

Joining the 50:50 Section form

Local Government Pension Scheme Regulations 2013

Employer name:			
<p>Complete this form if you wish to leave the Main Section of the Scheme and move to the 50:50 Section.</p> <p>Please read the notes on page 4 before completing and returning your form.</p>			
Title: Dr/Mr/Mrs/Miss/Ms	Name:		
Former name(s):			
Date of birth:		NI Number:	
Home address:			
Preferred email address:			
Telephone number:			
<p>Your employment details</p> <p>Please provide details below of the job(s) you hold with your employer in which you wish to elect to join the 50:50 Section.</p> <p>If you've more than one job you can opt for the 50:50 Section in one, some or all of your jobs and you should only provide details below of the job(s) in which you wish to elect to join the 50:50 Section. If you wish to move to the 50:50 Section in more than 3 jobs you'll need to complete and return an additional form.</p> <p>If you hold jobs in the LGPS with different employers you'll need to complete and return a separate form to each employer.</p>			
	Job title/location	Payroll number (if known)	
Job 1			
Job 2			
Job 3			

Declaration:

- I've read and understood the notes overleaf.
- I confirm that I wish to move to the 50:50 Section in the job(s) I've indicated on this form.
- I understand that during the period I'm in the 50:50 Section in that job I'll only be building up half my normal pension in that job.
- I understand the choices I make now are important in planning for my retirement and that if I elect 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 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).
- I've not been forced or asked by my employer 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 nil pay due to sickness or injury and I'm still on nil 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 make an election to move back to the 50:50 Section if I wished to do so
 - my employer is required to automatically put me back into the Main Section of the LGPS approximately 3 years from the date they first have to comply with the automatic enrolment provisions of the Pensions Act 2008 (and approximately every 3 years thereafter). I will have the right to make a further 50:50 Section election at that time if I wish to do so.

IMPORTANT: You can only sign and date this election form once you've started employment in the job(s) in which you wish to join the 50:50 Section. You cannot sign and date the form before then as it will be treated as an invalid election.

Once signed, this form should be sent to your employer's HR section – see page 3

Signed: _____

Date: _____

For HR use	
Action	Date
Form received by Employer/HR:	
Notification sent to payroll/actioned:	
Notification of move to 50:50 Section issued to the Fund: Yes / No If yes, enter date sent:	
Start date in 50:50 Section:	50:50 Section contribution rate: %
Authorised Signature: _____	Date: _____

Please return your form to your respective employer below.

Existing Environment Agency employees:

Please submit the completed form to SSCL via a 'service request' (SR) in SOP using the category 'ENV Pension Administration' and problem type 'Pension Administration Form'.

Environment Agency external new starters or employees who don't have access to EA systems:

Shared Services Connected Limited
HR Services
Moorside
Monks Cross Drive
Huntington
York
YO32 9GZ

Alternatively, you can email your completed form to: ea_AskHR@sscl.gse.gov.uk

Steria employees:

HR Helpdesk
420 Thames Valley Park
Reading
Berkshire
RG6 1PU

Natural Resources Wales (NRW) employees:

People Services
Maes Y Ffynnon
Penrhosgarnedd
Bangor
LL57 2DW

It's important that you fully complete this form. If it's 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 as a valid request and will be returned to you for clarification.

Purpose for which this form will be used

This form once completed and returned to your employer's Human Resource department, will be used to stop your active membership of the Main Section of the Local Government Pension Scheme, and start deductions of half of your normal, full pension contributions as per your instructions on this form. The form will be retained as a record of your election to join the 50:50 Section of the Local Government Pension Scheme or, if you hold more than one job with us, as a record of your election to join the 50:50 Section in the job or jobs you've indicated on the form.

Notes

Please read before completing the 50:50 Section Form

1. **General Data Protection Regulation (GDPR)** – The Environment Agency Pension Fund (EAPF) is 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 enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are 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 www.eapf.org.uk/privacy-policy

2. **How does the 50:50 Section work?**
 - a) There are two sections in the LGPS from 1 April 2014 – the Main Section and the 50:50 Section. The Main Section is where you pay normal contributions and get your normal pension build up. In the 50:50 Section you pay half your normal contributions and build up half your normal pension during the period you're in that section. Regardless of which section you're in you get full life assurance cover, full ill health cover and full survivor benefits in the event of your death.
 - b) You can elect to move from the Main Section to the 50:50 Section at any time. An election to join the 50:50 Section must be made in writing to your employer. This form can be used as your election. You'll be moved to the 50:50 Section from the next available pay period after your employer receives your signed election.
 - c) If you've more than one job you can elect for the 50:50 Section in one, some or all your jobs.
 - d) If you're in the LGPS with more than one employer, a separate election form must be completed and returned to each employer where you wish to join the 50:50 Section.
 - e) If you choose to move to the 50:50 Section any extra pension contributions or additional voluntary contributions (AVCs) would continue to be payable in full (not at half rate). The only exception to this is that any additional pension contributions (APCs) you're paying to purchase extra pension would have to stop (unless those APCs are to purchase pension 'lost' during a period of authorised unpaid leave of absence or during a period of unpaid additional maternity, or adoption leave or unpaid shared parental leave, or during a period of industrial action).

3. **How long can I remain in the 50/50 section?**
 - a) The 50:50 Section is designed to be a **short-term** option for when times are tough financially. Because of this your employer is required to automatically put you 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). Your employer will move you back into the Main Section of the scheme at that time irrespective of when your election to join the 50:50 Section took place (even if, for example, you had only elected for 50:50 the previous month). Your employer will tell you when this is about to happen. If you wish to continue in the 50:50 Section at that point you would need to make another election to remain in the 50:50 Section.
 - b) 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 then move you back into the Main Section of the LGPS. That is to your advantage as you'll then start to accrue full pension again, even though you will not be paying pension contributions. On return to work you would have the right to make an election to move back to the 50:50 Section if you wished to do so.

- c)** At any time whilst you're in the 50:50 Section you've the right to choose to move back to the Main Section of the scheme (provided you're under age 75 and you remain in a job that qualifies you for membership of the scheme). You'd need to make an election to your employer to move back to the Main Section and an election form to do so can be obtained from the EAPF. You would be brought back into the Main Section from the next available pay period after your employer receives the completed election form and you would then start to again build up a full pension. If you're 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.
- d)** If you take up another job with your employer at the same time as continuing to hold your current job, you will be put into the Main Section of the LGPS in that new job. You would then have the right to make an election to move to the 50:50 Section in that new job if you wished to do so.
- e)** If you change jobs and move to a new employer where you are eligible to join the LGPS your new employer will put you into the Main Section of the LGPS in that new job. You would then have the right to make an election to move to the 50:50 Section.
- 4.** If you want any further information, please contact the Environment Agency Pensions Team at Capita, 11b Lingfield Point, Darlington, DL1 1AX or telephone 0800 121 6593.