Citrus™

Formerly the LAWDC Pension Scheme

The Citrus Pension Plan

Level 1 Members' Guide

Contents

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Introduction

Welcome to the Members' Guide for members of Level 1 Sections of the Citrus Pension Plan.

Membership of the Citrus Plan is one of the most valuable benefits offered by your employer. This booklet gives a brief introduction to the benefits to which you are entitled as a member of the Plan.

The Plan is governed by a Trust Deed and Rules, and in the event of any inconsistency between the two, the Trust Deed and Rules will override this booklet.

Some technical terms are used throughout the booklet. These are printed in **bold** and explained in the Glossary on page 14.

Summary of Plan benefits

- *A pension and lump sum (called a retiring allowance) at retirement based on your earnings and length of service*
- *Annual increases to your pension*
- *The option to take a tax-free cash lump sum at retirement*
- *The option to retire early*
- *A pension if you retire on grounds of ill health*
- *A pension for your spouse and allowances for your children when you die*
- *The option to increase your benefits by paying Additional Voluntary Contributions*

Please note that the Citrus Plan, because of being a multi-employer pension scheme, has a number of different subsections within each of the main sections. Because there are relatively few members of each of the smaller subsections of the Plan, we have included appendices at the back of the booklet detailing special provisions that apply to members of such subsections. Unless otherwise is noted in these appendices, benefits are the same as in the main body of the booklet. However, remember that you can always contact the Plan Administrator if you are unsure about anything – their contact details are shown on page 12.

Membership of the Plan

Can I join the Plan?

You can join the Plan if:

- You are eligible – your employer will tell you if you are eligible to join the Plan. (You will not usually be eligible if you are a casual worker.)
- You are between the ages of 16 and 65.

If you fulfill these criteria you will automatically become a member of the Plan unless you tell your employer within three months that you do not wish to join the Plan.

How much do I contribute?

If you are a manual employee, you contribute 5% of your pensionable earnings. If you are a non-manual employee, you contribute 6% of your pensionable earnings.

Non-manual employees are those whose jobs are mainly administrative, professional, technical or clerical. Manual employees are those whose jobs do not fit into this category.

How much does my employer contribute to the Plan?

Your employer contributes enough to meet the balance of the cost of providing your pension. This amount will vary according to various factors, such as how well the Plan's investments perform. The Plan's appointed Actuary (a qualified, independent professional) values the fund every three years and decides how much your employer must contribute to ensure that benefits can continue be paid in the future. Your employer also pays the costs of providing the benefits if you die before retirement (see page 8).

What tax relief do I get?

You will automatically receive tax relief on your contributions, at the highest rate of tax you pay. At the current basic rate of income tax (20%) this means that each £1 you pay in pension contributions only actually costs you £0.80. And if you are a higher rate taxpayer, each £1 you pay costs you just £0.60.

What about National Insurance?

Because you are a member of a contracted-out scheme, both you and your employer pay lower National Insurance contributions. This means that you do not build up entitlement to the Second State Pension (S2P); see page 11 for further details. The Plan provides you with benefits in place of S2P.

Up to 5 April 1997 these benefits were known as the Guaranteed Minimum Pension (GMP), and there are various requirements that the Plan had to satisfy to ensure that every member receives benefits at least equal to the GMP.

Since 6 April 1997, the basis on which schemes contract out has altered. This means that you do not build up any GMP after this date, though the Plan must still meet certain specifications to ensure that your benefits are at least as good as those you would receive from S2P.

What about salary sacrifice?

Some employers operate a salary sacrifice arrangement – you will be told if your employer is one of these. Salary sacrifice is an increasingly popular device to reduce the cost of pensions. Essentially, it involves your salary being reduced by the amount of your pension contributions and those contributions instead being paid directly by the employer to the Plan.

The reason for doing this is that the lower level of pay means National Insurance contributions are reduced both for employers and employees.

If you participate in the salary sacrifice arrangement your pensionable salary used to calculate your benefits on retirement will be calculated ignoring the amount you have sacrificed – so you are not disadvantaged in any way by the decision to enter this arrangement.

Can I pay extra contributions?

Yes – you can pay Additional Voluntary Contributions (AVCs) as well as your standard contributions to the Plan if you wish.

There are two separate types of AVCs – money purchase AVCs and AVCs used to buy added years of **Reckonable Service**.

The money purchase AVC arrangement works as a completely separate arrangement to the main Citrus Pension Plan – the contributions you pay into this arrangement are kept in a 'pot' of money to provide benefits for you when you come to retire. This pot of money is also credited with whatever investment returns it achieves. This pot can then be used to purchase additional benefits. For more information, contact the Plan Administrator, Capita Hartshead, whose details can be found on page 12.

Added years AVCs work differently. As the name suggests, you effectively 'buy' extra periods of service in the Plan which count towards your pension in the same way as the rest of your **Reckonable Service** when you come to retire. The cost of buying such extra service is set by the Plan Actuary in consultation with the Trustees – contact the Plan Administrator to find out more.

What limits are there on contributions and benefits?

On 6 April 2006 a new tax regime came into force for pension schemes. There are now two limits on the amount of tax-privileged savings you can make. Both these limits apply to your total pensions savings in all the pension funds you have, not just your pension in the Citrus Plan.

Firstly, the Annual Allowance limits the total tax-privileged pension contributions you can make each year to the lesser of:

- 100% of your total salary (or £3,600 if greater);

  and

- £245,000 for the 2009/10 tax year (this limit may increase in future tax years).

Secondly, the Lifetime Allowance limits the total amount of your tax-privileged pension fund on retirement. For the 2009/10 tax year the limit is £1.75m, so if the aggregate total of all your retirement savings is greater than this amount your benefits will be subject to heavy tax penalties (this limit may also increase).

Can I transfer benefits from other pension schemes into the Plan?

If the Trustees and your employer consent, you can transfer benefits you have built up in another pension scheme into the Citrus Pension Plan, as long as you request such a transfer within the first 12 months of your membership of the Citrus Pension Plan.

Remember that transferring your benefits into the Citrus Pension Plan may not necessarily be in your best interests – you should take independent financial advice before deciding to do this. If you need to find an adviser in your area, you can visit www.unbiased.co.uk.

Benefits on retirement

What benefits will I receive if I retire on my Normal Retirement Date?

You will receive a **Scheme Pension** and a **Retiring Allowance**.

Your **Scheme Pension** is calculated as:

> 1/80 x ***Pensionable Remuneration*** x
> ***Reckonable Service.***

Plus any benefits in respect of pension transferred in from another scheme.

Your **Retiring Allowance** is calculated as:

> 3/80 x ***Pensionable Remuneration*** x
> ***Reckonable Service.***

Can I take a larger lump sum?

If you wish, you can surrender part of your pension to provide extra lump sum on top of your **Retiring Allowance**. You can usually take up to 25% of the total value of your pension fund as a lump sum – for these purposes the value of your pension fund is taken to be your initial annual pension multiplied by 20. However, remember that your pension will be reduced if you do chose to take a larger lump sum.

Your pension will be reduced by a factor determined by the Trustees after consultation with the Plan Actuary. Contact the Plan Administrator, Capita Hartshead, for more details of this option.

Can I take early retirement?

If you are at least 60 and you have **Qualifying Service** of at least 25 years, you can retire early without reduction to your pension. Please note, however, that this rule was removed for service after 28 February 2007, so you can only apply it to **Qualifying Service** you accrued before that date. If you are a Level 1 Earth Tech member, this rule ceased to apply with effect from 1 September 2001.

From 1 March 2007, if you retire between age 60 and your **Normal Retirement Age** your pension in respect of service from that date will be reduced to take account of early payment. The amount of the reduction will be determined by the trustees after consultation with the Plan Actuary.

If you are aged at least 50 (or 55 from April 2010 onwards) and you have been forced to retire early because of redundancy or on the grounds of business efficiency, your pension will not be reduced for early payment.

What if I have to retire early because of ill health?

If you are forced to retire early because of incapacity, and you have between one and two years' service, you will receive an ill health retirement grant unless you have been granted an annuity by your employer.

This will be calculated as the lesser of:

> 1/12 x ***Pensionable Remuneration*** x
> ***Reckonable Service;***

and

> *3/80 x the **Reckonable Service** you would have completed had you remained an active member until age 65.*

If you have two or more years' **Qualifying Service** in the Plan, you will be able to receive standard retirement benefits at any age without reduction.

If you have more than five years' **Qualifying Service**, and you retire on grounds of incapacity, you will be entitled to the standard retirement benefits but increased as follows:

- Where your **Reckonable Service** totals less than 10 years, by doubling your **Reckonable Service**
- Where your **Reckonable Service** totals between 10 and 13 years and 4 months, by increasing your **Reckonable Service** to 20 years
- Where your **Reckonable Service** exceeds 13 years and 4 months, by adding an extra 6 years and 8 months.

However, your **Reckonable Service** must not exceed the shorter of the period of **Reckonable Service** you could have built up to age 65, and 40 years.

Can I retire later than my Normal Retirement Date?

If you have the consent of your employer, you can remain in the Plan after your **Normal Retirement Date**. You can continue to pay contributions to the Plan, and your benefits will be calculated in exactly the same way as at **Normal Retirement Date** when you choose to take them. You must, however, take your pension by age 75.

What if my pension is very small?

If your total pension fund (from all pension schemes you have, not just the Citrus Plan) amounts to 1% or less of the Lifetime Allowance when you come to retire, you will be able to take your whole pension as a lump sum – this is called trivial commutation. You can find details of the Lifetime Allowance on page 5.

The first 25% of this trivial commutation lump sum will be tax-free, but the other 75% will be taxed at your usual rate.

Will my pension increase?

Unless your employer has opted to cap pension increases, pensions in payment will increase in line with the Retail Prices Index in the previous calendar year. Deferred pensions will also increase by this amount.

If your employer has opted to cap pension increases, then pensions and deferred pensions will increase in line with the Retail Prices Index capped at 2.5%.

Death benefits

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What if I die whilst an active member of the Plan?

(a) Lump sums

If you die whilst a contributing member of the Plan, a lump sum will be payable. This will be calculated as twice your **Pensionable Remuneration** at the date of your death.

If you are survived by a spouse, the lump sum will be increased by a quarter of your **Pensionable Remuneration**. If you are survived by a spouse and a child or children, the death grant will be increased by a half of your **Pensionable Remuneration**.

Anyone entitled to a pension in the event of your death may be able to convert this to a lump sum depending on regulations made by Her Majesty's Revenue and Customs (HMRC).

(b) Spouse's pensions

If you have at least two years' **Qualifying Service**, or if you have transferred in pension from a previous scheme, an annual pension will be payable to your spouse, as well as the lump sum. This pension will be equal to half the pension to which you would have been entitled had you retired on incapacity grounds on the day you died, ignoring any surrender you may have made to provide additional benefits for your spouse.

(c) Children's pensions

An annual pension will be payable to your children if they are aged under 18 or are in full-time training which will last at least two years, or they are unable to support themselves due to physical or mental incapacity (in either case limited to a maximum age of 23 if you joined the Plan after 6 April 2006).

This pension will be calculated using the pension that would have been payable to you had you completed 10 years' **Reckonable Service**. The amount of pension will be:

Number of children	Proportion of your pension had you retired due to incapacity on the day you died
1	¼
2 or more	½

This amount will be increased if no spouse's pension is payable, as follows:

Number of children	Proportion of your pension had you retired due to incapacity on the day you died
1	1/3
2 or more	2/3

For these purposes, your pension will be calculated ignoring any surrender of pension you may have made to provide extra pension for your spouse and any actuarial reduction applied to your pension if you retired between the ages of 60 and **Normal Retirement Age**.

What if I die after I have retired?

(a) Lump sums

If you die during the first five years of your retirement, a lump sum will be payable to your spouse or other dependants, as well as a spouse's pension. The lump sum will be calculated as the value of five years' worth of pension payments, minus the payments you actually received before your death (for example if you had received four years of pension payments the lump sum will be one year of pension payments).

Note that for these purposes, the value of your pension payments exclude inflation based on the Retail Prices Index (RPI), and also excludes any surrender of pension you may have made to allow for extra spouse's pension after your death.

Anyone entitled to a pension in the event of your death may be able to convert this to a lump sum depending on regulations set by HMRC. Note that your spouse will only be able to do this if you die before age 75.

(b) Spouse's pension

Your spouse will be entitled to a pension of half of the pension you were entitled to at the date of your death, ignoring any surrender of pension you made to provide extra spouse's pension and any actuarial reduction to your pension if you retire between the ages of 60 and 65.

(c) Children's pensions

An annual pension will be payable to your children if they are aged under 18 or are in full-time training which will last at least two years, or they are unable to support themselves due to physical or mental incapacity (in either case limited to a maximum age of 23 if you joined the scheme after 6 April 2006).

The amount of pension will be:

Number of children	Proportion of your pension on the day you died
1	¼
2 or more	½

This amount will be increased if no spouse's pension is payable, as follows:

Number of children	Proportion of your pension on the day you died
1	1/3
2 or more	2/3

For these purposes, your pension will be calculated ignoring any surrender of pension you may have made to provide extra pension for your spouse.

What if I die after leaving service?

(a) Lump sums

If you die after leaving the service of the employer but before your deferred pension becomes payable, a lump sum will be payable. The amount of this will be 3/80 of your **Pensionable Remuneration** for each year of **Reckonable Service**.

(b) Spouse's pensions

Your spouse will be entitled to a pension of half of the pension you would have received if you had retired on the day you died, ignoring any surrender of pension you made to provide extra spouse's pension.

(c) Children's pensions

An annual pension will be payable to your children if they are aged under 18 or are in full-time training which will last at least two years, or they are unable to support themselves due to physical or mental incapacity (in either case limited to a maximum age of 23 if you joined the Plan after 6 April 2006).

The amount of pension will be calculated in the same way as if you had died after retirement, as described above but based on your deferred pension.

Who will receive the lump sum?

The lump sum is paid at the discretion of the Trustees, which means that it is generally paid free from inheritance tax. The Trustees will make every effort to pay the lump sum as you would have wished, but they can only do this if you have completed a Nomination Form. You must also keep your Nomination Form up-to-date as your circumstances change.

Leaving the Plan

If you have less than three months' Qualifying Service

You can opt to leave the Plan, and you will receive a refund of your own contributions to the Plan (with interest), along with any Voluntary Contributions you have paid. Your refund will be subject to tax (currently 20% on the first £10,800 and 40% above this), and you will also be reinstated into the State Pension Scheme for the period of your membership of the Plan and will therefore acquire rights to S2P for this period.

Alternatively, you can also choose to transfer your pension in the Citrus Plan to another pension scheme such as a personal pension or a new employer's scheme.

If you have between three months and two years' Qualifying Service

You will be entitled to either a cash transfer sum or a contribution refund as described above.

If you have at least two years' Qualifying Service

You will be entitled to either a cash transfer sum or a deferred pension within the Plan.

If you leave your pension in the Citrus Plan between the date you leave the Plan and the date you retire, your pension will be increased each year to help prevent its value being eroded by inflation. The amount of increase each year will be the rate of increase to the Retail Prices Index, (which may be capped at 2.5% per annum – see above).

You will still be able to take your pension before **Normal Retirement Date** if you have a deferred pension. Your pension will be reduced if you retire early, unless:

- You suffered from incapacity at the time you left active service
- You retire from age 50 onwards (or age 55 from April 2010) and the employer consents on compassionate grounds.

You can also take your deferred pension from age 60 onwards if your service, had you remained in active service, would have been at least 25 years – if this is the case, your pension benefits accrued in respect of service before 28 February 2007 will not be reduced in respect of early payment. If you are a Level 1 Earth Tech member, the date this rule ceased to apply is 1 September 2001.

Further information

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The State Pension system

The Government currently provides two tiers of State pension: the Basic State Pension and the State Second Pension (S2P).

- The Basic State Pension is paid at a flat rate to everyone who has made sufficient National Insurance contributions throughout their working life.
- The S2P is an additional pension paid on the basis of earnings, as calculated from your National Insurance records. (S2P replaced the State Earnings Related Pension Scheme or SERPS in April 2002.)

Members of the Citrus Pension Plan are automatically contracted out of S2P. This means that you pay reduced National Insurance contributions and the money you would have paid in contributions to S2P is invested in your pension instead. The Plan becomes responsible for providing pension benefits equivalent to or better than those to which members would have been entitled under S2P. On retirement you then receive the Basic State Pension plus your pension from the Citrus Pension Plan. You do not build up entitlement to S2P during your period of membership of the Plan.

If you were contributing to SERPS or S2P prior to joining the Plan, you will be entitled to any pension built up during this period when you retire.

Guaranteed Minimum Pension (GMP)

So that members are not disadvantaged by contracting-out, the Citrus Pension Plan must satisfy the Government that it provides a minimum level of benefits.

From April 1978 to 6 April 1997 this level of benefits was defined as a GMP. The Plan is required to provide a GMP to members in respect of any service prior to 6 April 1997. This means that the balance of your pension fund, after any lump sums or early retirement pensions have been deducted, must be sufficient to pay the GMP due to you at State Pension Age. This places certain limits on the benefits you can take from the Plan in some circumstances; for example you may not be able to take your maximum possible lump sum entitlement when you retire if this would reduce your residual pension to less than your GMP. You will be told if any such limits apply to you at the relevant time.

Annual increases to the GMP part of your pension are different to those applied to the rest of your pension. Your GMP pension is increased by the Plan and the State. The Plan will pay increases in line with the Retail Prices Index, up to a maximum of 3%, in respect of service after April 1988. Any additional increases needed to keep pace with inflation will be paid by the State.

From 5 April 1997 the Plan has had to pass a 'reference scheme' test in order to remain contracted out. To do this the Plan must prove that it can provide benefits that are equivalent to, or better than, those described in the test. Because the Plan has met the test standard it can remain contracted-out, and none of the benefits accrued after April 1997 need to be treated separately to provide a GMP.

Temporary absence

If you are temporarily absent because of illness, your service in the Plan will continue. You will continue to pay contributions based on your actual earnings.

If you are temporarily absent for any other reason, your service will usually continue as long as there is a reasonable expectation that you will return to your job and you do not join another pension scheme, regardless of whether you are still receiving pay. However, you must give at least 30 days' notice in writing to your employer of your leave of absence, and you must continue to contribute to the Plan for at least 36 months on the basis of the earnings you would have received but for your absence.

Family leave

Periods of maternity, paternity, parental or adoption leave are counted as service. Any contributions payable will be based on the actual pay you receive during these periods of absence. During any periods of unpaid family leave, you will not be required to contribute to the Plan.

Part-time working

Periods of working part-time will also count towards your service, unless you opt to cease your active membership of the Plan. When calculating your benefits on retirement, your service will be converted to its full time equivalent value. For more information please contact the Plan Administrator.

Further information continued

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Pensions on divorce

For divorce proceedings commencing after 1 December 2000, pension rights in the Plan may be split between a member and their spouse/ex-spouse. Your legal adviser will recommend the most suitable course of action for you, but if you require further information regarding pension sharing please contact the Plan Administrator, Capita Hartshead. You should note that the divorcing couple must meet the costs of the extra administration created by a pension sharing order; however these charges are designed to be reasonable and easily understood.

Data protection

The Trustees have registered the Plan under data protection legislation, and you have a right to request a copy of the personal details that are held about you and to check that these details are accurate.

The Trustees and your employer, as data controllers, both have a legal obligation and a legitimate interest in processing the data held about you for the purpose of operating the Plan. This may include passing on data about you to third parties involved with the Plan, such as the Plan Administrator and other advisers, which will be done in accordance with the Data Protection Act 1998. In addition, from time to time the Trustees may request your specific consent to the processing of certain data.

Civil partnerships

Please note that throughout this booklet, references to a 'spouse' are taken to include registered civil partnerships following the Civil Partnership Act 2004.

Help and advice

If you have any queries about the information contained within this booklet or about the Plan in general, or if you would like a copy of the Plan Annual Report, then please contact the Plan Administrator at the address below:

Citrus Pension Plan
Capita Hartshead
257 Ecclesall Road
Sheffield
S11 8NX
Tel: 0114 273 7331

Alternatively, you may contact the Secretary to the Trustees, at the same address.

Complaints

Any concerns regarding the Plan and its administration should initially be raised with the Plan Administrator. If this does not produce a satisfactory response, and you wish to make a formal complaint, then you should contact the Secretary to the Trustees at the address above. There is also a formal internal dispute resolution procedure you can follow; details of this are available from the Secretary to the Trustees. If your complaint cannot be settled internally and you are not satisfied with the decision under the internal dispute resolution procedure then you can contact the organisations opposite.

Further help

The Pensions Advisory Service

The Pensions Advisory Service (TPAS) is an independent organisation available at any time to assist scheme members and beneficiaries with queries or difficulties they have failed to resolve with their administrator or Trustees. TPAS can be contacted at the following address:

The Pensions Advisory Service
11 Belgrave Road
London
SW1V 1RB
Tel: 0845 601 2923
www.pensionsadvisoryservice.org.uk

If TPAS is unable to reach a satisfactory decision or feels your case is too complex, you can ask for your query to be passed to the Pensions Ombudsman.

The Pensions Ombudsman

The Pensions Ombudsman can investigate and determine any complaint or dispute involving maladministration or matters of fact or law, where the complaint has first been subject to the pension scheme's formal disputes resolution procedure and passed to TPAS. The Pensions Ombudsman can be contacted at the following address:

The Pensions Ombudsman
11 Belgrave Road
London
SW1V 1RB
Telephone: 020 7834 9144
www.pensions-ombudsman.org.uk

The Pensions Regulator

The Pensions Regulator (TPR) is able to intervene in the running of a pension scheme where trustees, employers, or professional advisers have failed in their duties. TPR can be contacted at the following address:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton
BN1 4DW
Telephone: 0870 606 3636
www.thepensionsregulator.gov.uk

The Pensions Tracing Service

You can also contact the Pensions Tracing Service, who may be able to help you if you have lost touch with a previous pension scheme. You can contact them at the following address:

Pensions Tracing Service
The Pension Service
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE98 1BA
Telephone: 0845 6002 537
www.thepensionservice.gov.uk

Glossary

CARE Reckonable Service

This means your service on or after 1 April 2007 whilst an active member of the Level 1 WRG Section (see Appendix 4 for more details).

Normal Retirement Date

In respect of service up to 28 February 2007:

Your **Normal Retirement Date** is the earlier of:

- The day before your 65th birthday;

  and

- The day you reach age 60 if you have 40 years' **Reckonable Service**, or the date you reach 40 years' service if you are aged 60 or over.

In respect of service up to 28 February 2007:

The day before your 65th birthday.

Pensionable Remuneration

This is the greater of:

- Your pensionable earnings in the last 12 months of active membership;

  or

- Your pensionable earnings in either of the two preceding years.

If you are a part time employee, your pensionable earnings will be calculated on the basis of your full-time equivalent earnings.

If you receive bonuses or extra pay which your employer tells you are pensionable, these will be averaged over the three years prior to your retirement.

Previous Scheme

This is the statutory scheme administered in accordance with the Local Government Pension Schemes Regulations 1995 as amended.

Qualifying Service

This means the aggregate of:

- Periods of active membership, whether or not these are continuous (although the break period itself will not usually count as qualifying service);

  and

- Periods of service which either qualify the member for benefits under the **Previous Scheme;**

  or

- Periods of service which qualify you for benefits under the NHSPS but excluding any added years you buy);

  or

- Periods of service which qualify you for benefits under the PCSPS.

Reckonable Service

If you work full-time, this means your years and days as an active member of the Plan.

If you work part time, this is the proportion of years and days that your weekly hours bear to those you would have worked if full time. For certain purposes, however, your service will not be proportionately reduced in this way – contact the Plan Administrator if you would like further details on this point.

Retiring Allowance

This is the lump sum payable when you come to retire from the Plan – this is generally paid tax free.

Scheme Pension

This is the annual pension payable to you for life once you retire.

Scheme Year

The 12 calendar months commencing 1 April each year.

Appendix 1

Special provisions for Level 1 Earth Tech Members

These special provisions apply to Level 1 Earth Tech members.

The majority of the Plan's rules are the same for Level 1 Earth Tech members – the rules that differ from the main Level 1 section are noted below. If you are in any doubt about the rules applying to you, remember that you can contact the Plan Administrator, Capita Hartshead, whose details are shown on page 12.

Contributions

From 1 April 2004, you have had the choice to contribute at the standard levels set out in the main part of this booklet, or:

- If you are a manual employee, 10% of your pensionable earnings;

  and

- If you are a non-manual employee, 11% of your pensionable earnings.

Retirement benefits

Note that you will only receive a **Retiring Allowance** in respect of service accrued after 1 April 2004 if you have chosen to contribute at the higher rate described opposite.

Death benefits

No lump sum will be payable if you die in service.

Appendix 2

Special provisions relating to Level 1 Glendale PCSPS Members

This Appendix applies to Level 1 members who were current members of the Principal Civil Service Pension Scheme before joining the Plan and who were notified by their employer prior to joining that they would accrue benefits under this section.

The majority of the Plan's rules are the same for Level 1 Glendale PCSPS members – the rules that differ from the main Level 1 section are noted below. If you are in any doubt about the rules applying to you, remember that you can contact the Plan Administrator, Capita Hartshead, whose details are shown on page 12.

Definitions

Qualifying Service – Your **Qualifying Service** includes all previous service with the Principal Civil Service Pension Scheme, whether or not you transferred your benefits from that scheme into the Plan.

Reckonable Service – this includes any service credit in respect of a transfer in of past service.

Contributions

You contribute 1.5% of your pensionable earnings, whether you are a manual or a non-manual worker.

Retirement benefits

You can retire from age 60 with unreduced benefits.

The right to take an unreduced pension from age 50 if you have to retire because of redundancy or on the grounds of business efficiency does not apply to Glendale PCSPS members.

Ill health retirement

Your ill health retirement benefits will be enhanced as set out in the main section of this booklet if you have at least two years' **Qualifying Service**. However, no ill health retirement grant will be payable if you have less than two years' service.

Preserved pensions

You can retire from age 60 with unreduced benefits. You can take your pension from age 50 (or from April 2010 onwards, age 55) but your benefits will be reduced in respect of early payment.

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Appendix 3

Special provisions relating to Level 1 Careers Management and Careers Enterprise Members

This appendix modifies the provisions of the Plan with effect from 1 June 2005 in relation to Level 1 Careers Management and Careers Enterprise members.

The majority of the Plan's rules are the same for Level 1 Careers Management and Careers Enterprise members – the rules that differ from the main Level 1 section are noted below. If you are in any doubt about the rules applying to you, remember that you can contact the Plan Administrator, Capita Hartshead, whose details are shown on page 12.

Note that if you participate in the flexible benefits arrangement, and as a consequence your pensionable earnings are less than they would otherwise have been, your contributions and benefits will be based on the level of pensionable earnings you would have had but for participation in the flexible benefits scheme.

Appendix 4
Special provisions for Level 1 WRG Members

These special provisions relate only to Level 1 WRG members.

The majority of the Plan's rules are the same for Level 1 WRG members – the rules that differ from the main Level 1 section are noted below. If you are in any doubt about the rules applying to you, remember that you can contact the Plan Administrator, Capita Hartshead, whose details are shown on page 12.

Contributions

You can choose to contribute:

- If you are a manual employee – 5% or 8% of your pensionable salary;
- If you are a non-manual employee – 6% or 9% of your pensionable salary.

Additional Voluntary Contributions

Since April 2006, the facility to buy added years of service has been removed for WRG members. If you were already paying AVCs to buy added years when the facility was suspended you can carry on doing so, but you cannot alter the amount and if you cease your AVC payments you will not be able to restart them.

Retirement benefits

If you retire on your **Normal Retirement Date**:

For service up to 31 March 2007, you will receive:

- A **Scheme Pension;**

  and

- A **Retiring Allowance**.

For service from 1 April 2007, you will receive:

- If you are a Manual 5% or Non-Manual 6% employee, a **Scheme Pension;**
- If you are a Manual 8% or Non-Manual 9% employee, a **Scheme Pension** and a **Retiring Allowance**.

How is my Scheme Pension calculated?

For service up to 31 March 2007, you will receive a pension of:

> *$\frac{1}{80}$ x your **Pensionable Remuneration** at 31 March 2007 x your **Reckonable Service** up to that date.*

This amount will be increased for each year between 31 March 2007 and the date you actually retire.

For service after 31 March 2007, you will receive a pension of:

If you are a Manual 5% or Non-Manual 6% employee, a pension of:

> *$\frac{1}{70}$ x pensionable earnings for each Plan year for each year of **CARE Reckonable Service** (or a proportionate amount where you accrue a part year of **CARE Reckonable Service**).*

If you are a Manual 8% or Non-Manual 9% employee, a pension of:

> *$\frac{1}{80}$ x pensionable earnings for each Plan year in which you accrue 12 months of **CARE Reckonable Service** (or a proportionate amount where you accrue a part year of **CARE Reckonable Service**).*

Note that ***CARE Reckonable Service*** is simply service accrued in the Plan since 31 March 2007.

How is my Retiring Allowance calculated?

For service up to 31 March 2007, your **Retiring Allowance** is calculated as:

> *$\frac{3}{80}$ x **Pensionable Remuneration** at 31 March 2007 for each year of **Reckonable Service** up to that date.*

This amount will be increased for each year between 31 March 2007 and the date you actually retire.

For service after 31 March 2007, your **Retiring Allowance** is calculated as:

If you are a Manual 5% or Non-Manual 6% employee:

> *You will not receive a **Retiring Allowance** in respect of service after 31 March 2007.*

If you are a Manual 8% or Non-Manual 9% employee:

> *$\frac{3}{80}$ x **Pensionable Remuneration** for each year of **CARE Reckonable Service** (or a proportionate amount where you accrue a part year of **CARE Reckonable Service**).*