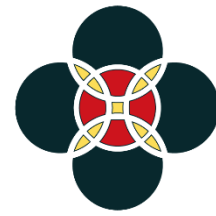


lgps

Local Government
Pension Scheme



Cronfa Bensiynau
CLWYD
Pension Fund

Local Government Pension Scheme

The 50:50 Section

April 2025

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Introduction

There are two sections to the Local Government Pension Scheme (LGPS). They are known as the main section and the 50:50 section.

- In the main section, you pay full rate contributions and the pension you build up each year will be a 49th of your annual pensionable salary
- In the 50:50 section, you pay half rate contributions and the pension you build up each year will be a 98th of your annual pensionable salary

How much will it cost you to join the 50:50 section?

You contribute a percentage of your gross salary, depending on what you earn. The contribution rates for 1st April 2025 to 31st March 2026 for both sections are:

Your actual gross salary	Contribution rate for the main section	Contribution rate for the 50:50 section
Up to £17,800	5.50%	2.75%
£17,801 to £28,000	5.80%	2.90%
£28,001 to £45,600	6.50%	3.25%
£45,601 to £57,700	6.80%	3.40%
£57,701 to £81,000	8.50%	4.25%
£81,001 to £ 114,800	9.90%	4.95%
£114,801 to £135,300	10.50%	5.25%
£135,301 to £203,000	11.40%	5.70%
£203,001 +	12.50%	6.25%

Will the 50:50 section affect your life cover, ill health cover and surviving partner pension benefits?

It doesn't matter if you pay LGPS contributions in the main section or the 50:50 section. You will still have the same death in service and ill health cover as a member who pays full rate contributions in the main section.

How will your pension build up in the main and 50:50 sections?

The example below shows the difference in how your pension will build up in the main or 50:50 section of LGPS. This example is based on an annual wage of £24,000.

	Main Section	50:50 Section
Gross annual contribution	£1,392 (5.80%)	£696 (2.90%)
Annual pension build up	£489.80 (1/49th)	£244.90 (1/98th)
Death in service cover	£72,000 (3 x £24,000)	£72,000 (3 x £24,000)

How do you join the 50:50 section?

If you would like to join the 50:50 section, you can download a form from the **forms and resources section** of our website. Alternatively, you can phone the Clwyd Pension Fund and we will email or post a form to you.

If you have more than one job, you will need to complete a 50:50 form for each job. You should return your completed form to your employer's payroll department because they deduct your pension contributions from your wages.

How long can you contribute to the 50:50 section?

The 50:50 section is designed to be a short-term option to help you during periods of financial hardship. There is no time limit on how long you can stay in the 50:50 section. However, as part of the automatic enrolment process, your employer will bring you back into the main section every three years on the full contribution rate. If you want to stay in the 50:50 section, you will need to complete a new 50:50 form. Don't forget to return the completed form to your employer's payroll department.

Can you move back into the main section?

Yes, you have the option to move back into the main section at any time. You will need to complete a re-joining the main section form from the **forms and resources section** of our website, and return the completed form to your employer's payroll department. You will then start to build up full pension benefits in the main section from the next pay period.

What happens if you are on no pay due to sickness or injury?

If you are receiving no pay due to sickness or injury, your employer will move you back into the main section. You will build pension benefits at the full rate, even though you are not paying pension contributions whilst you are receiving no pay.

Can you pay additional contributions?

If you are in the 50:50 section and paying (or thinking about paying) additional contributions, please contact the Clwyd Pension Fund to find out how this will affect being in the 50:50 section.

Can your employer ask you or force you to join the 50:50 section?

Your employer cannot ask you or force you to join the 50:50 section. If you feel your employer is encouraging you to join the 50:50 section, please tell The Pensions Regulator (TPR).

You can do this through their website: www.thepensionsregulator.gov.uk

Can the Clwyd Pension Fund give you financial advice?

The Clwyd Pension Fund is not licensed to give any financial advice. If you feel you need financial advice before making a final decision, you should find an independent financial adviser.

Where can you find more information?

This factsheet gives general guidance only. If you need more information, please contact the Clwyd Pension Fund:

Phone: 01352 702880

Email: pensions@flintshire.gov.uk

Address: Clwyd Pension Fund, Tŷ Dewi Sant, St. Davids Park, Ewloe, Flintshire, CH5 3FF

Website: <https://clwydpensionfund.org.uk>

Disclaimer

The Clwyd Pension Fund is unable to provide any financial advice. After reading this factsheet, you may want to seek independent financial advice to make an informed decision.

These bodies may be able to help you:

Unbiased:

<https://unbiased.co.uk>

MoneyHelper:

<https://www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser?source=mas>



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Please note that Flintshire County Council is the administrative authority of the Clwyd Pension Fund and we use your personal data in accordance with Data Protection legislation to provide you with a pension administration service. For more information about how we use your data, who we share it with and what rights you have in relation to your data, please visit the Privacy Notice on our website.