Local Government Pension Scheme

50/50 Section: notes of guidance

Please read these notes carefully before making your election.
As an LGPS member you can choose to pay half your normal contribution and build up half your normal pension for a time. This is the **50/50 Section**. Your life cover lump sum (death grant) and ill-health retirement benefits are **not** affected. Do **not** complete this form if you are not yet a member of the LGPS.

How does the 50/50 Section work?

There are two sections in the LGPS 2014: the normal **Main Section**, where you pay normal contributions and build up a normal pension, and the **50/50 Section**, where you pay half your normal contribution to build up half your normal pension during that time. In **either** section you keep full life assurance cover, full ill-health cover and full survivor benefits.

You can move between the two sections at any time by election in writing, returned to your **employer**. This form is your election to enter the 50/50 Section; to go back to the Main Section, ask your employer for another form. If you have more than one LGPS post, you can choose the 50/50 Section for one, some or all of them, but you must complete a separate form for each.

How long can I stay in the 50/50 Section?

The 50/50 Section is designed as a short-term option during periods of financial hardship.

- Your employer must move you back into the Main Section at their automatic re-enrolment date, and will tell you when this is due. To stay in the 50/50 Section you will need to make a new election.
- If you have a period of no pay due to sickness or injury, you return to the Main Section from the first day of the next pay period after you go back to work. Again, you can make a new election.
- You can return to the Main Section at any time by completing the appropriate election form. Full benefits start again from the next available pay period.

How will my pension compare?

Example based on annual pensionable pay of **£18,000**

	Main Section	50/50 Section
Annual gross contribution	£1,044 (5.8%)	£522 (2.9%)
Annual pension build-up	£367.35 (1/49th)	£183.67 (1/98th)
Life assurance cover	£54,000 (3 × £18,000)	£54,000 (3 × £18,000)

Will it affect additional contributions I pay?

If you pay, or are thinking of paying, additional contributions, contact the Pensions Section to find out how the 50/50 Section may affect them.

Can my employer ask 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 this happens, you can inform The Pensions Regulator at www.thepensionsregulator.gov.uk.

Local Government Pension Scheme

50/50 election form: your details

Complete pages 2 and 3, then return the form to your employer.

Use a separate form for each post you wish to move to the 50/50 Section.

1. Your personal details

TITLE

○ Mr ○ Mrs ○ Miss ○ Ms ○ Mx ○ Other

If other, please specify

FULL NAME

NATIONAL INSURANCE NO. e.g. QQ123456C

DATE OF BIRTH DD/MM/YYYY

HOME ADDRESS house number and street

TOWN / CITY

POSTCODE

TELEPHONE NUMBER

EMAIL ADDRESS

2. Your employment details

Details of the post you wish to move to the 50/50 Section.

EMPLOYER

PAYROLL REFERENCE

POST NUMBER (if applicable)

POST TITLE / DESCRIPTION

Continue to page 3 to sign the declaration →

Local Government Pension Scheme

50/50 election form: declaration

3. Declaration

I understand that:

- I will pay half my normal contribution to build up half my normal pension during this time.
- I can revert back into the **Main Section** of the Scheme at any time by informing my employer in writing, and will then build up full benefits from the next available pay period.
- My employer will enrol me back into the **Main Section** of the LGPS in accordance with Automatic Enrolment requirements.
- I have **not** been forced or asked by my employer to elect to join the **50/50 Section**.
- The choice I make now is important in planning for my retirement. If I join the **50/50 Section** I will receive a lower income when I retire than if I stayed in the **Main Section**.

Having read the above information and the notes of guidance, I wish to join the **50/50 Section** of the LGPS from the next available pay period. **I will return this election form to my employer.**

☐ **I have read and agree to the declaration above**

SIGNATURE tap or click the box to sign

Sign here

OR TYPE YOUR FULL NAME if you can't sign above

DATE DD/MM/YYYY

For official use only (employer)

On receipt of this form, please move the member named above to the **50/50 Section** from the next available payroll. It is your duty to re-enrol the member into the **Main Section** in line with auto-enrolment regulations, or after a period of no pay due to sickness or injury. **Please send a copy of this form to the Pension Section once the request has been implemented.**

Form received		50/50 Section start date	
Auto-enrolment date		Form sent to Pension Section	