The Baptist Pension Scheme

Defined Contribution Plan

Basic Section

Explanatory Booklet
April 2016

The Baptist Pension Scheme, c/o Lane Clark & Peacock, St Paul's House, St Paul's Hill, Winchester, Hampshire SO22 5AB

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THE BAPTIST PENSION SCHEME

Retirement might seem like it's a long way off, but if you want to be sure that you have saved enough to let you live comfortably, then the earlier you start thinking about it, the better. Even though you may be entitled to a state pension and other benefits, these may not be enough to give you the standard of living you are hoping for in retirement.

This booklet summarizes the main features of the Basic Section of the Baptist Pension Scheme (the Scheme)

The Baptist Pension Scheme consists of:

- the Defined Contribution (DC) or "money purchase" plan, which provides benefits for service from 1 January 2012. It is divided into the Ministers section, the Staff section and the Basic section. This booklet only covers the Basic section. There is a separate booklet for the Ministers' and Staff sections
- the closed Defined Benefit (DB) or "final salary" plan, which provides benefits for ***service up to 31 December 2011 in the Ministers' Fund.*** If you are or were a member of the Ministers Fund or of the closed Baptist Union Staff Pension Scheme, you should refer to the separate booklets which summarize the main features of the plans for the Ministers' Fund and the Staff Scheme.

Notes

1. A DC plan operates like a savings scheme. You and your employer make contributions which are invested on your behalf and the accumulated fund is used to provide your retirement benefits.

2. A DB plan provides retirement benefits which are based on your pensionable salary.

3. The differences between the Basic Section of the DC Plan and the Ministers' & Staff Sections are:

- Contributions paid by you <u>and</u> your employer are lower in the Basic Section, which means that your Pension Account will grow more slowly.
- There is no Income Protection insurance in the Basic Section which means that the Scheme does not provide an income benefit if you are unable to work due to long term illness or injury
- The life insurance cover in the Basic Section is lower, which means that there will be a lower lump sum for your dependants, should you die in service.

3. Throughout this booklet certain phrases are used which have particular meanings and these are explained in the 'Glossary' section.

4. Members are provided with precise details of their benefits and options, on retirement or on leaving service. This booklet provides only an outline of those benefits.

5. Membership of the BPS is voluntary and the consent of your employer is required.

6. Further details about the Scheme and your entitlements are available from the Scheme Administrators:

   Lane Clarke & Peacock LLP
   St Paul's House,
   St Paul's Hill,
   Winchester
   Hampshire SO22 5AB

   Telephone: +44 (0)1962 672930
   Email: team-baptistadmin@lcp.uk.com

7. As the Scheme is a 'registered' pension scheme, benefits are subject to the requirements of HM Revenue & Customs (HMRC) and the Pensions Regulator. Tax and legislative requirements change on a regular basis.

8. Every effort has been made to ensure the accuracy of the information provided in this booklet. However it does not override any requirements of the Scheme's Trust Deed and Rules or any legislative requirements. Your legal rights under the Scheme are governed by the Rules. The Scheme's formal documents are available for inspection on application to the Trustee.

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GLOSSARY

There are several terms with special meanings used throughout the Booklet. The main terms are set out below:

Annual Allowance is the maximum amount of tax advantaged pension scheme savings an individual can build up in a year. This amount is set by HMRC and may change over time.

Annuity is an insurance policy that will provide you with a regular stream of income in retirement, payable for your lifetime. Your Pension Account will be transferred to an insurance company of your choice at retirement to purchase an annuity.

Annuity Rates are the market rates for converting the value of a pension account to a pension.

DB Member means a Member of the Scheme who was a contributing Member of the Ministers' Fund on 31 December 2011 and so has an entitlement to benefits from the DB Plan within the Scheme.

Default Retirement Age is the later of your State Pension Age and age 65.

Defined Contribution (DC) is a pension arrangement where the retirement benefit is based on the value of accumulated member and employer contributions, including investment returns.

Employer means the church or other organisation with which you are in service.

HMRC means Her Majesty's Revenue & Customs (formerly the Inland Revenue).

LCP means the Scheme Administrators, Lane Clark & Peacock LLP

Lifetime Allowance (LTA) is the overall amount of tax advantaged pension scheme savings an individual may have in all registered pension schemes. This amount is set by HMRC and may change over time.

Member means a person who has been admitted into membership of the Scheme.

Minimum Pensionable Income is only applicable to Ministers and means for any calendar year the aggregate of the Home Mission Stipend and the Manse Allowance in force on 1 January in that year, adjusted for part-time service.

Ministers' Fund means the Baptist Ministers' Pension Fund.

Ministers Section means the section of the Scheme which applies to you if you are a minister, as defined in the Scheme Rules

Pension Account is the value of the accumulated contributions made by you and your Employer on your behalf, including investment returns.

Pensionable Income for members of the Basic Section is your annual basic salary as notified by your Employer to the Trustee. You may normally only be a member of this section of the Scheme if your earnings exceed the Qualifying Earnings Threshold.

Qualifying Earnings Threshold is a figure defined by the government and reviewed from time to time. For the tax year 2016/2017 it is £5,824 per year.

Qualifying Service means service as a Member of the Scheme, plus service in any previous pension scheme from which you have brought a transfer into this Scheme.

Scheme means the Baptist Pension Scheme.

Scheme Year is the period of 12 months from 1st January.

Staff Scheme means the Baptist Union Staff Pension Scheme.

Staff Section means the section of the Scheme which applies to the Staff of the Union and other Employers, including associations, colleges and churches.

State Pension Age means the age from which your State pension benefits are due to become payable. This is being increased gradually by the government and so it depends on your gender and date of birth. You can find your State Pension Age by going to www.direct.gov.uk

Trustee means the Baptist Pension Trust Limited, which is responsible for the Scheme's administration and the investment of its assets.

Union means the Baptist Union of Great Britain.

AM I ELIGIBLE TO JOIN THE BASIC SECTION?

Membership of the Basic section of the DC Plan is open to permanent employees or fixed-term employees (ministers or staff, who work for any of the following:

- a Baptist Union within the UK (i.e. BU Scotland, BU Wales or BU Great Britain)
- a Baptist Regional Association or Baptist College
- a church that belongs to the BU Scotland, BU Wales or BU Great Britain
- associated (Church Controlled) Organisations, at the discretion of the Trustee

Notes

1. In order to be eligible, you will normally need to be earning at least the Qualifying Earnings Threshold.
2. If you are employed outside the British Isles you may only join the Scheme (or remain a contributing Member of the Scheme) with the permission of the Trustee.
3. This is only a summary of the provisions of the Rules and any queries about eligibility should be referred to LCP.
4. You can only join if your Employer has chosen the Scheme as its pension provider.

How do I join?

Complete the Application for Membership, which can be obtained from LCP or downloaded from the BPS website at www.baptistpensions.org.uk

HOW MUCH DOES IT COST?

Your Contributions

As a Member of the Basic section, you contribute to the Scheme at the rate of 5% of your Pensionable Income. All this contribution is credited to your Pension Account.

You receive tax relief on your contribution at the highest rate to which you are liable.

The PAYE system automatically provides the tax relief without any action on your part. This allows your employer to deduct your contributions before calculating your monthly tax liability.

Employer Contributions

Your Employer contributes a total of 5% of your Pensionable Income in respect of your membership of the Scheme. From this, 4% of your Pensionable Income is credited to your Pension Account. The remaining 1% is used to pay for:

- Life insurance
- The costs of running the Scheme

Additional Voluntary Contributions

If you wish, you may also pay additional voluntary contributions (AVCs) to increase your retirement savings. These AVCs may be regular payments or lump sums. AVCs can be made as soon as you join the Scheme, or at any future date by contacting LCP. All AVCs are credited to your Pension Account and attract tax relief.

Lifetime and Annual Allowances

HMRC places limits on the amount of tax free pension savings you may make in any one tax year (the Annual Allowance) and on the total amount of retirement savings you may make in all registered pension schemes over the course of your life (the Lifetime Allowance). It is important that you monitor your pension savings to ensure compliance with the limits.

When are Contributions paid into my Pension Account?

Contributions must be paid on a monthly basis and are normally paid directly by your employer, by direct debit, on or around the 28th day of each month. The contributions to be credited to your Pension Account are then sent to Legal & General for investment, as soon as the necessary processing has been completed.

Please note that if for any reason the direct debit fails, contributions due to go into your Pension Account will not be passed on to Legal & General for investment until at least a month late. Under the terms of the Pensions Acts, in certain circumstances, the Trustee of the Scheme may be required to report to the Pensions Regulator cases where contributions are not paid by the due date.

Transfers into the Scheme

You may transfer your benefits from another occupational pension scheme or personal pension into the Scheme, subject to the approval of the Trustee and any requirements imposed by regulatory bodies. Any transfer payment received will be credited to your Pension Account. The transfer value would be invested in the Scheme in the same way as your normal contributions. In some cases there can be adverse tax consequences for you in taking a transfer payment and/or you may lose certain benefit concessions granted by HMRC. You should therefore consider seeking independent financial advice about such issues before requesting a transfer. The Trustees and the Employer are unable by law to give such advice. In particular, if the transfer is coming from a defined benefit pension arrangement, the Trustee may need to be satisfied that you have taken independent financial advice on the transfer. Further details concerning transfer values will be provided by the administrators of your previous arrangement upon request.

HOW DOES MY PENSION ACCOUNT WORK?

How the account works

Contributions from both you and your Employer are invested in your Pension Account. When you come to retire, the value of that Pension Account, including the returns achieved on your investments, will provide benefits on your retirement.

You can choose where the contributions to your pension account are invested, from a range of funds provided by Legal & General (L&G), one of the UK's leading pension Fund Managers

Some people actively select the funds in which they invest and the DC plan offers a range of options.

If you do not want to actively choose your own investments, then your pension account is managed on your behalf, by L&G. Your contributions are invested in a 'default' fund that's designed to suit as broad a range of people as possible.

The available investment options are:

Default LS Option
Ethical 1 Lifestyle
Ethical 2 Lifestyle
Freestyle (where you self select from a range of available funds)

On joining the Basic Section of the DC Plan your contributions and those of your employer are initially invested in the Baptist Pension Scheme Default LS Option, which is a Lifestyle strategy. You can find more detail on the Default LS Option, in the leaflet "Baptist Pension Scheme DC Plan – Default Investment Option", available on the BPS website or on request from LCP.

You are free to switch your investment out of the Default LS Option at any time you wish after receiving your welcome pack from L&G. The welcome pack provides full details of all the investment options available.

The Trustee will regularly monitor the value and performance of the funds held and reserves the right to change the range of funds in which contributions are invested if they consider it is in the interests of the members of the DC Plan (but they will tell you before they do so).

It is also important that you review your Pension Account regularly to make sure your savings are on track

Each year you will receive a statement showing the value of your Pension Account. You can also check the value at any time on the secure L&G website using log-in information which will be supplied separately to you by L&G.

To request a change to your investment selection you can visit the L&G website or request a paper form by phoning 0845 070 8686, pin number 97.

The annual management charges for the specific fund(s) you have chosen will automatically be deducted from your Pension Account. The other administration costs associated with your membership of the Scheme will be met from the 5% Employer's contribution while you remain in service.

WHAT ARE MY RETIREMENT BENEFITS?

This section outlines the benefits available under the Basic Section of the DC Plan. If you were also previously a DB Member or a Staff DB Member, you should refer to the separate booklet which summarizes the main features and benefits of those plans.

When can I retire?

There is no fixed retirement age under the DC Plan. The default retirement age used for lifestyle investment strategies is the later of your State Pension Age and age 65, although you can choose your own target retirement age. You can check your own State Pension Age through the following website: www.direct.gov.uk

You can access your money at any time between reaching age 55 (or earlier if you are seriously ill or incapacitated) and age 75. In some circumstances, you may be able to defer drawing your pension beyond age 75 if you tell the Trustee before reaching that age. If you have not done so by that age, the Trustee will use your Pension Account to purchase a pension for you at age 75.

Note that if you are using one of the Lifestyle investment strategies and you take your benefits earlier than your target retirement age, your pension account will include some higher risk assets at that point, and you will therefore be more at risk from falls in the value of your pension account as you approach retirement than you would be if you were retiring at your target retirement age. You should consider taking independent financial advice to consider how to deal with this.

If you do not tell the Trustee what benefits you wish to be provided from your Pension Account, they will use your Pension Account to purchase a pension for you.

How much will my Pension Account be when I retire?

The exact value of your Pension Account will not be known until you actually take your benefits. The amount depends on the contributions made, how well the investment funds that you have chosen perform and the options you choose at retirement.

While you are an active member, you will receive an annual benefit statement showing the current value of your Pension Account and the benefits you might receive, based on assumptions laid down by legislation. You can also view the account at any time, on the L&G website. It is important to understand that these are only an indication and are not guaranteed in any way. The value of your investments can go down as well as up, and you may not get back the amounts paid in.

What options do I have for taking my DC Benefits?

You have three options for taking your DC savings from the Scheme.

1. Buy a pension (annuity) that provides a guaranteed, regular, income for life. You can choose to take part of your savings (normally up to 25% of the value) as a tax-free cash sum and then buy a pension for life with the balance. The amount of that pension depends on annuity rates at the time and also the choices you make (eg whether to have a level pension which does not increase over time, or a pension which increases by an agreed level each year, or whether to have a pension that is only payable in your lifetime, or provides a pension for a spouse/civil partner if he or she survives you).

2. Take all of your savings as a one off cash lump sum. If you take the all-cash option, normally 25% will be tax-free. The rest will be taxed as earned income in the applicable tax year.

3. Transfer your DC savings to another pension provider and retain flexibility to manage your savings and take your money as and when you need it.

Will a pension be payable to my dependants on death after retirement?

This will also be your choice at the time you convert your Pension Account into a pension. You may purchase a pension that is payable only for your lifetime, but other options may include a pension for your spouse if he or she survives you, or a guarantee of a minimum number of years payments. Choosing such options will reduce the initial pension you receive.

May I take a cash sum when I draw my pension?

When you draw your pension, you will normally be able to take part of your Pension Account as a tax-free lump sum. Under current HMRC rules this cash sum must not normally exceed 25% of your Pension Account's value, although in some instances this may be higher than 25%, particularly if you were previously a member of the closed DB Plans. You will be given full details before you retire.

An overall maximum applies to the total tax-free lump sum payments that an individual may take from all pension arrangements.

You will also be asked at retirement to provide details of any benefits from other pension schemes which you have already received or to which you will become entitled at the same time.

Can I access my Pension Account and continue working?

You can access your retirement savings from age 55, even if you want to stay employed with an employer within the Baptist family. However, the Trustee of the Scheme will have discretion over whether to allow you to be re-admitted to active membership of the Scheme (or to continue in active membership) so that contributions carry on being paid into your Pension Account after you have accessed your retirement savings or transferred them to another pension scheme. Please note that if you are permitted to continue in active membership of the Scheme after accessing your DC savings, the amount you can keep contributing to the Scheme and any other DC pension arrangements whilst still getting the current tax relief is likely to be restricted by a special annual allowance set out in the tax legislation.

WHAT HAPPENS IF I LEAVE THE SCHEME?

Leaving service doesn't mean that you lose your benefits. Your options depend on how long you have been a Member of the Scheme and whether you have any previous Qualifying Service.

Anyone joining (or re-joining) the Scheme on or after 1st October 2015

- If you leave the scheme before you have accrued **30 days** of Qualifying Service, you may receive a return of your own contributions, including any AVCs, adjusted for investment returns, less tax. You will not receive the value of any Employer Contributions.
- If you leave the scheme after you have accrued **more than 30 days** Qualifying Service, government regulations do not permit a return of contributions. You can either:
    - leave your Pension Account invested in the Scheme until you choose to draw your benefits. If you do this, you become a 'deferred member' of the Scheme. You won't be able to pay any more contributions to your Pension Account and you will no longer benefit from the contribution paid by your Employer towards the cost of administering your Pension Account, so the annual charges that are deducted from your Pension Account may increase. The value of your Pension Account may fall as well as rise, depending on market conditions **OR**
    - you may transfer the value of your Pension Account to another registered pension arrangement.

Anyone who joined (or re-joined) the Scheme before 1st October 2015

- If you leave the Scheme with **less than 3 months** Qualifying Service, you may receive a return of your own contributions, including any AVCs, adjusted for investment returns, less tax. You will not receive the value of any Employer Contributions.
- If you leave the Scheme after accruing **more than 3 months, but less than 2 years** Qualifying Service, you may:
    - receive a return of your own contributions, including any AVCs, adjusted for investment returns, less tax. You will not receive the value of any Employer Contributions. **OR**
    - alternatively, you may transfer your Pension Account to another registered pension arrangement, provided you request this within six months from the date you receive notification from the Scheme's administrators of your options under the Scheme. If you have previously transferred benefits from another registered pension arrangement into the Scheme, the options available to you may be as if you had been in the Scheme for two or more years.
- If you leave the Scheme after accruing **more than 2 years** Qualifying Service, government regulations do not permit a return of contributions. You can either:
    - leave your Pension Account invested in the Scheme until you choose to draw your benefits. If you do this, you become a 'deferred member' of the Scheme. You won't be able to pay any more contributions to your Pension Account and you will no longer benefit from the contribution paid by your Employer towards the cost of administering your Pension Account, so the annual charges that are deducted from your Pension Account may increase. The value of your Pension Account may fall as well as rise, depending on market conditions **OR**
    - you may transfer the value of your Pension Account to another registered pension arrangement.

What happens to my life assurance benefit?

If you leave service before your default retirement age you will cease to be covered for the death benefit which is a multiple of your Pensionable Income (see Page 10 for details).

What happens to my benefit should I die before payment commences?

If you die while you are a deferred member, the value of your Pension Account will be payable as a lump sum by the Trustee, which will take into account your nominations as stated in your Expression of Wish form.

Can I withdraw from the Scheme while remaining in service?

You may at any time, after giving one month's written notice to the Trustee, elect to opt out of the Scheme. In that case:

- you will cease to be covered for the death benefit which is a multiple of your Pensionable Income from the end of the calendar month in which you chose to leave the Scheme (see Page 10 for details)
- your pension entitlements will be those described above.

You should be aware that if you withdraw from the Scheme you may only be allowed to rejoin the Scheme at the discretion of the Trustee. You may also be required to provide satisfactory evidence of health at your own cost.

In addition, please note that if you opt out:

- and you were a DB Member or a Staff DB Member, your defined benefits will no longer be linked to any future increases in your salary or in Minimum Pensionable Income
- your decision should immediately be notified to your Employer, as it may create a significant potential liability for them if they have no other members of the Scheme in their service

BENEFITS ON DEATH IN SERVICE

If you die in service before age 75 while a Member of the Basic section of the Scheme, the lump sum benefit payable would be 3 x Pensionable Income at the date of your death, plus the value of your Pension Account.

The lump sum benefit is insured, and payment is conditional on the insurer's acceptance of cover for you and may be subject to Trustee discretion.

In order that the lump sum benefit is excluded from the value of your estate and so can normally be paid promptly and tax-free, the Trustee has complete discretion as to whom the lump sum is paid. However, you are requested to complete an Expression of Wish form when you join the Scheme and return it to LCP. This will assist the Trustee in the event of your death, as your wishes will be taken into consideration, but the Trustee will not be bound to act in accordance with them.

You can download a copy of the Expression of Wish form from the BPS website or obtain it from LCP. Please ensure you keep the Expression of Wish form up to date by completing a replacement form if your personal circumstances change, for example on marriage, death of a spouse or divorce.

If you were a contributing Member of the Ministers' Fund or the Staff Scheme prior to 1 January 2012, spouse's or dependants' pensions may be payable in addition to this lump sum. Information about these benefits is provided in the separate explanatory booklets.

TEMPORARY ABSENCE FROM WORK

If you are temporarily absent from work there may be circumstances where you may continue to pay contributions, including:

- Members absent due to illness or injury
- Absence due to family leave (eg parental leave)

Employer contributions may also continue during certain types of leave. You should notify the Pensions Office of any temporary absences as soon as possible to ensure the correct contributions are allocated to your Pension Account.

How are benefits taxed?

a) Your benefits on retirement

Any pension from the Scheme is taxed in the same way as your earnings.

A lump sum on retirement is normally paid tax-free under current tax rules. A lump sum may only be paid if all or part of your Lifetime Allowance is available, and must not, when added to all pension commencement lump sums taken from all Registered Pension Schemes of which you are or have been a member, exceed 25% of the Lifetime Allowance applicable at the time the lump sum is paid.

Your overall benefits under the Scheme will be tested against the Lifetime Allowance when they become payable. If they exceed the Lifetime Allowance, they will be subject to the Lifetime Allowance Charge. If this applies, the Lifetime Allowance Charge will be deducted from your retirement account before your benefits are paid.

b) Death benefits

The total of any lump sum death benefits counts towards your Lifetime Allowance. If the amount, when added to any other lump sum death benefits from any other Registered Pension Scheme, exceeds the Lifetime Allowance a Lifetime Allowance Charge will arise. Any pension provided for your spouse, Civil Partner or dependants will not count towards your Lifetime Allowance.

Any lump sum death benefit must be paid within 2 years of the Trustees becoming aware of your death. If this is not possible, the lump sum may be taxed at 55% (even if it is less than the Lifetime Allowance).

What are the Annual and Lifetime Allowances?

For many people, these allowances will have little or no impact, but some people will need to consider them carefully, particularly those who have already built up large pension benefits and savings, and those who are saving large amounts in their pension schemes. If you think you may be affected you should consider taking independent advice.

Item	*What is it?*	*Who is affected?*
Lifetime Allowance	The Lifetime Allowance is the figure against which the value of an individual's pension benefits and savings is tested before extra tax is payable.	Likely only to affect those who have already built up or are currently building up large pension benefits and savings
Annual Allowance	The Annual Allowance is the figure against which an individual's pension benefits and savings in a year are tested before extra tax is payable.	This can affect high earners, people who have previously accessed pension benefits and people saving more than £40,000 a year into their pension scheme
Pension Input Period	The period over which an individual's pensions savings are measured for testing against the Annual Allowance (the "Pension Input Period") is aligned to the tax year for all.	Applies to all but generally only impacts those making large pension savings

In some circumstances a member may be entitled to higher personal Lifetime Allowance, or an exemption where this has been registered with HMRC. Such a member is sometimes referred to as having 'primary protection', 'enhanced protection' or 'fixed protection'. Enhanced and fixed protection can be lost by taking certain actions.

What are my responsibilities?

Whilst the Trustee will assist you in providing the relevant information, you are responsible (where necessary) for:

- maintaining records showing the proportion of the Lifetime Allowance that has been used
- monitoring whether your contributions are eligible for tax relief, and
- notifying HMRC where your total Pension Input for a tax year, exceeds the Annual Allowance.

GENERAL INFORMATION

The Scheme is administered by a Corporate Trustee, Baptist Pension Trust Limited, with Directors nominated by Members and by the Union. The assets of the Scheme are kept separate from other Baptist Union funds and are invested on the advice of professional investment managers.

Accounts are prepared and audited annually and an actuarial valuation is made at least once every three years, with annual actuarial reviews in the intermediate years, to monitor the financial progress of the Scheme and estimate the contributions required from Employers to enable the Scheme to pay the defined benefits promised from the DB Plan.

Each year the Trustee produces an annual Report on the Scheme. The Report contains audited accounts, a statement from the actuary, a review of the year's investment performance and various other items of information. Copies of the report are available from LCP. An annual funding statement giving up-to-date funding information is also provided to members.

Pensions Sharing on Divorce - legislative requirements to enable pensions sharing on divorce have been incorporated into the Scheme rules. Further information, if required, can be obtained from LCP.

The Scheme is a pension scheme registered in accordance with Section 153 of the Finance Act 2004.

State Pensions - The Scheme is not contracted-out of the State Second Pension (S2P) and neither the Ministers' Fund nor the Staff Scheme was contracted-out of its predecessor, the State Earnings Related Pension Scheme (SERPS). This means that benefits provided from the Scheme are paid in addition to the Basic State Pension and the pension from S2P and SERPS.

Disputes - Any complaints about the Scheme are usually resolved informally. However, if you are unhappy with the result of the informal process, there is a formal procedure for resolving complaints. Details are available from LCP.

TPAS (The Pensions Advisory Service)

If you are not satisfied with the Trustee's response to a complaint, you can contact TPAS (The Pensions Advisory Service). TPAS is a free and confidential service which acts as a conciliation service between Members and their pension schemes. You should put your case in writing to them, together with correspondence from the Scheme's formal process.

TPAS can be contacted at:

The Pensions Advisory Service
11 Belgrave Road
London
SW1V 1RB

Website: www.pensionsadvisoryservice.org.uk

The Pensions Ombudsman

For disputes that cannot be settled with the assistance of TPAS, a Pensions Ombudsman has been established which has the power to investigate and determine any complaint or dispute of fact or law concerning occupational and personal pension schemes. A complainant may appeal to the Pensions Ombudsman if they believe that they have been unfairly treated by the trustees or managers of an occupational or personal pension scheme.

The Pensions Ombudsman can be contacted at:

The Pensions Ombudsman
11 Belgrave Road
London
SW1V 1RB

Website: www.pensions-ombudsman.org.uk

The Pensions Regulator

The Pensions Regulator has been established to monitor the running of occupational pension schemes. The Regulator can intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties.

The Pension Regulator can be contacted at:

Napier House
Trafalgar Place
Brighton
BN1 4DW

Website: www.thepensionsregulator.gov.uk

Pension Schemes Registry

The Scheme has been registered at the Pension Schemes Registry and information concerning the Scheme has been provided, including an address where the Trustee may be contacted.

The purpose of the Registry is to help individuals who have lost touch with their previous pension scheme to trace their rights. Extracts from the register relating to a particular scheme are available to any person entitled to benefit under the scheme, on written request to:

Pension Schemes Registry
PO Box 1NN
Newcastle-Upon-Tyne
NE99 1NN

The Pensions Tracing Service

The Department for Work and Pensions offers a service to help people trace pensions with which they have lost touch, provided you have at least the name of your previous employer or pension scheme.

The Pensions Tracing Service can be contacted at:

The Pensions Service
Tyneview Park
Whitley Road
Newcastle-upon-Tyne
NE98 1BA

Website: www.thepensionservice.gov.uk