

## The Local Government Pension Scheme Regulations 2013

## Election to join the 50/50 section

**1. Personal Details**

Please complete if you wish to leave the main section of the Scheme and move to the 50/50 section of the Scheme. Please also read the information overleaf

Scheme employer			
Surname		Forename(s)	
Date of Birth		NI Number	
Home Address			
Email Address		Tel number	

**2. Your Employment Details**

You can opt for the 50/50 section in one or more jobs. Please provide details of the job(s) you wish to join the 50/50 section (continue on a separate form if you have more than 2 jobs in which you wish to join the 50/50 section)

	Job title/location	Payroll number (if known)
Job 1		
Job 2		

**Declaration**

- I confirm that I wish to move to the 50/50 section in the job(s) indicated on this form.
- I understand that during the period I am in the 50/50 section in that job I will only be building up half my normal pension in that job.
- I understand the choices I make now are important in planning for my retirement and that if I elect to join the 50/50 section I will have a lower retirement income than if I was in the main section of the LGPS.
- I understand that any additional pension contract I have must stop (unless it is to purchase pension 'lost' during a period of authorised unpaid leave or unpaid additional maternity, paternity or adoption leave).
- I have not been forced or asked by my employer to elect to join the 50/50 section of the LGPS.
- I am aware that at any time whilst I am eligible for membership of the LGPS I can choose to opt back into the main section of the LGPS by making a further election.
- I am aware that:
  - if, during a pay period, I go onto no pay due to sickness or injury or child related leave and I am still on no pay at the beginning of the next pay period, my employer will move me back into the main section of the LGPS.
  - my employer is required to automatically put me back into the main section of the LGPS approximately three years from the date they first have to comply with the automatic enrolment provisions of the Pensions Act 2008 (and approximately every three years thereafter).

<b>Signature</b>	<b>Date</b>	
<b>Please send the form to your employer's payroll or HR section</b>		
<b>For Official Use Only</b>		
<b>Actions</b>		
Send copy to payroll		
Send copy to Capita		
<b>Date actioned</b>		<b>50/50 Contribution rate</b> %
Authorised Signature		

## The Local Government Pension Scheme Regulations 2013

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

There are two sections in the LGPS – the main section and the 50/50 section. The main section is where you pay normal contributions and get your normal pension build up. In the 50/50 section you pay half your normal contributions and build up half your normal pension. However, if you move to the 50/50 section you still get 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 benefits is the same as if you were in the main section.

You can elect to move from the main section to the 50/50 section at any time using this form. You will be moved to the 50/50 section from the next available pay period after your employer receives your election.

If you have more than one job you can elect for the 50/50 section in one, some or all your jobs. If you are in the LGPS with more than one employer, a separate election form must be completed for each employer.

If you choose to move to the 50/50 section any extra pension contributions or additional voluntary contributions (AVCs) will continue to be payable in full (not at half rate). The only exception to this is that any additional pension contributions (APCs) you are paying to purchase extra pension would have to stop (unless those APCs are to purchase pension 'lost' during a period of authorised unpaid leave or during a period of unpaid additional maternity, paternity or adoption leave).

### How long can I remain in the 50/50 section?

The 50/50 section is designed to be a **short-term** option for when times are tough financially. Because of this 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 automatic enrolment provisions of the Pensions Act 2008 (and approximately every three years thereafter). Your employer will move you back into the main section of the scheme at that time irrespective of when your election to join the 50/50 section took place. Your employer will tell you when this is about to happen. If you wish to continue in the 50/50 section at that point you would need to make another election to remain in the 50/50 section.

If, during a pay period, you go onto no pay due to sickness or injury or unpaid 'ordinary' child related leave and you are still on no pay at the beginning of the next pay period, your employer will move you back into the main section of the LGPS. That is to your advantage as you will then start to build up full pension again even though you will not be paying pension contributions. On return to work you would have the right to make an election to move back to the 50/50 section.

At any time whilst you are in the 50/50 section you have the right to choose to move back to the main section of the scheme. You would need to make an election to your employer to move back to the main section and an election form to do so can be obtained from Capita. You would be brought back into the main section from the next available pay period after your employer receives the completed election form and you would then start to again build up a full pension. If you are in the 50/50 section in more than one job you can elect to move back into the main section in all or some of the jobs.

If you take up another job or change jobs with your employer or a new LGPS scheme employer, you will be put into the main section of the LGPS in that new job. You would then have the right to elect to move to the 50/50 section in that new job.

### 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 or forced to join the 50/50 section you can inform The Pensions Regulator at: <http://www.thepensionsregulator.gov.uk/contact-us.aspx>

### Returning the completed form

The completed election form should be returned to your employer's Payroll Section or Human Resource department. It is important that you fully complete this form. If it is incomplete, or you do not provide sufficient detail for your employer to identify the job(s) in which you wish to join the 50/50 section, the election you make using this form will not be accepted as a valid request and will be returned to you. If this happens to you, you will need to complete and submit a new form.

### Purpose for which this form will be used

This form will be used to end your active membership of the main section of Local Government Pension Scheme, and start the deduction of half of your normal pension contributions. The form will be retained as a record of your election to join the 50/50 section of the Local Government Pension Scheme in the job or jobs you have indicated on the form.

### Privacy Notice

*Barnet Council will collect and use the information you give us to undertake our functions as a local authority and deliver services to you. It is our responsibility to ensure that your information is kept safe. Where necessary and legally allowed, we will share your information with trusted external organisations, commissioned partners and contracted service providers in order to deliver services and support to you.*

*The information we collect may be used to better understand your use of our services and assist us in improving our services. This is to ensure we are using public funds in the best possible way. Under our duty to protect public money we may use the information you have provided for the prevention and detection of crime.*

*For further details of how we use your information and to understand your rights please visit [www.barnet.gov.uk/privacy](http://www.barnet.gov.uk/privacy) or email [data.protection@barnet.gov.uk](mailto:data.protection@barnet.gov.uk) to request a full copy of our privacy notice.*