUMBER*:	POST TITLE/LOCATION:
JOB/POST - 1:	<input type="text"/>	<input type="text"/>	<input type="text"/>
JOB/POST - 2:	<input type="text"/>	<input type="text"/>	<input type="text"/>
JOB/POST - 3:	<input type="text"/>	<input type="text"/>	<input type="text"/>

\*ENTER YOUR POST NUMBER (IF KNOWN)

### DECLARATION: I confirm that I have read and understood the notes overleaf and:

- that I wish to join the '50/50' section in the pensionable job(s) and with the employer that I have detailed above.
- I understand that, during the period in which I am a member of the '50/50' section in that job, I will only be building up half of my normal pension benefits in that job.
- I understand that the choices I have made are important in planning for my retirement and, by electing to join the '50/50' section, I will have a lower income when I retire than if I was a member of the main section.
- I understand that any existing contract that I have taken out to pay APCs to purchase **'lost'** pension benefits, **will continue to be paid, in full, on me joining the '50/50' section.** (Please refer to 1 overleaf)
- I understand that any existing contract that I have taken out to pay additional pension contributions (APCs) to purchase **'extra'** pension benefits **must cease on me joining the '50/50' section.** (Please refer to 2 overleaf)
- I have not been forced or asked by my employer to join the '50/50' section of the LGPS.
- I am aware that if, during a pay period, I go onto 'no pay' due to:  
sickness or injury; or  
a period of unpaid ordinary maternity, paternity or adoption leave,  
my employer will move me back into the main section from the beginning of the next available pay period.
- I am aware that, at any time whilst I am eligible for membership of the LGPS, I can elect to join the main section of the LGPS by making a further election to my employer.

**PLEASE NOTE: YOU CAN ONLY SIGN AND DATE THIS ELECTION FORM ONCE YOU HAVE COMMENCED EMPLOYMENT IN THE JOB(S) IN WHICH YOU WISH TO JOIN THE '50/50' SECTION**

SIGNED:  DATE:

PRINTED NAME:

**ON COMPLETION, PLEASE RETURN THIS ELECTION FORM TO YOUR EMPLOYER'S PAYROLL OR HR DEPARTMENT**

## HOW DOES THE '50/50' SECTION WORK?

With effect from 01 April 2015, there are now two sections within the LGPS – the main section and the '50/50' section. Within the main section, you pay the full rate of pension contributions and you accumulate your full pension benefits.

During the period in which you are a member of the '50/50' section, you only pay half of the normal rate of pension contributions and, therefore, you only accumulate half of your pension benefits.

However, in both sections you are still entitled to receive full life assurance cover, full ill-health cover and full survivor benefits in the event of your death. In other words, the cover for those pension benefits applies to both sections.

**You can elect to move from the main section to the '50/50' section at any point in time. You will be transferred by your employer to the '50/50' section with effect from the beginning of the next available pay period following receipt of a valid election form.**

### 1 ADDITIONAL PENSION CONTRIBUTIONS (APCs) TO PURCHASE 'LOST' PENSION BENEFITS

If you elect to move to the '50/50' section, any APCs that you are paying to purchase 'lost' pension benefits or any additional voluntary contributions (AVCs) **would continue to be payable in full** and not at half of the normal rate.

APCs that you are paying to purchase 'lost' pension benefits applies during a period of:

- authorised unpaid leave of absence
- unpaid additional maternity, paternity or adoption leave or unpaid shared parental leave
- industrial action

### 2 ADDITIONAL PENSION CONTRIBUTIONS (APCs) TO PURCHASE 'EXTRA' PENSION BENEFITS

APCs that you are paying to purchase 'extra' pension benefits **would have to cease** on you joining the '50/50' section.

## HOW LONG CAN I REMAIN WITHIN THE '50/50' SECTION?

The '50/50' section is designed to be a **short-term** option during which you are experiencing financial difficulties.

As a result, your employer is required to automatically put you back into the main section of the LGPS approximately three years from the date they first have to comply with the 'auto-enrolment' provisions of the Pensions Act 2008 and approximately every three years thereafter.

Your employer will tell you when this is about to happen. If you wish to continue paying pension contributions within the '50/50' section, you would then need to complete a further election form to remain within the '50/50' section.

If, during a pay period, you go onto 'no pay' due to:

- sickness or injury; or
- a period of unpaid ordinary maternity, paternity or adoption leave,  
your employer will move you back into the main section from the beginning of the next available pay period.

This is to your advantage as you will then start to accrue full pension benefits again, although you will not actually be paying any pension contributions. On returning to work, you would then have the right to make a further election to move back to the '50/50' section by completing a 'fresh' election form, if you wished to do so.

At any time during the period in which you are a member of the '50/50' section, you have the right to move back to the main section (provided that you are under 75 and you remain in a job that qualifies you for membership of the LGPS).

If you change jobs and move to a new employer where you are eligible to join the LGPS or you take up an additional job with a scheme employer, you will automatically be put you into the main section in that new job. You would then have the right to make an election to move to the '50/50' section by completing an election form, if you wished to do so.

## CAN MY EMPLOYER ASK ME OR FORCE ME TO JOIN THE '50/50' SECTION?

No. Your employer cannot ask you or force you to join the '50/50' section. If you are asked by your employer to join the '50/50' section, you can inform the Pensions Regulator at: [http:// www.thepensionsregulator.gov.uk/contact-us.aspx](http://www.thepensionsregulator.gov.uk/contact-us.aspx)

## RETURNING THE COMPLETED FORM

It is important that you complete this form in full. If it is incomplete or you do not provide sufficient information to allow your employer to identify the pensionable job(s) in which you wish to join the '50/50' section, the form will not be accepted as a valid request and will be returned to you for clarification and/or correction.