

# Local Government Pension Scheme (LGPS) Election to join the 50/50 section and leave the main section

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.

<b>Personal details (in Capitals)</b>			
Full Name			
NI Number			
Date of Birth			
Employer		Payroll Ref.	
Address			
		Postcode	
Email		Telephone	

If you have more than one job please indicate if this election is for:

- All employments**  
 **Specific employment only** (please specify which job/s by using the table below)

<b>Payroll Reference</b>	<b>Job title</b>	<b>Place of work</b>	<b>Contracted hours</b>

<b>Declaration</b>			
I confirm that I wish to join the 50/50 section of the LGPS at the earliest opportunity, having been made aware of and considered the full implications of my actions (please see overleaf).			
<b>Signed</b>			
Signature		Date	

Please return the completed form to us using our contact details as shown in the **Contact Us** section.

# Guidance for members wishing to join the 50/50 section

## 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 at 1/49<sup>th</sup> of your pensionable pay. In the 50/50 section you pay half your normal contributions and build up half your normal pension, 1/98<sup>th</sup> of your pensionable pay, 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.

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

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. 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. 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 nil pay due to sickness or injury, or during a period of ordinary maternity leave, ordinary adoption leave or paternity leave, and you are still on nil pay at the beginning of the next pay period, your employer will then move you back into the main section of the LGPS. 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 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 may 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. You would be brought back into the main section from the next available pay period after your employer receives the completed election form. 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 a new job in addition to 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.

## Contact Us

If you would like further information about the LGPS, you can contact us:

**Pension Admin Team, Isle of Wight Council Pension Fund,  
Business Centre, County Hall, Newport, Isle of Wight PO30 1UD**

**Email:** [pensions@iow.gov.uk](mailto:pensions@iow.gov.uk)

**MSS online portal:** <https://www.iwcpensions.co.uk>

**Telephone:** 01983 823626

**Website:** IWPF <https://www.isleofwightpensionfund.org>