

## Royal County of Berkshire Pension Fund

### Application for re-entry into the MAIN section of the Local Government Pension Scheme

This application form should only be completed if you are currently contributing to the LGPS under the 50/50 section and you wish to opt back into the MAIN section.

This means that you will pay the normal monthly contribution to receive the normal pension build up.

#### What will I pay?

The rate of contribution you pay will be based on your actual pensionable salary. There are nine different contribution rates ranging from 5.5% to 12.5%. Your employer will assess the rate of your contributions for each employment based on your actual annual pensionable pay. The current salary bands effective from 1 April 2025 to 31 March 2026 are detailed below:

Band	Salary Range	Contribution Rate MAIN Section
1	£0 to £18,400	5.5%
2	£18,401 to £29,000	5.8%
3	£29,001 to £47,300	6.5%
4	£47,301 to £59,800	6.8%
5	£59,801 to £84,000	8.5%
6	£84,001 to £119,100	9.9%
7	£119,101 to £140,400	10.5%
8	£140,401 to £210,700	11.4%
9	£210,701 or more	12.5%

#### Refund of Pension Contributions

If you leave your employment or opt-out of the LGPS with less than two years qualifying membership in the scheme, hold no previous pension rights in the LGPS and are under State Pension Age, you can receive a refund of your contributions, less a deduction for tax.

Please note employer contributions are non-refundable.

If you opt out of or leave the LGPS with more than two years qualifying membership you will be entitled to a deferred pension payable in retirement.

## **‘Engage’ – online pension portal**

Don't forget you can now view your pension information online through our online service - ‘Engage’.

‘Engage’ enables you to securely update your personal details, perform benefit calculations and update your nominated beneficiaries from the comfort of your own home or workplace.

It's easy to sign up - just visit our website [www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk)

### **Where can I find out more?**

More detailed information about the scheme is available from the pension team at the following address: **Royal County of Berkshire Pension Fund, Zone C, Town Hall, St Ives Road, Maidenhead, Berkshire, SL6 1RF**

**Tel: 01628 796 668**

**E-mail: [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk)**

**Web: [www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk)**

# APPLICATION FORM FOR RE-ENTRY INTO MAIN SECTION OF THE LOCAL GOVERNMENT PENSION SCHEME 2014

Please complete this form using black ink

This application form should only be completed if you are currently contributing to the LGPS under the 50/50 section and you wish to opt back into the MAIN section.

Your Details			
Surname		Title	
Forenames			
Date of Birth		NI Number	
Home Address			
		Postcode	
Employer Name			
Job Title			
Pay Reference			
Date of re-entry into the MAIN Section			
<p><i>Once completed please return this form as soon as possible to your PAYROLL DEPARTMENT and you will be re-entered into the MAIN section of the LGPS from the next available pay period.</i></p> <p><b><u>DECLARATION</u></b></p> <p><b>I WISH to opt back into the MAIN section of the Local Government Pension Scheme.</b></p> <ul style="list-style-type: none"> <li>• I UNDERSTAND that under the MAIN section of the Local Government Pension Scheme I will pay the normal contribution rate to receive the normal pension build up.</li> <li>• I UNDERSTAND that I will be admitted to the MAIN section of the Scheme from the pay period following the date of election. I UNDERSTAND that I may opt out of the Scheme at any time.</li> <li>• I UNDERSTAND that I may opt back into the 50/50 section of the Scheme at any time.</li> </ul> <p><i>Please sign this form with your usual signature (we can accept a digital or manual version of your hand-written signature). Typed signatures will not be accepted.</i></p>			
Signed		Date	
Please return your completed form to your PAYROLL DEPARTMENT			
PAYROLL USE ONLY			
Officer Signature		Date actioned	