Local Government Pension Scheme (LGPS) Election to join the 50/50

What's the 50/50 section?

There are two sections in the LGPS from 1 April 2014 – the main section and the 50/50 section. In the main section you pay full contributions and your pension builds up as a 1/49th of your pay*. In the 50/50 section, you pay half contributions and your pension builds up as a 1/98th of your pay. However, if you move to the 50/50 section you would still get ill health protection and death in service benefits as if you were a member of the main section.

You can move to the 50/50 section at any time. To join, you must tell your employer by filling in this form. You'll move to the 50/50 section in the next available pay period after your form has been received by your employer. Your employer's contribution will remain at the full rate.

If you have more than one job you can join the 50/50 section in one, some, or all your jobs. Where you have more than one employer, a separate form must be completed and returned to each employer where you wish to join the 50/50 section.

Additional contributions

If you move to the 50/50 section and you are buying **extra** pension in the LGPS by paying additional pension contributions (APCs) or Shared Cost APCs (where the cost is split between you and your employer) the APC contract must cease. You also can't take out a new APC contract to buy **extra** pension whilst you are in the 50/50 section.

However, if you're paying SCAPCs to buy **lost** pension from a period of authorised unpaid leave or unpaid child related leave, these contracts can continue, and new contracts can be taken out. This is also the case if you're paying APCs (full cost to you) to buy lost pension because of a trade dispute or unpaid authorised leave of absence.

Additional voluntary contributions (AVCs) aren't affected if you move to the 50/50 section.

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

The 50/50 section is supposed to be a short-term option if you need to save a bit of extra money. However, your employer will bring you back into the main section of the LGPS every three years under auto enrolment regulations. Your employer will tell you when this is about to happen, but you can re-join the 50/50 section by filling out another form.

If during a month you're off work without pay, because of illness or authorised parental leave, and you're still off with no pay for a second month, your employer will move you back into the main section of the LGPS. This means you'll build up full pension benefits, even though you won't be paying pension contributions. When you return to work, you can move back into the 50/50 section.

You can move back into the main section of the LGPS at any point, if you're under 75 and are still in a job that offers membership of the scheme. To re-join the main section, you can fill in an 'opt in' form, which is available at www.shropshirecountypensionfund.co.uk. Once your employer receives the form, your full contributions will start being taken the next month. If you're in the 50/50 section in more than one job, you can move back into the main section in all or some of your jobs.

If you begin a second job with your current employer or move to a new job under another LGPS employer, you'll be put into the main section of the LGPS for that new job. You can then choose to join the 50/50 section.

Can my employer ask me to join the 50/50 section?
No, if you're asked or made to join the 50/50 section against your wishes, tell The Pensions Regulator at: www.thepensionsregulator.gov.uk/contact-us

Automatic enrolment
To meet the automatic enrolment rules of the Pensions Act 2008, your employer must automatically bring you back into the main section of the LGPS every three years. You can choose to re-join the 50/50 section again at that time.

Data protection
The Shropshire County Pension Fund is a data controller under data protection law. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are required to share your information with certain bodies but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the fund, please visit www.shropshirecountypensionfund.co.uk

Election to join the 50/50 section form

This form is for members of the LGPS in the Shropshire County Pension Fund who wish to leave the main section of the scheme and move to the 50/50 section of the scheme.

It's important to fill in all sections of this form. An incomplete form won't be accepted and will be returned to you to complete. This form can only be signed and dated on or after the date you start the job from which you want to move into the 50/50 section for. If you sign and date the form before then, it won't be accepted.

Once you've filled in the form, please return it to your employer, NOT the pensions team.

Section 1 - Personal information			
Surname		**Title**	
First name(s)		**Date of birth**	
NI number		**Sex**	
Home address			
		Post code	
Marital status		**Phone number**	
Email address			
I confirm that by giving my email address, I consent to Shropshire County Pension Fund emailing me about my pension. (You don't have to give your email address but if you don't, we can't contact you with information about your pension. You will also not be able to register to view your pension account online. This includes access to your online annual benefit statement; therefore, you would have to request a paper copy. For more information on how we use your personal data, please see the privacy notice on our website.)			
Section 2 - Employment information			
Employer		**Payroll number**	
Name of post(s) from which you wish to opt out of the LGPS			
Job title post 1			
Post number for job 1 (if known):			
Job title post 2			
Post number for job 2 (if known):			
Job title post 3			
Post number for job 3 (if known):			
Job title post 4			
Post number for job 4 (if known):			

Section 3 - Declaration

By signing this form, I confirm that:

- I've read and understood the notes.
- I confirm that I wish to move to the 50/50 section in the job(s) I've included on this form.
- I understand that whilst I'm in the 50/50 section, I'll only be building up half my normal pension in that job. My employer's contribution rate is still paid in full and not at half rate.
- I understand the choices I make now are important in planning for my retirement and that if I choose to join the 50/50 section, I'll 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 buy additional pension in the LGPS must stop (unless it's to buy pension 'lost' during a period of authorised unpaid leave, or absence or during a period of unpaid additional maternity, paternity or adoption leave).
- I've not been forced or asked by my employer to join the 50/50 section of the LGPS.
- I'm aware that at any time whilst I'm 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'm know that:
  - if, during a pay period, I go onto no pay due to sickness or injury or during a period of ordinary maternity leave, ordinary adoption leave or paternity leave, and I'm still on no pay at the beginning of the next pay period, my employer will then move me back into the main section of the LGPS. 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 must 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 the right to make a further 50/50 election at that time if I wish to do so.

Sign		**Date**	

Please return this form to your employer's payroll section or HR department