

# The Highland Council Pension Fund Local Government Pension Scheme (LGPS) Election to re-join the main section



This form is for completion by those members of the LGPS who wish to leave the 50/50 section of the Scheme and move to the main section of the Scheme. **Before completing and returning the form, please read the notes overleaf.**

Please complete using **BLOCK CAPITALS** and **black** ink only.

|                        |     |     |     |                  |                                       |     |
|------------------------|-----|-----|-----|------------------|---------------------------------------|-----|
| Surname                |     |     |     |                  | Mr/Mrs/Miss/Ms/Other (please specify) |     |
| Forename(s)            |     |     |     |                  | Date of Birth                         | / / |
| National Insurance No. | / / | / / | / / | / /              | Employer                              |     |
| Home Address           |     |     |     |                  |                                       |     |
| Postcode               |     |     |     | Daytime Tel. No. |                                       |     |
| Email Address          |     |     |     |                  |                                       |     |

Please provide details below of the job(s) you hold with your employer in which you wish to elect to re-join the main section. If you have more than one job in which you are in the 50/50 section you can opt to re-join the main section in one, some or all of the jobs. You should only provide details below of the job(s) in which you wish to elect to re-join the main section. If you wish to re-join the main section in more than 3 jobs you will need to complete and return an additional form. If you hold jobs in the LGPS with different employers you will need to complete and return a separate form to each employer.

|       | Job title / Location | Payroll Number (if known) |
|-------|----------------------|---------------------------|
| Job 1 |                      |                           |
| Job 2 |                      |                           |
| Job 3 |                      |                           |

## Declaration

- I have read and understood the notes overleaf.
- I confirm that I wish to move to the main section in the job(s) I have indicated on this form.
- I understand that I will cease to pay half rate pension contributions in that job and that my contribution rate for that job will increase to my normal full rate.
- I understand that during the period I am in the main section in that job I will be building up my normal pension in that post.
- I am aware that at any time whilst I am eligible for membership of the LGPS I can choose to opt back into the 50/50 section of the LGPS by making an election to my employer.

|   |      |
|---|------|
| Signature   | Date |
| If you are paid by The Highland Council, your completed election form should be returned to The Pension Section, The Highland Council, Glenurquhart Road, Inverness, IV3 5NX. If you are NOT paid by The Highland Council please send the completed election form to your employer's Payroll or Human Resources (HR) Section. |      |

## For Official Use Only

| Action   | Date   |
|--|--|
| Form received by Employer/HR/Payroll                     | / /  |
| Notification sent to payroll / actioned                  | / /  |
| Notification of move to main section issued to the Fund? | Yes / No      If yes, enter date sent          |
| Date of re-commencement in main section                  | / /      Main section contribution rate      % |
| Authorised Signature                                     | / /  |

**How does the main section work?**

There are two sections in the LGPS from 1 April 2015 – 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 during the period you are in that section. Regardless of which section you are in you get full life assurance cover, full ill health cover and full survivor benefits in the event of your death.

You can elect to move from the 50/50 section to the main section at any time. An election to re-join the main section must be made in writing to your employer. This form can be used as your election. You will be moved to the main section from the next available pay period after your employer receives your signed election.

If you have more than one job in which you are contributing to the 50/50 section you can elect to re-join the main section in one, some or all those jobs.

If you are in the LGPS with more than one employer, a separate election form must be completed and returned to each employer where you wish to re-join the main section.

**How long can I remain in the main section?**

You can remain in the main section for as long as you are in employment that qualifies you for membership of the scheme and are under age 75.

At any time whilst you are in the main section you would have the right to choose to move back to the 50/50 section of the scheme (provided you are under age 75 and you remain in an employment that qualifies you for membership of the scheme). You would need to make an election to your employer to move back to the 50/50 section and an election form to do so can be obtained from our website: [www.highlandpensionfund.org](http://www.highlandpensionfund.org). Click on the link to 'Our Forms and Publications' then click on 'forms'. You would be brought back into the 50/50 section from the next available pay period after your employer receives the completed election form and you would then start to again pay half your normal contributions and build up half your normal pension during the period you are in that section.

**Returning the completed form**

**If you are paid by The Highland Council, your completed election form should be returned to The Pension Section, The Highland Council, Glenurquhart Road, Inverness, IV3 5NX. If you are NOT paid by The Highland Council please send the completed election form to your employer's Payroll or Human Resources (HR) Section.**

**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 re-join the main section, the form will not be accepted as a valid request and will be returned to you for clarification.**