



The Uniper Group of the Electricity Supply Pension Scheme

EMEPP Benefit Category

Member booklet – October 2015

FOREWORD

The aim of this booklet is to explain the benefits of the EMEPP Category of the Uniper Group of the Electricity Supply Pension Scheme to enable you to understand the advantages of being a member.

Until 30 June 2005, the EMEPP Category was a separate pension scheme called the East Midlands Pension Plan. At that point, the assets and liabilities were transferred to the E.ON UK Group of the Electricity Supply Pension Scheme and members became part of the EMEPP Category of that Scheme. The EMEPP Category has now been replicated in the Uniper Group of the Electricity Supply Pension Scheme.

The East Midlands Electricity Pension Plan was closed to new members on 1 April 2005.

As referred to above, the Uniper Group of the Electricity Supply Pension Scheme (the Scheme or the Uniper Group) was established to provide an identical benefit structure to the E.ON UK Group of the Electricity Supply Pension Scheme (the E.ON UK Group) for colleagues becoming part of the Uniper business from 1 October 2015. Colleagues will automatically be invited to join the relevant Category of the Scheme by letter and will be offered the chance to transfer their past service from the E.ON UK Group later in October.

If members agree to the transfer, they will be provided with an equivalent service credit in the Scheme – this means benefits will be calculated as if they joined the Scheme at the original date they joined the East Midlands Electricity Pension Plan (please note this point when you see references to Scheme start dates within this booklet). These transfer terms apply for a limited period of two months (from the date of the offer later in October).

Without using formal legal terms it is not possible to be totally accurate for every member of the Scheme or to convey the exact meaning of every Rule. This booklet has no legal authority and cannot be taken as a substitute for the legal provisions of the Scheme or any HM Revenue & Customs (HMRC) requirements.

The conditions of this booklet apply to all members although where conditions have changed in the past these have been recorded and the terms or conditions that apply to you will depend on the date you joined the Scheme.

Retirement may seem a long way off, and most of us choose not to think about the possibility of death or long-term illness. Nevertheless, you need to decide now how you are going to provide yourself with an income in retirement and security for your family.

Please read this booklet so that you are fully aware of the advantages of membership of the EMEPP Category.

TERMS USED

"**The Scheme**" means the EMEPP benefit Category of the Uniper Group of the Electricity Supply Pension Scheme

"**Principal Company**" means Uniper UK Limited and "**Company**" means Uniper UK Limited and any other Company which participates in the Scheme and employs you.

"**Normal Pension Date**" is your 63rd birthday.

"**Accrual Rate**" is 1/60th of your Final Pensionable Earnings for each year of Pensionable Service.

"**Pensionable Earnings**" is your basic salary or wages from the Company from time to time, together with any allowances you receive which the Principal Company has declared to be pensionable.

"**Final Pensionable Earnings**" is the greater of :-

- a) the total of your Pensionable Earnings received in the last 12 months to the date of your retirement, death or leaving the Scheme; or
- or
- b) the total of your Pensionable Earnings received in any one of the previous four years increased by the change in Retail Prices Index up to the date of your retirement, death or leaving service, if greater.

"**Pensionable Service**" is the period for which you have been a contributing member of the Scheme PLUS any period credited in respect of your membership of a previous Scheme. It is measured in years and days up to a maximum of 40 years.

"**Guaranteed Minimum Pension (GMP)**" is the minimum pension you will receive from the Scheme from your Normal Pension Date. It corresponds to the pension you would have earned from the State Earnings Related Pension Scheme (for service between 1978 and 1997) if you had not been contracted-out during your membership of the Scheme. Your widow(er)'s GMP equals half your GMP. GMP's ceased to accrue from 6 April 1997 (replaced by the reference scheme test) and will not apply to you if you joined the East Midlands Electricity Pension Plan after this date.

"**Part-Time Employees**" (working less than 34½ hours per week)

If you are working part-time immediately before you retire, die or leave the Scheme, your **Final Pensionable Earnings** used to calculate your pension benefits will be based on the full-time equivalent of your part-time Pensionable Earnings. However, the lump sum benefit payable if you die in service would be based on your part-time Pensionable Earnings.

Your **Pensionable Service** in respect of any period of part-time employment will be reduced in the ratio of the number of hours per week you have worked to full-time hours per week.

ABOUT THE SCHEME

The Scheme is established under trust and although this booklet provides a simple guide to its main provisions, your entitlement to benefit is governed by the Trust Deed and Rules, which may be inspected on request.

The Scheme operated as an exempt approved scheme under the Income and Corporation Taxes Act 1988 until 6 April 2006 when, as part of the E.ON UK Group of the ESPS and now the Uniper Group of the ESPS, it was and is now deemed as a registered pension scheme. The Scheme and its members therefore have the advantage of valuable tax concessions. One of the conditions of being a registered scheme is that certain maximum levels of benefit are not exceeded. If this should happen in your case, you will be notified.

The Trustee of the Scheme is a corporate body the directors of which have the same duties and responsibilities as individual trustees. The trustee is responsible for organising its administration. This includes investing the Schemes assets, which are completely separate from the finances of the Company.

The Trustee of the Scheme produces an annual report that reviews how the Scheme has developed over the year. The report includes the Scheme's audited accounts for the year in question, a report about the investments, and a statement by the Scheme actuary and auditor. A copy of the report will be available to the Scheme members and beneficiaries on request.

Members of the Scheme are contracted-out of the State Second Pension and, as a result, National Insurance Contributions are at the reduced contracted-out rate. Under changes to the State Pension outlined by the Government, contracting-out ends in April 2016.

If you need any further information on the Scheme benefits, please contact the administrators:

RPMI EPAL
Unit 2, Rye Hill Office Park
Birmingham Road
Coventry
CV5 9AB

Telephone: 02476 472546
Email: enquiries@rpmico.uk

JOINING THE SCHEME

Who can join?

As referred to in the foreword above, the Scheme was established to provide an identical benefit structure to the E.ON UK Group of the Electricity Supply Pension Scheme (the E.ON UK Group) for colleagues becoming part of the Uniper business from 1 October 2015. Colleagues will automatically be invited to join the relevant Category of the Scheme by letter and will be offered the chance to transfer their past service from the E.ON UK Group.

For completeness, the East Midlands Electricity Pension Plan (the predecessor scheme), was closed to general new entrants in April 2005.

How do I join?

You will formally be invited to join and you should complete the Pension Entry Form to confirm your membership.

Can I join later?

You will not have the right to join at a later date.

Can I withdraw from the Scheme?

Yes, you may withdraw from membership whilst remaining in the employment of the Company by giving written notice to the trustee or their administrators, RPMI EPAL. However, the date of withdrawal will be at least one month after the notice of withdrawal. Your contributions to the Scheme will stop and you will start to pay the full rate of National Insurance contributions.

Please contact the administrators RPMI EPAL to understand the details of your options in this situation.

If I withdraw, can I join at a later date?

You will not have the right to join at a later date.

CONTRIBUTIONS

How much do I pay?

You contribute 5% of your Pensionable Earnings. Contributions to the Scheme qualify for tax relief at your highest marginal tax rate.

From April 2011, the tax treatment of contributions changed for those members who receive higher earnings. Further details can be obtained from the administrators, RPMI EPAL.

Additionally, HM Revenue & Customs (HMRC) have placed a limit on the amount of benefit you can receive from all pension arrangements that you have including the benefits from the Scheme. This was introduced from 6 April 2006 and at that time the limit (Lifetime Allowance or LTA) was £1.5m. This then increased and at 6 April 2010 was £1.75m. However, from 6 April 2015 the LTA was reduced to £1.25m and is due to reduce to £1m from 6 April 2016.

You should check your annual benefit statement from the Scheme (and from any other pension arrangements in which you have savings/benefits) to understand if you are affected by the limits outlined above or contact the administrators, RPMI EPAL.

How does salary sacrifice affect my contribution?

In July 2009, the Company introduced Salary Sacrifice which in simple terms means that, by contractual agreement, your salary is reduced by the amount of your normal contribution (the 5% mentioned above) and instead the same amount is paid to the Scheme by the Company. Your pension benefits are unaffected by this arrangement and you will pay less in National Insurance contributions. As this was a voluntary arrangement, members were given the option to continue to pay their contribution if they wished.

The Company intends to continue to offer the Salary Sacrifice option unless it is no longer permitted by HMRC or more generally becomes no longer viable.

How do I get my tax relief?

You receive it automatically each time you make a contribution or salary sacrifice. This is because your contribution is deducted from your gross pay and you pay tax only on the balance.

As referred to above, from April 2011, the tax treatment of contributions changed for those members who receive higher earnings. Further details can be obtained from the administrators, RPMI EPAL.

For how long do I contribute?

Normally you contribute until you retire, die, leave service or otherwise withdraw from the Scheme. However, if you complete 40 years of Pensionable Service, you will not have to make any further contributions.

What does the Company pay?

The Company meets the balance of the costs involved in providing the Scheme benefits as well as the cost of administration.

Can I pay extra contributions?

Yes, the Trustee is currently working to make this provision available to you. You may pay additional voluntary contributions (AVC's) to secure extra pension benefits. Apart from improving your own pension, AVC's can be used to augment the pension payable to your spouse or to make provision for a dependant who would not qualify for a spouse's pension.

For more information, please contact the Scheme administrators, RPMI EPAL.

How are the additional voluntary contributions invested?

The Trustee is currently making arrangements for investing your AVC's with the Standard Life. A number of funds will be available for you to invest in.

Can I make my own private AVC arrangement?

Yes, you may contribute to an external Personal Pension of your choice. Contributions to a personal arrangement are subject to the same overall tax framework referred to above.

RETIREMENT BENEFITS

When do I retire?

Your Normal Pension Date is your 63rd birthday.

What benefits are payable?

An annual pension (paid monthly) for the rest of your life. You may normally exchange part of the pension for a tax-free cash sum.

How much will my pension be?

Your annual pension is normally calculated as the Accrual Rate multiplied by your Pensionable Service multiplied by your Final Pensionable Earnings as follows : -

$$\text{Pension} = \frac{1}{60} \times \text{your Pensionable Service} \times \text{your Final Pensionable Salary}$$

Can I retire early?

Yes, if you leave service and are aged 55 or over and the Company agrees.

Further, if at any age after you have completed 2 years of Pensionable Service you have to retire because of serious ill health which in the opinion of the Principal Employer prevents you from continuing work, the Trustees may pay your benefits immediately.

How much will my pension be if I retire after age 55 with Company agreement?

If the Company agrees to early retirement on or after your 60th birthday, your pension will be calculated using the same formula as for retirement at your Normal Pension Date, based on your completed Pensionable Service at your date of leaving service.

If you retire before your 60th birthday, your pension will be calculated in the same way, but will then be reduced because it is payable for a longer period. The reduction is currently 4% for each year and part year in proportion by which your retirement precedes your 60th birthday.

What if I am made redundant and the Company agrees to early retirement?

Your pension will be calculated as above, but the reduction described above will not apply if you are retired on or after your 58th birthday. Please note, this only applies if the Company are agreeing to early retirement at the same time as redundancy.

If you are retired between your 55th and 58th birthdays, the reduction will be restricted to (currently) 4% for each year and part year in proportion by which your retirement precedes your 58th birthday.

Can I still access my pension early, even if the Company doesn't agree to my retirement?

Yes, providing you leave the Company's employment and you are aged over 55 – your pension will be reduced by a larger factor as it is being paid for a longer period of time and the Company has not agreed. Further details are available from the Scheme administrators, RPMI EPAL.

How much will my pension be if I retire because of ill-health?

If you retire because of serious ill health, your pension will be based at least on your completed Pensionable Service. The pension will not be reduced for early payment.

If, in the opinion of the Principal Company based on medical evidence, you are so incapacitated as to prevent your working again, the pension may be increased to take account of an additional credit of Pensionable Service equal to the period between your actual date of retirement and your Normal Pension Date, subject to the following limits:-

<u>Pensionable Service completed</u>	<u>Maximum additional credit</u>
5 years	5 years
6 years	8 years
7 years	11 years

8 years
9 years
10 years or more

14 years
17 years
20 years

What if I work on after my Normal Pension Date?

You may continue to contribute to the Scheme (unless your contributions have stopped because you have already completed 40 years of Pensionable Service) and the period for which you contribute will be added to your Pensionable Service.

Your contributions will stop when you retire or complete 40 years of Pensionable Service, if earlier.

Is my pension taxable?

Your pension is liable to tax and will be paid to you net of tax.

Can I exchange part of my pension for a tax-free cash sum?

Yes. When you retire, you may choose to give up part of your pension for a tax free cash sum.

Until 6 April 2006 the maximum cash sum you could take was limited by HMRC, but was normally 3/80ths of your earnings near retirement for each year of your Pensionable Service up to a maximum of 1½ times your Final Pensionable Earnings. On and from 6 April 2006, this limit was replaced by a simple limit on the tax free lump sum of 25% of the value of your pension pot, including any AVC fund. The value of your pension pot is shown on your annual benefit statement from the Scheme as the, 'statutory value of your benefits'.

The rate at which pension is converted to cash varies according to your age at the date you retire and these factors or conversion rates are reviewed from time to time.

Will my pension be increased?

Yes, your pension in excess over the Guaranteed Minimum Pension (GMP), will be increased automatically each year once in payment by the annual rise in the cost of living (the Cost of Living Index) subject to a maximum of 5%.

From State Pension Age, the GMP part of your pension, accrued during contracted-out service after 5 April 1978 and before 6 April 1997, will be increased by the State as follows:

- (i) the GMP earned in respect of contracted-out service before 6 April 1988 (if any) fully in line with the annual rise in the cost of living; and
- (ii) the GMP earned in respect of contracted-out service after 5 April 1988 and before 6 April 1997 in line with the excess of the annual rise in the cost of living over 3%.

Accordingly, from State Pension Age, the Scheme will restrict increases on your GMP to a maximum of 3% on the part earned after 5 April 1988 but before 6 April 1997.

DEATH IN SERVICE

(whilst a contributory member of the Scheme only)

What benefits are payable?

- * a tax-free cash sum

AND

- * a pension based on your earnings

How much is the cash sum?

3 times your Final Pensionable Earnings.

How much is the widow(er)'s pension?

Half your own pension based on your Final Pensionable Earnings at the date of your death and your completed Pensionable Service plus your potential service to your Normal Pension Date (with this additional period limited to a maximum of 20 years). If you are more than 10 years older than your spouse the amount of widow(er)'s pension may be reduced.

When are children's pensions payable?

If you die leaving dependant children, a pension will be paid in respect of each child until he or she reaches his or her 18th birthday. The pension may continue to be paid up to age 23, if the child is in full time education or vocational training unless that education or training is given in the course of employment.

How much is the children's pension?

The pension for each qualifying child will be the lesser of one quarter of the widow(er)'s pension and the widow(er)'s pension divided by the number of qualifying children.

Will the widow(er)'s and children's pensions be increased?

Yes. They will be increased under the Scheme in the same way as your own pension, with the State providing part of the increases on your widow(er)'s GMP.

Can I provide a Dependant's pension for my partner?

The Trustees may at your request permit you to surrender part of your pension to provide a dependant's pension, beginning after your death, for a dependant child or someone who was financially dependent on you subject to HMRC regulations. In certain circumstances if you are not married a dependant's pension may be granted at the discretion of the Trustees to someone who was financially dependent on you.

What if I leave neither a widow(er) nor dependent children and a Dependant's Pension is not granted?

The tax free cash sum will be increased to 4 times your Final Pensionable Earnings.

Who will receive the cash?

The lump sum payment on death is payable under discretionary trust which means that the Trustees decide who should receive the money and therefore this doesn't form part of the member's estate and isn't liable for Inheritance tax.

You may nominate the person, or persons, you wish to receive the cash sum if you die by completing an Expression of Wish form, which you can get from the Scheme administrators, RPMI EPAL. Remember to ask for, and complete, a new form if your circumstances change.

The Trustees will take account of your wishes but, so that the benefits are not liable to tax, they cannot be legally bound by them.

DEATH IN RETIREMENT

Will my widow or widower receive a pension?

Yes. Your widow(er) will receive a pension for life of half your full Scheme pension (before any part of it was given up for cash or surrendered to provide a dependant's pension). If you are more than 10 years older than your spouse the amount of widow(er)'s pension may be reduced.

What if I leave dependant children?

If you die leaving dependant children, children's pension will be paid as on death in service but starting one month after the due date of your last instalment of pension.

Will the widow(er)'s and children's pensions be increased?

Yes. They will be increased under the Scheme in the same manner as your own pension, with the State providing part of the increases on your widow(er)'s GMP.

Is there a cash benefit on my death?

If you die before the fifth anniversary of your retirement, a cash sum will be paid equal to the further pension instalments which you would have received had you lived for 5 years in retirement based on the amount of your pension at your date of death. If you die after the five year guarantee period has expired then no lump sum is payable.

This benefit will be paid at the Trustees discretion in the same manner as for death-in-service benefit.

BENEFITS ON LEAVING THE SCHEME

What benefits does the Scheme provide?

If you leave the Scheme or leave service with more than two years pensionable service you have the choice of:

- * leaving your benefits in the Scheme as a "deferred pension" payable from your Normal Pension Date;

OR

- * having a transfer value paid to another pension arrangement.

How much is my deferred pension?

It is calculated as on retirement but based on your Final Pensionable Earnings and your completed Pensionable Service at your date of leaving service or leaving the Scheme, if earlier.

Your deferred pension will then be revalued over the period to your Normal Pension Date:

- (i) your GMP will be revalued in line with the contracting-out requirements; and
- (ii) the balance over your GMP will be revalued by the rise in the cost of living over the period (as measured by the Consumer Prices Index or CPI), subject to a maximum of 5% per annum compound on service to 6 April 2009, and 2.5% for service after that date.

What other benefits or options do I get with my deferred pension?

The deferred pension benefits will be based on the terms and conditions in force on the date you leave the Scheme but subject to any changes in legislation or tax rules when it comes into payment. The benefits and options currently include:-

- (i) the option at retirement to exchange part of your pension for a cash sum;

- (ii) annual increases after retirement as well as being revalued before retirement as described above; and
- (iii) benefits on your death after Normal Pension Date.

If I have a deferred pension, what benefits are payable on my death before my Normal Pension Date?

- (i) A cash sum equal to the contributions you have paid accumulated with interest, currently (from 1 April 2002) at the rate of 5% per annum.

PLUS

- (ii) A widow(er)'s pension equal to half your deferred pension and related children's pensions. If you are more than 10 years older than your spouse the amount of widow(er)'s pension may be reduced.

What happens when I leave?

You will receive a statement setting out your benefits about 2 months after leaving (from RPMI EPAL).

You should keep it in a safe place for future reference.

Where can a transfer value be paid?

A transfer value may be paid to a new employer's pension scheme or to a personal pension plan of your own choice. If you wish to investigate this option you may ask for a statement of entitlement to a cash equivalent transfer value (or CETV). You will then be provided with a statement of your guaranteed cash equivalent quoting the transfer value which would be payable, and giving instructions on how to go about exercising the option. Requests for guaranteed cash equivalents can only be made once every 12 months. If you decide to go ahead with the transfer within three months of the guarantee date shown on the statement, the cash equivalent is guaranteed not to change. Further details will be provided on request.

Members in active service are entitled to request an estimate of their cash equivalent once a year. This would be calculated assuming pensionable service were to cease at the date the calculation is carried out.

If you are interested in transferring or obtaining an estimate of the transfer value that would be available you should contact RPMI EPAL (contact details above) in the first instance.

How is the transfer value calculated?

The transfer value is calculated in accordance with instructions provided by the Scheme Actuary and is the current cash value of your deferred benefits. The transfer value is calculated by discounting the expected future benefit payments at an assumed rate of interest which is advised by the actuary. The calculation takes into account the rate at which the deferred benefits will increase both before and after they become payable. It also takes account of the probability of each benefit payment being made, this being dependent on your, and your dependants' expected life span. Because of the way cash equivalents are calculated, the amount can vary from time to time.

The Trustees have decided that, on the advice of the Scheme Actuary, transfer values will not include the value of any additional benefits that would be likely to be paid if discretionary increases were granted.

GENERAL

May I assign my benefits?

No, you may not charge, assign or otherwise dispose of your benefits under the Scheme.

Will the Scheme continue indefinitely?

The Company intends to keep the Scheme in force indefinitely, but reserves the right to amend or discontinue it at any time. In the event of the Scheme being discontinued, its assets would be used to provide benefits in accordance with the Rules.

What happens if I am absent from work due to illness?

You remain a member of the Scheme and your contributions will be deducted from any sick pay you receive from the Company. The contributions will be 5% of your sick pay.

If for any reason contributions are not paid during any period of absence due to illness, you will, if the Trustees agree, have the option of paying the arrears when you return to work.

Where should I go if I have a dispute with the Scheme?

In the first instance any dispute should be addressed to the Scheme Secretary (details below) on an informal basis and every endeavour will be made to settle the matter.

Where should I go if I cannot settle the dispute informally?

As required by the Pensions Act 1995, the Scheme has an internal procedure for resolving any disputes which may arise.

The Trustee has established a Determinations Committee to deal with all complaints under a one stage process. The Determinations Committee has delegated powers to consider complaints and to respond on behalf of the Trustee.

A member or beneficiary who has a disagreement with the Trustee (for example, regarding a decision the Trustee has taken or the services provided by the Scheme's administrators) should write to the Secretary at the address shown below giving full details of their complaint.

The application should be signed and contain certain particulars of the dispute, including the member's (or applicant's) full name and address. The member's national insurance number should also be included in the application, and where the applicant is not the Scheme member, details of his or her relationship to the Scheme member should also be included.

The Secretary will investigate the complaint and prepare papers for consideration by the Determinations Committee of the Trustee. The Determinations Committee meets regularly and an agenda and papers will be circulated at least five working days before the date of the meeting. The Secretary will write to the complainant advising when their case will be reviewed. The Determinations Committee will consider the complaint and send a written reply within three calendar months of receipt. If it is not possible to reply within the three month period the member or beneficiary will be notified of the expected date by which a written reply will be sent.

If the complainant is not satisfied with the response from the Trustee given by the Determinations Committee then the member or beneficiary can submit the case to tPAS (the Pensions Advisory Service) for consideration. tPAS is an independent organisation which exists to help members and beneficiaries of registered pension schemes and trustees resolve problems.

If tPAS is unable to find a satisfactory solution the case can be referred to the Pensions Ombudsman. Complaints usually have to have been considered by tPAS before they will be heard by the Pensions Ombudsman. The Pensions Ombudsman decision is generally final and binding.

Contact/address details for the Secretary to the Scheme:

Uniper UK Limited, Westwood Way, Westwood Business Park, Coventry, CV4 8LG

STATE PENSIONS

Will I receive a pension from the State?

The State pension is currently provided by a combination of the Basic State Pension and the State Second Pension (S2P), formally known as the State Earnings Related Pension Scheme (SERPS). These will be replaced by the new single-tier State Pension, which will apply to those reaching State Pension Age from 6 April 2016.

The current Basic state pension until April 2016

All employees who have paid full rate National Insurance contributions for a certain period of time will be eligible for a basic state pension. The Department for Work and Pensions (DWP) produce a number of leaflets on state pension entitlement and National Insurance qualifications which can be obtained from your local DWP office or from the DWP's website. State Pension Age (SPA) is currently 65 for men. For women it is being gradually increased from 60 to 65 over the period from April 2010 to November 2018. Having equalised, it is then to gradually increase to age 66 by October 2020, and to 67 between 2026 and 2028. SPA varies by month of birth and the Pensions Act 2014 introduces a regular review of it going forward, with the timetable for review being at least every six years.

State earnings related pension scheme and state second pension until April 2016

In April 1978 the Government introduced an additional earnings related pension scheme, the State Earnings Related Pension Scheme (SERPS) designed to provide additional pension related to earnings within certain limits. SERPS has been changed several times since 1978. SERPS was superseded by the State Second Pension (S2P) from 6 April 2002.

From April 1997, the E.ON UK Group contracted out of SERPS (and then S2P) on a salary related basis. This means that the Scheme must provide a minimum level of benefits set out in the reference scheme test by the DWP. By contracting out both the members and the Company pay less in National Insurance contributions. Before April 1997 occupational pension schemes that were contracted out on a salary related basis had to provide a Guaranteed Minimum Pension (GMP) which was broadly equivalent to the additional pension that would have been earned in SERPS.

When a member leaves the Scheme, any GMP has to be preserved either in the Scheme, or transferred to another registered pension arrangement or by payment to the DWP.

The Uniper Group will also apply to contract out in the same way as the E.ON UK Group until contracting out ends for all pension schemes in April 2016 on the introduction of the new single-tier State Pension.

The new State Pension from 2016

The Pensions Act 2014 sets out the provisions for the new single-tier State Pension to apply to those who reach State Pension Age on or after 6 April 2016. The full rate of State Pension (which will be set in the autumn of 2015) will be payable to individuals with 35 or more 'qualifying years'. It should be noted that transitional arrangements will apply for those with qualifying years before 6 April 2016 and you should contact the DWP directly requesting a forecast to understand how this applies to you.

OUTSIDE BODIES

There are organisations outside the Scheme which have been set up to help members, which you should be aware of. They are:-

❖ The Pensions Advisory Service (tPAS)

tPAS is available to assist members and beneficiaries in connection with any pension query they may have, or with any difficulty they have failed to resolve with the Scheme Trustees or administrators. tPAS can be contacted at:

11 Belgrave Road
London
SW1V 1RB

Tel. 0845 601 2923
Web: www.pensionsadvisoryservice.org.uk
Email: enquiries@pensionsadvisoryservice.org.uk

❖ Pensions Ombudsman

The Ombudsman has the power to investigate any complaints and settle disputes between Trustees and managers or employees and the complainant. He will usually only become involved if tPAS has been unsuccessful in sorting out the problem. Complaints must normally be referred to the Ombudsman within three years of the act or omission occurring. The Ombudsman cannot investigate a dispute once formal legal procedures have been started. The Ombudsman may be contacted at the same address as tPAS (see above).

❖ Pension Tracing Service

Information about the Scheme (including the address at which the Trustees may be contacted) has been given to:

Pension Tracing Service
The Pension service
Tyneview Park
Whitley Road,
Newcastle Upon Tyne
NE98 1BA

Tel. 0845 600 2537
Web: www.thepensionservice.gov.uk

The Tracing Service acts as a central tracing agency to help individuals keep track of the benefits they have in previous employers' schemes.

❖ **The Pensions Regulator**

The Pensions Regulator is the regulator of work based pensions in the UK. The Pension Regulator works with pension scheme trustees and scheme managers, and with your employer, to help protect your pension. The Pension Regulator may be contacted at:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton
BN1 4DW

Tel: 0870 6063636
Web: www.thepensionsregulator.gov.uk

❖ **Data Protection**

Your details are held on computer for use by the Trustees of the Scheme. This information and its use have been registered under the Data Protection Act 1998 which gives you certain rights to ensure that the information is accurate and that proper security is maintained.