

Election to join the 50/50 section

Please complete this form if you wish to move from the main section to the 50/50 section of the Scheme. Before completing and returning this form to your employer, please read the notes overleaf.

Your contact details

Surname

First name(s)

Title: Mr/Mrs/Miss/Ms/Other

Partnership status

Home address

	Postcode	

NILGOSC reference number

Date of birth

Telephone number

Personal email address

Employer



Your contact details continued

Please provide details below of the job(s) in which you would like to join the 50/50 section. If you have more than one job, you can opt for the 50/50 section in one, some or all of the jobs. If you wish to move to the 50/50 section in more than three jobs, you will need to complete and return an additional form. If you hold jobs in the Scheme with different employers, you will need to complete and return a separate form to each employer.

	Job title / Location	Payroll number	NILGOSC Ref. No.
Job 1			
Job 2			
Job 3			

Declaration

- I have read and understood the notes overleaf.
- I confirm that I wish 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, I will only be building up half my normal pension meaning that I will have a lower income when I retire.
- I understand that if I am paying additional pension contributions (APCs) this arrangement must stop - unless it is to purchase pension "lost" when I was absent from work due to a trade dispute or during a period of unpaid leave authorised by my employer.
- I have not been forced or asked by my employer to elect to join the 50/50 section of the LGPS (NI).
- I am aware that while I am a member of the Scheme, I can choose to opt back into the main section at any time by completing an LGS11 form and returning it to my employer.
- I am aware that my employer will automatically put me back into the main section of the Scheme at regular intervals.

Signature*

Date

** By typing your name you are signing this form electronically. You agree that your electronic signature is the legal equivalent of your manual signature. You are also confirming that the information you have provided is accurate and complete, to the best of your knowledge and belief.*

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Once signed, this form must be sent to your employer's payroll or HR department – not NILGOSC.

IMPORTANT: 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.

FOR EMPLOYER USE ONLY

Action	Date
Form received by Employer/HR/Payroll	
Notification sent to payroll/actioned	
Notification of move to main section issued to NILGOSC? Yes/No If yes, enter date sent	
Date of main section commencement	
Main Contribution Rate	%
Authorised Signature	
Date Signed	

Notes:

How does the 50/50 section work?

There are two sections in the LGPS (NI) from 1 April 2015 – the main section and the 50/50 section. The main section is where you pay normal contributions and your normal pension builds up. The 50/50 section allows you to pay half the contributions and build up half the amount of pension, however you will still keep the full value of life cover. This can be used as a short-term option if your financial circumstances are difficult, instead of opting out of the Scheme.

You can elect to move from the main section to the 50/50 section at any time by completing this form and returning it to your employer. You will be moved to the 50/50 section from the next available pay period after your employer receives your signed form.

If you are a member of the Scheme in more than one job, you can elect to join the 50/50 section in one, some or all of your jobs.

If you choose to move to the 50/50 section:

- if you are paying Additional Pension Contributions (APCs) this arrangement must stop unless it is to purchase pension "lost" when you were absent from work due to a trade dispute or during a period of unpaid leave authorised by your employer. If it is for one of these reasons, you will continue to pay in full.
- you will continue to pay any Additional Voluntary Contributions (AVCs) and any other additional contributions in full (not at half rate)



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, instead of opting out of the Scheme. Your employer is required to automatically put you back into the main section of the Scheme at regular intervals and they will tell you when this is about to happen. You can choose to opt back into the 50/50 section again if you wish.

If, during a pay period, you go onto no 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 no pay at the beginning of the next pay period, your employer will move you back into the main section of the Scheme. This means that you will start to build up full pension again, even though you will not be paying pension contributions. On return to work, you can opt to move back to the 50/50 section again if you wish.

You can choose to move back to the main section of the Scheme at any time (provided you are under age 75 and you remain in a job that qualifies you for membership of the Scheme) by completing an LGS11 form and returning it to your employer. This form can be downloaded from our website – www.nilgosc.org.uk. You will be brought back into the main section of the Scheme 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 get another job with your employer, you will be put into the main section of the Scheme in that new job. You can then opt to move to the 50/50 section in that job if you wish.

If you change jobs and move to a new employer where you are eligible to join the LGPS (NI), your new employer will put you into the main section of the Scheme. You can then opt to move to the 50/50 section in that job if you wish.

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: www.thepensionsregulator.gov.uk/contact-us

Returning the completed form

This form must be returned to your employer's Payroll or Human Resources Department where it will be kept as a record of your election to join the 50/50 section. It must not be returned to NILGOSC. It is important that you fully complete this form. If it is incomplete, or you do not provide sufficient detail for your employer to identify the job(s) in which you wish to join the 50/50 section, the form will not be accepted and will be returned to you for clarification.