



You can complete this form if you want to move to the 50/50 section of the scheme, **or** if you are already in the 50/50 section, you want to move back to the main section. Please read the notes carefully as you will need to sign the form to confirm you have understood the implications of your choice. The completed form must be returned to your employer.

Two sections, one scheme

The LGPS is a defined benefit scheme promising guaranteed pension benefits at retirement. How much you pay depends on your salary. There are two sections of the LGPS; the main section and the 50/50 section. When you join the LGPS, you will be brought into the main section. In the main section, you pay [full contributions](#) and receive full scheme pension benefits. If you want to pay less while still building up tax efficient retirement savings, you can elect to join the 50/50 section of the scheme. In the 50/50 section you pay [half the contributions](#) and in return build up half the pension benefits that you would in the main section. You will still receive other benefits of being in the LGPS such as life cover. More information about how the 50/50 section works can be found on [our website](#).

How long do I need to stay in the 50/50 section?

The 50/50 section is designed to be a short-term option. You will automatically be moved back to the main section at your employer's next staging date, but you can choose to move back to the 50/50 section by once again completing this form. You will also be moved to the main section if you go on nil pay whilst on sick leave or certain types of child-related leave. You can choose to be put back into the 50/50 section again when you return. There is no limit to how many times you can move section, but you will need to complete a new form on each occasion. Your employer cannot force you to join the 50/50 section, it is entirely your choice.

What if I have more than one job?

If you have more than one job you can choose to be in the 50/50 section for all of them, none or some of them. It is your decision. This form allows you to specify which roles you want the move to apply to. If you don't specify a job, you will remain in the section you are already enrolled in for that position.

What if I am paying extra?

You cannot pay towards an [APC \(Additional Pension Contribution\) for extra pension](#) in the 50/50 section. If you have a contract in place, deduction of contributions will cease. You can pay towards an [APC for lost pension](#) and if you are already paying towards this, these contributions will continue to be deducted.

How long until the change will take effect?

Once your employer receives this form, you will be moved to the requested section of the scheme at the next available pay period. If you submit this after payroll has been processed, the change may not take effect until the following month. Please check your payslips. If you have any questions about the time frame for processing this form, contact your employer.

Are you managing your pension online yet? Visit ms.buckinghamshire.gov.uk and register now.

For more information about the LGPS visit lgps.buckinghamshire.gov.uk

If you have further questions email: pensions@buckinghamshire.gov.uk Phone: 01296 383755 Pensions & Investments Team, Buckinghamshire Council, Walton Street Offices, Aylesbury, HP20 1UD



This form can be used to notify your employer that you wish to either:

- Leave the main section and join the 50/50 section of the scheme
- Leave the 50/50 section and join the main section of the scheme

This form must be sent to your employer. Sending the form to the incorrect place could delay your request. Incomplete or incorrectly completed forms will not be processed. If you are completing this form electronically, please ensure your font size does not fall below 12pt. You can insert a digital signature if you download this form and have a pdf reading programme (such as Adobe reader) enabled.

Your personal details

Full name

Date of birth

National insurance number

Address

Email address

Employer

Please list below all jobs you want this election to apply to. If there are more than 3, use another form.

Job 1

Payroll number

Job title

Date job commenced

Job 2

Payroll number

Job title

Date job commenced

Job 3

Payroll number

Job title

Date job commenced

Declaration

Tick one option only and sign the box below. Please read the statements carefully. Neither your employer or the Pensions and Investments Team can be held responsible if you tick the wrong box.

I am currently in the main section and want to move to the 50/50 section of the scheme at the next available pay date and my signature below confirms that:

- I have read the accompanying notes and understand that in the 50/50 section I will build up only half the pension benefits I would have if I were to remain in the main section of the scheme.
- I understand I cannot purchase an APC for additional pension whilst in the 50/50 section and any existing contract(s) must cease, but that I can purchase a lost pension APC.
- I have not been forced or asked to join the 50/50 scheme by my employer and this election is the result of my own choice. I am also aware that I can move back to the main section if I choose to at any time.
- I am aware that my employer will move me back to the main scheme at the relevant staging date and also if I go on nil pay due to sickness, injury or during a period of ordinary maternity, adoption or paternity leave. I understand I can choose to move back to the 50/50 section at any time after this.

I am currently in the 50/50 section and want to move to the main section of the scheme at the next available pay date and my signature below confirms that:

- I have read and understood the accompanying notes and understand that full pension contributions will be deducted from the next available pay period in respect of the employment(s) listed on this form.
- I understand that at any time, I can choose to move back to the 50/50 section.

Signed - A digital signature is acceptable as long as it is an actual signature and not a typed name

Date- This cannot be earlier than the date you commenced your job(s)

Office use only: to be completed by employer responsible for processing this form

Please ensure a copy of this election form is sent to the Pensions and Investments Team.

Action	Date
Form received by employer	
Form actioned/payroll notified	
Notification issued to Buckinghamshire Pension Fund	
Date member moved to requested section of scheme	
Contribution rate applicable from above date	

Signature of person completing this form