

Automatic enrolment membership form

In order to automatically enrol an individual into the Scheme this form should be completed by the employer 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. Please contact LCP for alternative documentation.

We would also strongly encourage the member 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/>

Member information (to be completed by the employer)**Title:** **Forename(s):** **Surname:** **Address:****Postcode:** **Telephone number:** **Email address:** **National Insurance number:** **Date of birth:** **Marital status:** **Occupation:** **If the member would like to pay Additional Voluntary Contributions please indicate the rate that he/she 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.

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 provided above is correct.

I also understand the following:

- § Any contributions paid on the member's 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>).
- § The member's target retirement age will initially be set as the Scheme's default of the later of age 65 and his/her State Pension Age.
- § The member is 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.
- § The welcome pack provided by Legal & General will also provide the member with details of how to opt-out of membership of the Scheme. Contributions will not be collected in the first month of membership but, provided the member does not opt-out, we will collect twice the normal monthly amount in the second month of membership. This is to avoid the collection of contributions in the situation where the member decides to opt-out of the Scheme.

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.

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 automatic enrolment 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 individual being admitted to the Scheme 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 individual has a protection certificate it is particularly important that they consider seeking financial advice before they are admitted to the Scheme.**

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



Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form including official use box using a ball point pen and send it to:

The Baptist Pension Scheme Lane Clark & Peacock LLP St Paul's House St Paul's Hill Winchester SO22 5AB

Service user number

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Name(s) of account holder(s)

Instruction to your bank or building society

Please pay Baptist Pension Scheme Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Baptist Pension Scheme and, if so, details will be passed electronically to my bank/building society.

Bank/building society account number

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Branch sort code

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Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Signature(s)
Date

Reference

Banks and building societies may not accept Direct Debit instructions for some types of account

This guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Baptist Pension Scheme will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Baptist Pension Scheme to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Baptist Pension Scheme or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Baptist Pension Scheme asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.