

Application for membership

In order to join the Scheme this form should be completed and returned, together with the attached direct debit form. These should be sent to:

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

This form should **not** be used for changes in pastorate where the individual is already a member of the Baptist Pension Scheme. Please contact LCP for alternative documentation.

We would also strongly encourage the applicant to complete and return an expression of wish form. This allows them to nominate who they would like to receive any lump sum payable in the event of their death. This form can be found at:

<http://www.baptistpensions.org.uk/content/pages/documents/1459332145.pdf>

If an expression of wish form is completed the Trustee will take these wishes into account, although ultimately the Trustee will decide who the beneficiaries will be.

If you have any questions about the completion of any of these forms, please visit:

<http://www.baptistpensions.org.uk/churches-employers/what-the-employer-needs-to-do/new-members/>

To help people save more for their retirement, the government now requires employers to provide a workplace pension plan for eligible employees. The Baptist Pension Scheme, which you are applying to become a member of, meets the government standards. This means you will not be automatically enrolled into any other pension plan.

If your employer or church ceases to offer membership of the Baptist Pension Scheme, or the Scheme changes its terms so it no longer meets the government standards, your employer will need to enrol you, the next day, into another plan that does meet those standards.

For more information on pensions and saving for retirement please visit the workplace pension pages at <http://www.direct.gov.uk/workplacepension>.

Part 1 – to be completed by the applicantTitle: Forename(s): Surname: **Address:**Postcode: Telephone number: Email address: National Insurance number: Date of birth: Marital status: Occupation: **If you would like to pay Additional Voluntary Contributions please indicate the rate that you would like to pay here:** % **OR** £ per month

Note: Details of the standard contribution rates that must be paid are outlined later in this pack.

Declaration by applicant

I hereby make an application to be admitted into membership of the Baptist Pension Scheme.

I understand that admission will be on the date indicated in Part 2 (or a later date should this not be possible). I hereby authorise my employer to pay to the Trustee, upon my admission as a member of the Scheme, the contributions due from me under the Rules and to deduct the appropriate amount from my income.

I also understand the following:

- Any contributions paid on my behalf will initially be invested into the Scheme's default fund (details of which can be found at <http://www.baptistpensions.org.uk/content/pages/documents/1461561940.pdf>).
- My target retirement age will initially be set as the Scheme's default of the later of age 65 and my State Pension Age.
- I am able to change these default options at any time and details of how to do this will be included in the welcome pack provided by Legal & General.

Signature:

Date:

Part 2 – to be completed by the church/employer

Name of church, employer or other qualifying office:

Date pastorate/employment commenced:

Preferred date for membership to commence:

Note: If it is not possible to enrol the applicant from this date, then an alternative date will be used. It is not possible to backdate any contributions.

Which section of the Scheme is the member joining?

Minister

Staff

Basic

For further information about the different sections please visit:

<http://www.baptistpensions.org.uk/churches-employers/what-the-employer-needs-to-do/new-members/>

Pensionable Income at date of joining the Scheme (see 'Further information' section later in this pack):

£		pa
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Declaration by treasurer/employer

I hereby certify that the information contained in Part 2 is correct.

Name:

Signature:

Date:

Position:

Address:

Postcode:

Telephone number:

Email address:

Please ensure that you keep us informed of any changes to these contact details.

You should also complete the attached direct debit form. If you use a payroll bureau and have sent the direct debit form to them for completion, please state here which bureau this is:

If the applicant is away from work on sick leave for 4 weeks continuously, you should let Lane Clark & Peacock know. Failure to do so could delay the payment of any income protection benefits due.

Data Protection Act 1998

Under the Data Protection Act 1998 the Trustee is the “data controller” in relation to your “personal data”. Your personal data is information personal to you, and which identifies you, such as your name, address and National Insurance number. Some of this information may be sensitive (such as details of your health and personal relationships). As “data controller”, the Trustee will process your sensitive and non-sensitive personal data - and that of other members and beneficiaries - for purposes associated with the Scheme (as indicated below). The Trustee may process your personal data themselves, or use carefully selected advisors and third parties (“data processors”) to help them.

By signing overleaf you are consenting explicitly to the Trustee (and any data processors or other data controllers they use) processing any personal data and any sensitive personal data about you for any purposes associated with the Scheme. This may involve transferring the data to third parties who advise or assist the Trustee, your employer and any business associated with it, prospective purchasers of any of them (although in this latter case, where practicable, the Trustee will provide anonymised data), Government bodies and persons associated with you.

Under the Data Protection Act 1998, as a data subject, you have certain rights in relation to the data we process about you.

It is important that the information held in respect of you is correct and you should therefore advise either the Trustee or the administrators of the Scheme in writing should any of these details change.

Further information

Definition of Pensionable Income

Overview

For members of the Basic or Staff sections of the Scheme, this is their annual basic salary.

For members of the Ministers section of the Scheme, their Pensionable Income is their remuneration for service in the role that qualifies them for membership of the Scheme (subject to a minimum of the Minimum Pensionable Income, which is £28,500 for 2017 and £28,750 for 2018), and can be made up of the following:

- the annual stipend;
- any bonus;
- payments in respect of manse heating and lighting (if this is paid in addition to the annual stipend);
- any other housing allowance (eg rent, council tax, water charges etc), any payments from an endowment by virtue of the minister's role or payments by some other denominational fund/body; and
- the manse allowance (see below).

Manse allowance

This is £6,000 if:

- the manse or other living accommodation is occupied **rent free by virtue of qualifying office**; or
- the manse is **owned partly or wholly by the minister but leased by the church** by formal arrangement.

If the accommodation is **owned partly or wholly by the minister but it is NOT leased by the church**, this allowance is the sum of the following:

- the manse allowance of £6,000 adjusted to reflect the proportion owned by the church. As an example, if the church owns 50% of the accommodation, the figure would be £3,000 (ie £6,000 x 50%);

- any rental or housing allowance paid by the church in respect of the proportion of the property owned by the minister; and
- any water/sewage, council tax, property insurance, maintenance/repairs paid by the church in respect of the proportion of the property owned by the minister.

Although a **minister-in-training** (on the in-pastorate training scheme) normally receives half-stipend, it may be that they live in a manse on a full-time basis. Therefore, a proportion of the value of the manse (ranging from 50% to 100%) may be included in such a member's Pensionable Income.

Part-time ministers

Where a minister works part-time, their Pensionable Income (including the manse allowance) may be adjusted to reflect this.

Standard contribution rates

The standard contribution rates are outlined below:

	Basic section	Staff section	Minister section
Member	5%	8%	8%
Church/employer	5%	10%	10%
Total	10%	18%	18%

These amounts include an allowance for expenses (for life and income protection cover and general Scheme expenses). Some employers are subject to a slightly lower rate for expenses based on membership history and the date they entered the Scheme. We will let you know if this applies to your organisation. The percentages stated are the maximum amounts that will apply.

Example

If a member's Pensionable Income is £28,750 and he joins the Ministers' section of the Scheme, the monthly contribution payable would be as follows:

Member contribution

$£28,750 \times 8\% = £2,300$ a year (so the monthly amount would be £191.67)

Employer contribution

$£28,750 \times 10\% = £2,875$ a year (so the monthly amount would be £239.58)

If the applicant would like to pay Additional Voluntary Contributions, please indicate this on the application for membership form.

Any contributions are deducted direct from the employer's bank account by direct debit. Direct debits take place on the 28th day of each month, or the first available date after the 28th if this falls at a weekend or on a bank holiday. **Please ensure that the church/employer completes and returns the attached direct debit form as we will not be able to process any application for membership without this form and it is not possible to backdate any contributions.**

The Scheme is a registered pension scheme and therefore member contributions can be deducted before calculating any income tax liability. Please note that the Scheme is not contracted out of the State Second Pension (S2P) and so National Insurance contributions should be set up accordingly.

If the applicant believes that their total benefits from all schemes may exceed the Lifetime Allowance, they may have already applied for and been granted special protection that allows them a higher allowance before a tax charge applies. However, it is possible to lose certain types of protection by joining a new scheme or paying additional voluntary contributions. **If the applicant has a protection certificate it is particularly important that they consider seeking financial advice before they complete this form.**

For further details, see HMRC's guide: <http://www.hmrc.gov.uk/pensionschemes/pension-savings-la.htm>