Your DB pension from the Baptist Pension Scheme (the 'Scheme') has moved to Just



Your defined benefit (DB) pension has moved to Just.



About your DB pension

Your DB pension has now moved to Just. You are no longer a member of the Baptist DB Plan - instead you're now a policyholder with Just and you can contact them using the contact details below. If you have already retired, your pension will be paid as usual but by Just rather than from the Scheme.

About Just

Just are a specialist financial services group, who provide insurance policies to DB pension schemes (like the DB Plan) to cover the costs of paying members benefits.

Find out more about Just on their website: www.wearejust.co.uk/definedbenefit/

If you need to get in touch with Just, here's how to contact them:

0808 281 5030

just@broadstone.co.uk

分 Just,

Broadstone House, 23-25 St George's Road, Bristol, BS1 5UU If you also have pension savings in the Scheme's defined contribution (DC) Plan these will stay in the Scheme.



About your DC Plan pension savings

If you have pension savings in the DC Plan the Trustee of the Scheme will continue to look after your savings, and Broadstone will continue as the administrator.

Currently there is an option to combine your DB and DC benefits at retirement, which can be helpful if you wish to take part of your pension benefit as a tax-free cash lump sum. We have agreed with Just that this option will continue.

If you need to get in touch with Broadstone, here's how to contact them:

- **P** 0117 937 8700
- baptistpensions@broadstone.co.uk
- 合 Broadstone, Broadstone House.
 - 23-25 St George's Road, Bristol, BS1 5UU