

# The Local Government Pension Scheme Westminster Pension Fund Main Section option form



2020 v2

This form is for you if you would like to leave the 50/50 Section of the Local Government Pension Scheme (LGPS) and move back to the Main Section of the scheme.

**Please read the notes overleaf before completing this form**

## SECTION 1 – Your personal details

Title:	Full Name:	Date of birth:
National Insurance Number:	Daytime phone number:	
Your email address:	Employer:	
Your address:		

## SECTION 2 – Details of the post(s) you want to move to the Main Section

Please provide details of the post(s) you hold that you would like to elect to re-join the Main Section of the scheme.

**If you hold posts in the LGPS with different employers, or if you want to move to the Main Section of the scheme in more than 2 posts then you will need to complete additional copies of this form.**

	Job title	Payroll reference (if known)
Job 1		
Job 2		

## SECTION 3 – Declaration

- I have read and understood the notes overleaf
- I confirm that I want to move to the Main Section in the post(s) I have put on this form
- I understand that I will cease to pay half rate pension contributions in the post(s) I have put in this form and that my contribution rate for that post(s) will increase to my normal full rate
- I understand that during the period I am in the Main Section of the scheme I will be building up my normal pension in that post
- I am aware that at any time, whilst eligible for membership of the LGPS, I can choose to opt back into the 50/50 Section of the LGPS by completing a '50/50 Option form'

Signed:	Date:
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## WHAT YOU NEED TO DO NOW:

**Please return this form directly to the HR/payroll department.**

## SECTION 4 – TO BE COMPLETED BY THE EMPLOYER

Date form received by employer		DATE:	/	/
Main Section contribution rate	%	Start date of Main Section	DATE:	/ /
SECTION 4 completed by (PRINT NAME):				
Job title:		Contact number:		

**Section 4 has been completed, please forward a copy of this form to Pension Services**

# EXPLANATORY NOTES – Main Section option

## How does the Main Section work?

There are two sections in the Local Government Pension Scheme (LGPS) from 1 April 2014 – the **Main Section** and the **50/50 Section**. In the Main Section 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 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. This form can be used as your election. 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 stay 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 LGPS and are under age 75.

At any time that you are in the Main Section you 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 download a copy of the *50/50 Option Form* from your Pension Fund website or you can request a copy to be sent to you by telephoning 0300 200 1031. 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 again start to pay half your normal contributions and build up half your normal pension during the period you are in that section.

## Returning the completed form

**Please return this form directly to the HR/payroll department.**

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 post(s) in which you wish to re-join the Main Section the form will not be accepted as a valid request and will be returned to you for clarification.