

Local Government Pension Scheme  
50/50 Option

50/50OPTION

This form can only be completed if you are a member of the Local Government Pension Scheme.

Once you have completed the form it must be forwarded to your Employer.

**Section 1** Your Personal Details (Please use BLOCK CAPITALS)

Surname: \_\_\_\_\_ Title: \_\_\_\_\_

Forenames: \_\_\_\_\_ Previous Surname(s): \_\_\_\_\_

Address: \_\_\_\_\_

Post Code: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Home Email Address: \_\_\_\_\_ National Insurance No: \_\_\_\_\_

Home Phone No: \_\_\_\_\_ Work Phone No: \_\_\_\_\_

Employer: \_\_\_\_\_ Payroll No (if known): \_\_\_\_\_

Job Title: \_\_\_\_\_ Work Base: \_\_\_\_\_

**Section 2** Partnership Status

Single  Married  Registered Civil Partnership  Cohabiting Partner (Unmarried)  Divorced  Widow/er

**Section 3** Declaration

- I have read and understood the attached frequently asked questions.
- I understand that during the period I am in the 50/50 Section for the above job that I will only be building up half my normal pension.
- 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 or absence or during a period of 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 an election to my employer.
- I am aware that:
  - if, during a pay period, I go onto no pay due to sickness or injury and I am 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 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.

Name: \_\_\_\_\_ Tel No: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

The information which is collected on this form will be held and processed in line with the Data Protection Act. The information will be shared between Cambridgeshire and Northamptonshire County Councils for the purposes of pension administration.

This information can be made available in other languages and formats upon request such as Braille, large print and audio cassette. Please phone (01604) 366537 for further information.



Local Government Pension Scheme  
50/50 Option  
Frequently Asked Questions

**What is 50/50 Section membership?**

This is a new option available to members of the Local Government Pension Scheme 2014 (LGPS2014) and simply enables a member to pay half their normal rate of contribution and in return will build up half pension during this period.

It has been designed to provide a short-term option to reduce the cost of your membership of the LGPS and can be used instead of opting out of the Scheme altogether.

Further information on 50/50 Section membership can be found on the LGSS Pensions Service website at either:

Cambridgeshire Pension Fund:

<http://pensions.cambridgeshire.gov.uk/index.php/current-scheme-members/>

Northamptonshire Pension Fund

<http://pensions.northamptonshire.gov.uk/index.php/current-scheme-members/>

**When will 50/50 Section membership apply from?**

You will be moved to the 50/50 Section from the next available pay period after your employer receives your signed election.

**What happens if I am paying extra pension contributions?**

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 it is to purchase pension 'lost' during a period of authorised unpaid leave or absence or during a period of unpaid additional maternity, paternity or adoption leave).

**How does 50/50 Section membership affect my benefits?**

Your pension build up will be halved from 1/49ths of actual pensionable pay, or assumed pensionable pay, to 1/98ths of actual pensionable pay, or assumed pensionable pay during your 50/50 Section membership. However, you will still retain the full value of other benefits such as those relating to death in service and ill health retirement.

**I am a member of the Local Government Pension Scheme (LGPS) for more than one employment; do I have to complete a 50/50 Option form for each employment?**

Yes, you have to complete a separate 50/50 Section Option form for every employment you wish to opt for 50/50 Section membership.

**When can I not complete the 50/50 Option form?**

You are not able to elect for the 50/50 Section until you have become a member of the LGPS, ie not before commencing employment; opting in or through automatic enrolment/re-enrolment.

Simply, if you want to opt for 50/50 Section membership as soon as possible after becoming a member of LGPS Main Section, you could complete the 50/50 Option form before the payroll is closed, in respect of when your first LGPS pension contributions are to be deducted.

**If I decide to elect for membership of the 50/50 Section for an employment, can I rejoin the Main Section?**

Yes, you have the right to elect to rejoin the Main Section from the beginning of the next pay period following your election. An Option to Join / Rejoin Main Section form is available to download from our website at either:

Cambridgeshire Pension Fund:

<http://pensions.cambridgeshire.gov.uk/index.php/current-scheme-members/forms-and-booklets/>

Northamptonshire Pension Fund

<http://pensions.northamptonshire.gov.uk/index.php/current-scheme-members/forms-and-booklets/>

**Are there any restrictions on moving between the LGPS Main Section and 50/50 Section (and vice versa)?**

There are no restrictions. You can elect to move from the Main Section to the 50/50 Section (and vice versa) as many times as you wish.

**Are there any occasions when membership of the 50/50 Section will cease?**

Membership of the 50/50 Section will cease with effect from:

- the beginning of the pay period following your Employer's automatic enrolment/re-enrolment date; or
- the first day of the pay period, after going onto no pay as a result of sickness or injury, provided that you are still on pay at the beginning of that pay period.

However, you still have the right to make a further election which, if made before the payroll is closed, would mean that you would have continuous 50/50 membership.

Please note that you will not be moved back into the 50/50 section automatically. You will need to make an election if you wish to rejoin the 50/50 section.

**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>