



**LOCAL GOVERNMENT PENSION SCHEME 50/50 CONTRIBUTION FLEXIBILITY FORM**

The Local Government Pension Scheme (LGPS) offers the option to pay lower contributions for a short time when finances are tight. When you first join the scheme you will contribute to the main section of the scheme, during which time you will build up full pension. If you elect to move to the 50/50 section of the Scheme, you will pay half your normal contributions but you will only be building up half the normal pension. Regardless of the section you are in, you will get full life assurance cover.

When you make an election to move to the 50/50 section, or back to the main section of the Scheme, your employer will adjust your contribution rate from your next available pay period. If you have more than one employment you can make an election in respect of one, some, or all your employments.

If you are currently paying additional pension contributions (APCs) to buy additional pension in the Scheme, these will cease when you move to the 50/50 section, unless the APCs are buying back "lost" pension due to an unpaid absence. APCs to buy "lost" pension due to an unpaid absence, and any existing pension contributions you are paying for added years, ARC's and AVC's will continue at the same rate as previously. They will not move to half rate.

The 50/50 section is designed as a short term choice for when times are tough financially. Because of this your employer is required to re-enrol you back into the main section of the scheme every three years. This will be carried out in line with your employer's automatic re-enrolment date. Your employer will tell you when this is if you're in the 50/50 section of the scheme. If you wish to continue in the 50/50 section at that point you would need to make another election in writing to remain in that section of the scheme.

In addition, if you are absent from work due to illness and stop receiving any pay, your election for the 50/50 section will be cancelled and you will move to the main section and revert to building up full benefits (and when you return to work, paying full contributions).

This form should be completed if you wish to elect for the 50/50 section, or return to paying full contributions in the main section of the Scheme.

**Please note that you cannot sign and date the form before you become an active member of the Scheme.**

This form **must be returned directly to your employer/payroll department**, as detailed below, so they can make arrangements to amend/start your contribution rate from the next available pay period.

If you are paid by Gloucestershire CC Payroll Services return to: The Business Services Centre, Gloucestershire CC, Shire Hall, Gloucester GL1 2TG

In all other cases return to: The HR/Pay Office of your employer

If you require further information please contact this office on (01452) 328888 or e-mail: [pensions@gloucestershire.gov.uk](mailto:pensions@gloucestershire.gov.uk).

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<b>YOUR PERSONAL DETAILS</b>										
Full Name				Title	Mr	Mrs	Miss	Other		
Home Address				Tel No						
				Home						
				Work						
				Mobile						
				E-Mail						
Date of Birth			Ni No							
Employing Dept (i.e. District or Dept)				Date of Commencement						
Pay reference/post number(s) <b>Please State clearly all pay references to which your election will apply*</b>										
<p><b>Please tick a box below as appropriate</b></p> <p>I am currently contributing to the main section of the Scheme and wish to elect for the 50/50 section of the LGPS and pay contributions at half my normal rate from the next available pay period, in respect of the pay references listed above. <input type="checkbox"/></p> <p>I understand that I may have a lower income upon retirement because of this election.</p> <p>I wish to cancel my previous election for the 50/50 section of the Scheme, regarding the pay references listed above, and return to main section of the Scheme (i.e.: paying full contributions) from the next available pay period. <input type="checkbox"/></p> <p>Signature: _____ Date: _____</p>										

\* If you have more than one employment, your election can apply in one, some, or all your employments.

**For Employer use only**

\*Please delete whichever of the following statements DOES NOT APPLY and complete accordingly.

\*We certify that the employee has been moved into the 50/50 section of the Scheme from \_\_\_\_\_ (please insert date).

OR

\*We certify that the employee has been moved back into the main section of the Scheme from..... (please insert date).

Signed..... Please print name.....

Contact phone number.....Position.....Dated.....

The above section must be completed fully and a copy sent to the Pensions Office ASAP.  
50/50 contribution flexibility form