



50/50 TO MAIN or MAIN TO 5050

Combined employer / member version 04 May 18

ABOUT THIS FORM

- This form needs to be completed if a member wants to change their membership status in the Local Government Pension Scheme (LGPS) (Scotland)
- A separate form is needed for each post
- "ABOUT THE MEMBER" is to be completed by the member and returned to their employer
- "MEMBER DECLARATION" is to be completed by the member
- "EMPLOYER DECLARATION" is to be completed by the **employer** / department
- **This form should only be returned to us by an employer**

ABOUT THE MEMBER

Forename(s)

Surname

National Insurance number

Employer

Job title

Employment / job ref no

Is the member currently in 50/50 or in the main LGPS for this job?

MEMBER DECLARATION

I want to change membership status within the LGPS for the position shown.

I declare that:

- If I am to move to the 50/50 section in the job I have indicated on this form, I **have read and understood the leaflet "FAQs about 50/50"** that details the implications of going 50/50
- If I am to move to the main section in the job I have indicated on this form, I understand that I will cease to pay half rate pension contributions in that job and that **my contribution rate for that job will increase to my normal full rate**
- I am aware that at any time whilst I am eligible for membership of the LGPS I can change membership status within the LGPS by making an election to my employer

Signed

Dated

EMPLOYER DECLARATION

Unique pensions identifier number

If in 50/50, date of recommencing main scheme membership
If in main, date of commencing 50/50 membership

Member's contribution rate from date above

Member's pensionable pay from the start of the current scheme year on 1 April **or if later from the date of the member last moving between 50/50 and Main LGPS** to the date above

I confirm that the above member is changing membership status within the LGPS for the position shown.

Signed

Designation

Tel. number

Email

Dated

EMPLOYERS: Please return this form to the Strathclyde Pension Fund Office, P.O. Box 27001, Glasgow G2 9EW or email it to spfo@glasgow.gov.uk

FAQs about 50/50

How do the two sections of the LGPS 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 build up. You **must** start in this section, as you cannot join the 50/50 section when you first become an LGPS member.

In the 50/50 section you pay half your normal contributions (whilst your employer pays full 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.

How much flexibility is there to move between the two sections of the LGPS?

You can elect to move from the 50/50 section to the main section or vice-versa at any time.

You will be moved between sections from the next available pay period after your employer receives your signed election.

If you have more than one job, you can make separate decisions on which section of the LGPS to be in.

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

What are the implications of going 50/50?

You will only be building up half your normal pension in that job.

You will have a lower income when you retire than if you were a member of the main section of the LGPS.

Any additional pension (APC) contract you have to purchase additional pension in the LGPS must cease (unless it is to purchase pension 'lost' during a period of authorised unpaid leave or absence or during a period of unpaid additional maternity, paternity or adoption leave).

Any extra pension contributions or additional voluntary contributions (AVCs) would continue to be payable in full (not at half rate).

If, during a pay period, you go onto no pay due to sickness or injury 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 LGPS. That is to your advantage as you will 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.

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:

<http://www.thepensionsregulator.gov.uk/contact-us.aspx>

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.

Protecting your data

The Strathclyde Pension Fund Office collects and holds certain information about you (personal data) which we need to administer the Local Government Pension Scheme. We have a responsibility to protect your information and would like to explain:

- what we do with it
- who we share it with
- how long we keep it for
- why we are allowed to collect it

We have summarised some of the key ways in which we deal with this information below. Further information can be found in the Full Privacy Notice at the following link:

<https://www.spfo.org.uk/index.aspx?articleid=14527>

Who we are:

When organisations offer their employees membership of the Local Government Pension Scheme (LGPS), you may become a member of Strathclyde Pension Fund. Strathclyde Pension Fund Office is a department of Glasgow City Council (GCC), as the LGPS Regulations require a local authority to be responsible for the local administration of pensions and other benefits payable under the LGPS regulations.

GCC's head office is located at City Chambers, George Square, Glasgow G2 1DU, United Kingdom. You can contact GCC's Data Protection Officer by post at that address or by email at dataprotection@glasgow.gov.uk or by telephone on 0141 287 1055.

Why do we need your personal information and what do we do with it?

You are giving us your personal information to allow us to handle all matters relating to the LGPS. For example, we need to process your data to contact you by post, email or telephone; to maintain our records; calculate and provide you with benefits (and, if you are a member of the Fund, your beneficiaries if you die); for statistical and financial modelling and for reference purposes (for example, when we assess how much money is needed to provide members' benefits and how that money should be invested); and to comply with our legal obligations.

We obtain personal data directly from you. We may also obtain data from your employer (for example, salary information) and from other sources including public databases.

Legal basis for using your information:

Our legal basis for processing your personal information is because it is necessary to carry out our function for administering the Local Government Pension Scheme and managing Strathclyde Pension Fund. Our role is set out in the Local Government Pension Scheme (Scotland) Regulations 2018. In data protection legislation, this is known as processing information because it is 'necessary for the performance of a task carried out in the public interest or in the exercise of official authority'. You can find more details of our role on our website at www.spfo.org.uk

Where we obtain information concerning certain "special categories" of particularly sensitive data, such as health information to administer an ill health retirement, extra protections apply under data protection legislation. We will only process this type of data with your consent, unless we can lawfully process this data for another reason permitted by that legislation. You have the right to withdraw your consent to the processing special categories of personal data at any time by notifying us in writing. However, if you do not give consent, or subsequently withdraw it, we may not be able to pay certain LGPS benefits.

Who do we share your information with?

We are legally obliged to safeguard public funds. So we are required to verify and check your details internally for fraud prevention. We may share this information with other public bodies (and also receive information from these other bodies) for fraud checking purposes. We are also legally obliged to share certain data with other public bodies, such as HMRC and will do so where the law requires this. We will also generally comply with requests for specific information from other regulatory and law enforcement bodies where this is necessary and appropriate. Your information is also analysed internally to help us improve our services. This data sharing is in accordance with our Information Use and Privacy Policy and covered in our full privacy notice on our website. It also forms part of our requirements in line with our Records Management Plan approved in terms of the Public Records (Scotland) Act 2012.

From time to time we will share your personal data with third parties, including our contractors, advisors, government bodies and dispute resolution and law enforcement agencies in order to comply with our

obligations under law, and in connection with the provision of services that help us carry out our duties, rights and discretions in relation to the Fund. These organisations are listed in the Full Privacy Notice. In some cases these recipients may be outside the UK. If this occurs, we will make sure that appropriate safeguards are in place to protect your data in accordance with applicable laws. Please use the contact details below if you want more information in connection with this.

How long do we keep your information for?

We only keep your personal information for the minimum period of time necessary. Sometimes this time period is set out in the law, but in most cases it is based on business need. GCC maintains a records retention and disposal schedule which sets out how long we hold different types of information for at <https://www.glasgow.gov.uk/CHttpHandler.ashx?id=40660&p=0> or you can request a hard copy from GCC's contact address stated above.

Your rights under data protection law:

- **access to your information** – you have the right to request a copy of the personal information that we hold about you
- **correcting your information** – we want to make sure that your personal information is accurate, complete and up to date. Therefore you may ask us to correct any personal information about you that you believe does not meet these standards
- **deletion of your information** – you have the right to ask us to delete personal information about you where:
 1. you think that we no longer need to hold the information for the purposes for which it was originally obtained
 2. we are using that information with your consent and you have withdrawn your consent – where we use your personal information with your consent you may withdraw that consent at any time and we will stop using your personal information for the purpose(s) for which consent was given
 3. you have a genuine objection to our use of your personal information
 4. our use of your personal information is contrary to law or our other legal obligations
- **restricting how we may use your information** – in some cases, you may ask us to restrict how we use your personal information. This right might apply, for example, where we are checking the accuracy of personal information that we hold about you or we are assessing the objection you have made to our use of your information. This right might also apply if we no longer have a basis for using your personal information, but you don't want us to delete the data.
- **withdrawing consent to use your information** – where we use your personal information with your consent (for example, for the purposes of administering an ill-health retirement) you may withdraw that consent at any time and we will stop using your personal information for the purpose(s) for which consent was given. However, if you withdraw your consent, we may not be able to pay certain LGPS benefits.

Please contact us if you wish to exercise any of these rights.

Information you have given us about other people:

If you have provided anyone else's details on this form, please make sure that you have told them that you have given their information to Glasgow City Council. We will only use this information for the purposes set out in this privacy notice. If they want any more information on how we will use their information they can visit our website at

<https://www.spfo.org.uk/index.aspx?articleid=14527> or email dataprotection@glasgow.gov.uk

Complaints:

We aim to directly resolve all complaints about how we handle personal information. However, you also have the right to lodge a complaint with the Information Commissioner's Office, who can be contacted by post at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. By phone on 0303 123 1113 (local rate) or 01625 545 745. You can visit their website for more information at <https://ico.org.uk/concerns>

More information:

For more details on how we process your personal information visit

<https://www.spfo.org.uk/index.aspx?articleid=14527>

If you do not have access to the internet you can contact us via telephone to request hard copies of our documents.

Ref: GDPR privacy notice, dated 03 05 2018