

Local Government Pension Scheme (LGPS) Election to leave the 50/50 section and re-join the main section

This form is for completion by those members of the LGPS who wish to leave the 50/50 section of the Scheme and move to the main section of the Scheme. Before completing and returning the form, please read the notes overleaf.

Personal details (in Capitals)			
Full Name			
NI Number			
Date of Birth			
Employer		Payroll Ref.	
Address			
		Postcode	
Email		Telephone	

If you have more than one job please indicate if this election is for:

- All employments**
 Specific employment only (please specify which job/s by using the table below)

Payroll Reference	Job title	Place of work	Contracted hours

Declaration			
I confirm that I wish to re-join the main section of the LGPS at the earliest opportunity, having been made aware of and considered the full implications of my actions (please see overleaf).			
Signed			
Signature		Date	

Please return the completed form to us using our contact details as shown in the **Contact Us** section.

Guidance for members wishing to re-join the main section

How does the main section work?

There are two sections in the LGPS: the main section and the 50/50 section. The main section is where you pay normal contributions and get your normal pension at 1/49th of your pensionable pay. In the 50/50 section you pay half your normal contributions and build up half your normal pension, 1/98th of your pensionable pay, during the period you are in that section. Regardless of which section you are in you get full life assurance cover, full ill health cover and full survivor benefits in the event of your death.

You can elect to move from the 50/50 section to the main section at any time. An election to re-join the main section must be made in writing to your employer. You will be moved to the main section from the next available pay period after your employer receives your signed election.

If you have more than one job in which you are contributing to the 50/50 section you can elect to re-join the main section in one, some or all those jobs. If you are in the LGPS with more than one employer, a separate election form must be completed and returned to each employer where you wish to re-join the main section.

How long can I remain in the main section?

You can remain in the main section for as long as you are in employment that qualifies you for membership of the scheme and are under age 75.

At any time whilst you are in the main section you would have the right to choose to move back to the 50/50 section of the scheme (provided you are under age 75 and you remain in an employment that qualifies you for membership of the scheme). You would need to make an election to your employer to move back to the 50/50 section. You would be brought back into the 50/50 section from the next available pay period after your employer receives the completed election form and you would then start to again pay half your normal contributions and build up half your normal pension during the period you are in that section.

Contact Us

If you would like further information about the LGPS, you can contact us:

**Pension Admin Team, Isle of Wight Council Pension Fund,
Business Centre, County Hall, Newport, Isle of Wight PO30 1UD**

Email: pensions@iow.gov.uk

MSS online portal: <https://www.iwcpensions.co.uk>

Telephone: 01983 823626

Website: IWPF <https://www.isleofwightpensionfund.org>