

The Local Government Pension Scheme  
The Royal Borough of Kensington and Chelsea Pension Fund  
**Main Section option form**

RBKC 2021.V1



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 home address including postcode:		

**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		
Job 3		

**SECTION 3 – Declaration**

- I have read and understood the notes overleaf
- I confirm that I want to move to the Main Section of the LGPS in the post(s) recorded on this form
- I understand that I will cease to pay half rate pension contributions in the post(s) I have recorded on this form and that my contribution rate for the post(s) will increase to my normal full employee rate
- I understand that during the period I am in the Main Section of the scheme I will be building up my normal LGPS 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 MUST DO NOW** If you are employed directly by The Royal Borough of Kensington and Chelsea, return this form to IBC via the enquiry tab in ESS Lite in the IBC solution on KC Net. The IBC will arrange for you to be moved into the Main Section of the LGPS. If you are employed by another employer or are based in an RBKC school, return this form directly to your employer or to your school/payroll provider as appropriate.

**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:

**To the employer / payroll provider: once section 4 is complete, please securely send a copy of this form to RBKC Pensions at by email to: [pensions@rbkc.gov.uk](mailto:pensions@rbkc.gov.uk)**

# 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 of the LGPS 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. Once you complete it and return it to your employer or payroll provider (as appropriate) 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 of the LGPS.

## How long can I stay in the Main Section?

You can remain in the Main Section for as long as you are in an 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). To move into the 50/50 Section of the LGPS you would need to make an election to your employer.

You can do this by downloading a copy of the *50/50 Option Form* from the RBKC Pension Fund website <https://www.rbkcpensionfund.org/kensington-and-chelsea-pension-fund/about-us/forms-and-publications/> or you can request a copy to be sent to you by contacting the RBKC Pensions Team by phone on 020 7361 2323, or by emailing us at [pensions@rbkc.gov.uk](mailto:pensions@rbkc.gov.uk). You would be brought back into the 50/50 Section of the LGPS 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

If you are employed directly by The Royal Borough of Kensington and Chelsea, return this form to IBC via the enquiry tab in ESS Lite in the IBC solution on KC Net. The IBC will arrange for you to be moved into the Main Section of the LGPS. If you are employed by another employer or are based in an RBKC school, return this form directly to your employer or to your school/payroll provider as appropriate.

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.