| **Cambridgeshire**  Pension Fund | **Northamptonshire**  Pension Fund |
| --- | --- |

**Local Government Pension Scheme – 50/50 option form**

**This form can only be completed if you’re a member of the Local Government Pension Scheme (LGPS).**

**Once you’ve completed the form it must be forwarded to your employer.**

**Section 1 – Personal details**

| **Question** | **Answer** |
| --- | --- |
| Surname |  |
| First names(s) |  |
| Title |  |
| Previous surname(s) |  |
| Date of birth |  |
| National insurance number |  |
| Address |  |
| Post code |  |
| Home email address |  |
| Home phone number |  |
| Mobile phone number |  |
| Employer |  |

**Section 2 – Current employment details**

Please give details below of the job(s) you have with your employer in which you’d like to join the 50/50 section. If you’ve more than one job you can choose the 50/50 section in one, some or all of the jobs and you should only give details below of the job(s) in which you’d like to join the 50/50 section. If you’d like to move to the 50/50 section in more than 3 jobs, you’ll need to complete and return an additional form.

If you hold jobs in the LGPS with different employers, you’ll need to complete and return a separate form to each employer.

| **Job** | **Job title** | **Work base** | **Payroll number (if known)** |
| --- | --- | --- | --- |
| 1 |  |  |  |
| 2 |  |  |  |
| 3 |  |  |  |

**Section 3 – Declaration**

* I’ve read and understood the attached frequently asked questions.
* I confirm that I’d like 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 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 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 end (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 choose 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 aware that:
* if, during a pay period, I go onto no pay due to sickness or injury 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 choose to move back to the 50/50 section if I wanted.
* 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.

| **Question** | **Answer** |
| --- | --- |
| Name |  |
| Signature |  |
| Date |  |

**You can only sign and date this election form once you have started employment in the job(s) in which you wish to join the 50/50 section. You can’t sign and date the form before then as it will be treated as an invalid election.**

The Cambridgeshire Pension Fund and Northamptonshire Pension Fund are a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to allow us to provide you with pension administration services. To allow us to carry out our statutory duty, we’re 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:

[Cambridgeshire Pension Fund](https://pensions.northamptonshire.gov.uk/governance/key-documents/cambridgeshire/)

[Northamptonshire Pension Fund](https://pensions.westnorthants.gov.uk/governance/key-documents/northamptonshire/)

**For official use only**

| **Question** | **Answer – date or %** |
| --- | --- |
| Date form received by employer / HR / payroll |  |
| Date notification sent to payroll / actioned |  |
| Date notification of move to 50/50 section issued to the Pension Fund |  |
| Date of 50/50 section commenced |  |
| 50/50 contribution rate |  |

**Local Government Pension Scheme – 50/50 option frequently asked questions**

# **What is the 50/50 section membership?**

This allows you to pay half your normal rate of Local Government Pension Scheme (LGPS) contribution and in return build up half your pension during this time.

It’s been designed to give you 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.

You can find more information on the [‘Can I pay less page?’ of our website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/about-the-scheme/can-i-pay-less.html).

# **When will the 50/50 section membership apply from?**

You’ll be moved to the 50/50 section from the next available pay period after your employer receives your signed election.

# **What happens if I’m paying extra pension contributions?**

If you choose to move to the 50/50 section, any extra pension contributions or additional voluntary contributions (AVCs) would need to be paid in full (not at half rate). The only exception to this is that any additional pension contributions (APCs) you’re paying to buy extra pension would have to 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).

# **How does the 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’ll still keep the full value of other benefits like those relating to death in service and ill health retirement.

# **Do I have to complete a 50/50 option form for each job I have with my employer?**

If you’ve more than one job you can opt for the 50/50 section in one, some or all of the jobs and you should only give details of the job(s) in which you’d like to join the 50/50 section. If you’d like to move to the 50/50 section in more than 3 jobs, you’ll need to complete and return an additional form.

If you hold jobs in the LGPS with different employers, you’ll need to complete and return a separate form to each employer.

# **When can’t I complete the 50/50 option form?**

You can’t choose the 50/50 section until you’ve become a member of the LGPS, ie not before starting your job; opting in or through automatic enrolment/re-enrolment.

If you’d like to choose the 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 taken.

# **Can I rejoin the main section of the LGPS?**

Yes, you have the right to choose to rejoin the main section from the beginning of the next pay period following your election. An option to join / rejoin the main section form is available to download from the active members’ [forms and resources page of our website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/forms-and-resources/index.html).

# **Can I move between the LGPS main Section and the 50/50 section (and vice versa)?**

You can choose to move from the main section to the 50/50 Section (and vice versa) as many times as you’d like.

# **Are there any occasions when membership of the 50/50 section will stop?**

Membership of the 50/50 section will stop 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’ll 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 can’t ask you or force you to join the 50/50 section. If you’re asked or forced to join the 50/50 section, you can inform [The Pensions Regulator](https://www.thepensionsregulator.gov.uk/) .

# **Where do I return the completed form?**

The completed election form should be returned to your employer’s payroll section or human resource department.

It’s important that you fully complete this form. If it is incomplete, or you don’t give enough detail for your employer to identify the job(s) in which you’d like to join the 50/50 section, the form will not be accepted as a valid request and will be returned to you for clarification.

# **How will this form be used?**

This form, once completed and returned to your employer’s payroll section or human resource department, will be used to stop your active membership of the main section of LGPS, and start taking half of your normal pension contributions as per your instructions on this form. The form will be kept as a record of your choice to join the 50/50 section of the LGPS or, if you hold more than one job with your employer, as a record of your choice to join the 50/50 section in the job or jobs you’ve indicated on the form.