



## Election to register for the LGPS '50/50 Section'

As a member of the Local Government Pension Scheme (LGPS), you can elect to pay half of your normal contribution and build up half of your normal pension during this time. This is known as the **50/50 Section**. However, if you do elect to enter the **50/50 Section**, your life cover lump sum death benefit (death grant) and ill health retirement benefits under the LGPS 2014 will **NOT** be affected. This form should **NOT** be completed if you have yet to become a member of the LGPS.

**Please read the notes overleaf carefully before making your Election to temporarily reduce your contributions and move to the 50/50 Section.** To proceed with your election, you will need to complete this form and **RETURN IT TO YOUR EMPLOYER**. Please use **BLACK** ink.

Your Personal Details										
Title: (please ✓ as appropriate)	Mr		Mrs		Miss		Ms		Other	
Full Name:										
National Insurance Number:							Date of Birth:			
Home Address:										
							Post Code:			
Telephone Number:										
Email Address:										

Your Employment Details	
Employer:	
Please indicate below, details of the post in which you wish to move to the <b>50/50 Section</b> . Please note that if you wish to do so under more than one post, you will need to complete an Election Form for each of your employments.	
Payroll Reference Number:	
Post Number: (if applicable)	
Post Title / Description:	

Declaration	
<p>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 <b>Main Section</b> of the Scheme at any time by informing my employer in writing. I will then start to build up full benefits from the next available pay period. My employer will enrol me back into the <b>Main Section</b> of the LGPS in accordance with Automatic Enrolment requirements. I have <b>NOT</b> been forced or asked by my employer to elect to join the <b>50/50 Section</b> of the Scheme. I understand that the choice I make now is important in planning for my retirement and if I elect to join the <b>50/50 Section</b>, I will receive a lower income when I retire, rather than if I was a member of the <b>Main Section</b> of the LGPS.</p> <p>Having read the above information and the notes of guidance overleaf, I wish to join the <b>50/50 Section</b> of the LGPS from the next available pay period. <b>I will return this Election Form to my employer.</b></p>	
Signature:	
	Date:

For Official Use Only			
On receipt of this form please move the above named member to the <b>50/50 Section</b> from the next available payroll. It will be your duty to re-enrol the member into the <b>Main Section</b> in line with auto enrolment regulations or a period of no pay due to sickness or injury. <b>Please send a copy of this form to the Pension Section once the request has been implemented.</b>			
Form received:	/ /	50/50 Section Start Date:	/ /
Auto-enrolment date:	/ /	Form sent to Pension Section:	/ /



## Election to register for the LGPS '50/50 Section'

**PLEASE READ THESE NOTES OF GUIDANCE CAREFULLY BEFORE MAKING YOUR ELECTION.**

### How does the 50/50 Section work?

There are two sections in the Local Government Pension Scheme (LGPS) 2014. There is the normal element, known as the **Main Section** and there is the **50/50 Section**. The **Main Section** is where you pay normal contributions and receive the normal pension build up, whereas under the **50/50 Section**, you have the option to pay half your normal contribution to build up half your normal pension during this time. Regardless of whether you are contributing under the **Main Section** or the **50/50 Section**, you will get full life assurance cover, full ill health cover and full survivor benefits in the event of your death.

You can elect to move between the **Main Section** and the **50/50 Section** at any time. An election to do so must be made in writing, which must be returned to your **employer**. The completion of this form will act as your election to enter the **50/50 Section**. In order to re-enter the **Main Section**, you will need to request another form from your employer. If you contribute to the LGPS under more than one post, you can elect for the **50/50 Section** in one, some or all your employments, but you must complete a separate form for each post.

### How long can I contribute under the 50/50 Section?

The **50/50 Section** is designed to be a short term option during periods of financial hardship. Your employer is required to enrol you back into the **Main Section** of the scheme in line with your employer's Automatic Re-enrolment date. Your employer will notify you when this is due to take place. If you then wish to continue in the **50/50 Section**, you will need to make another election. For further information on this, please contact your employer.

If you enter a period of 'no pay' due to sickness or injury, you will re-enter the **Main Section** of the scheme on the first day of the next available pay period following your return to work. To continue in the **50/50 Section**, you will need to make another election.

You can choose to enrol back into the **Main Section** at any time by informing your employer, via the completion of the appropriate Election Form. You would then start to build up full benefits in the **Main Section** from the next available pay period.

### How will my pension compare under the 50/50 Section?

<b>EXAMPLE</b> (based on an annual pensionable pay of <b>£18,000</b> )		
	<b>MAIN SECTION</b>	<b>50/50 SECTION</b>
Annual Gross Contribution:	£1,044 (5.8%)	£522 (2.9%)
Annual Pension Build Up:	£367.35 (1/49 <sup>th</sup> )	£183.67 (1/98 <sup>th</sup> )
Life Assurance Cover:	£54,000 (3 x £18,000)	£54,000 (3 x £18,000)

### Will the 50/50 Section affect the 'additional contributions' that I am currently paying?

If you are paying additional contributions or considering paying additional contributions in the future, please contact the **Pensions Section** to find out more as to how the **50/50 Section** may impact on this.

### Can my employer ask me or force me to elect to join the 50/50 Section?

Your employer **CANNOT** ask you or force you to elect to join the **50/50 Section** of the Scheme. However, if this is the case, you can inform the Pensions Regulator by visiting their website: [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)