

Election to join the 50/50 section



Local Government
Pension Scheme

This form is for completion by those members of the LGPS who wish to leave the main section of the Scheme and move to the 50/50 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 join the 50/50 section. If you have more than one job you can opt for the 50/50 section in one, some or all of the jobs and you should only provide details below of the job(s) in which you wish to elect to join the 50/50 section. If you wish to move to the 50/50 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 50/50 section in the job(s) I have 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 income when I retire than if I was a member of the main section of the LGPS.
- I understand that any additional pension (APC) contract I have to purchase additional pension in the LGPS must cease (unless it is to purchase pension 'lost' during a period of authorised unpaid leave of absence, or during a period of unpaid additional maternity, paternity or adoption leave or unpaid shared parental leave, or during a period of industrial action).
- 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 an election to my employer.
- I am aware that:
 - if, during a pay period, I go onto no pay due to long-term sickness or injury or due to ordinary maternity leave, ordinary adoption leave or paternity leave my employer will move me back into the main section of the LGPS from the beginning of the next pay period (provided that, in the case of sickness or injury, I am still on no pay at that time). On return to work I would have the right to make an election to move back to the 50/50 section if I wished to do so.
 - 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). I will have the right to make a further 50/50 election at that time if I wish to do so.

Signature	Date
IMPORTANT: 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. You cannot sign and date the form before then as it will be treated as an invalid election. Once signed, this form should be sent to your employer's payroll or HR section - <u>not</u> Highland Pension Fund.	

For Official Use Only

Action	Date
Form received by Employer/HR/Payroll	/ /
Notification sent to payroll / actioned	/ /
Notification of move to 50/50 section issued to the Fund?	Yes / No If yes, enter date sent
Date of 50/50 section commencement	/ / 50/50 Contribution rate %
Authorised Signature	/ /

How does the 50/50 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. 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. An election to join the 50/50 section must be made in writing to your employer. This form can be used as your election. You will be moved to the 50/50 section from the next available pay period after your employer receives your signed 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 and returned to each employer where you wish to join the 50/50 section.

If you choose to move to the 50/50 section any extra pension contributions or additional voluntary contributions (AVCs) would 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 cease (unless those APCs are to purchase pension 'lost' during a period of authorised unpaid leave of absence or during a period of unpaid additional maternity, paternity or adoption leave or unpaid shared parental leave, or during a period of industrial action).

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 (even if, for example, you had only elected for 50/50 the previous month). 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 long-term sickness or injury or due to ordinary maternity leave, ordinary adoption leave or paternity leave your employer will move you back into the main section of the LGPS from the beginning of the next pay period (provided that, in the case of sickness or injury, you are still on no pay at that time). That is to your advantage as you will then start to accrue 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 if you wished to do so.

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 (provided you are under age 75 and you remain in a job that qualifies you for membership 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 our website www.highlandpensionfund.org under the Resources section. 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 with your employer at the same time as continuing to hold your current job, you will be put into the main section of the LGPS in that new job. You would then have the right to make an election to move to the 50/50 section in that new job if you wished to do so.

If you change jobs and move to a new employer where you are eligible to join the LGPS your new employer will put you into the main section of the LGPS in that new job. You would then have the right to make an election to move to the 50/50 section in that new job 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 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 form will not be accepted as a valid request and will be returned to you for clarification.

Purpose for which this form will be used

This form, once completed and returned to your employer's Payroll Section or Human Resource department, will be used to cease your active membership of the main section of Local Government Pension Scheme, and commence deductions of half of your normal pension contributions as per your instructions on this form. The form will be retained as a record of your election to join the 50/50 section of the Local Government Pension Scheme or, if you hold more than one job with us, as a record of your election to join the 50/50 section in the job or jobs you have indicated on the form.