



Road to retirement

Your future, your choice

Wincanton

— ● Your Guide to the
Wincanton Pension
Scheme

Member's Explanatory Booklet

June 2021





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About the Wincanton Pension Scheme

The purpose of this booklet is to provide general guidance to all members and prospective members of the Wincanton plc Pension Scheme (the 'Scheme'). It is intended to give you an accurate overview of how the Scheme works, but please note that the benefits for each member of the Scheme will be as set out in the Scheme Rules from time to time. It isn't possible to cover absolutely everything in this booklet – so it is only a summary of the Scheme and it is not intended to confer any legal rights. This summary is intended to be accurate as at the time of publication but please note that the Rules are subject to change.

In addition, this booklet is not intended as a complete or authoritative statement on the formal Trust Deed and Rules of the Scheme and in the event of any discrepancy between this booklet, the Scheme Rules and the relevant legislation, the Scheme Rules and legislation will always take precedence. For the avoidance of doubt, please also note that all references to the "Wincanton Pension Scheme" in this booklet are to the Wincanton plc Pension Scheme.

A brief overview of the Wincanton Pension Scheme

The aim of the Scheme is to help provide you with benefits at your retirement.

The Scheme provides "defined contribution" benefits. In summary, this means that you build up an amount of money in your pension account that will then be used to provide benefits at retirement. The size and type of benefits you receive will depend on factors such as the amount you pay in, investment performance and the choices you make at retirement.

You make contributions from your pay before tax, helping you to save money in a tax efficient way. Wincanton (the 'Company') will also make contributions on your behalf to help grow your savings even faster.

In addition, the Scheme provides important protection for your beneficiaries if you die before retirement.

Scheme Website

You can find out much more information on the Scheme website, which contains a wealth of information about the Scheme, handy videos explaining pensions in plain language and a retirement modeller and budget planner.

Please visit www.wincantonpensions.co.uk.

Alternatively, you can contact the Scheme Administrators, Capita – contact details can be found in the section "Useful Contacts" on page 18.

About the Wincanton Pension Scheme

How does it work?

The Scheme works like this:

- When you join, a 'personal account' is opened for you – it's a bit like a savings account or an investment plan, but specifically for the purpose of saving for your retirement.
- To help you keep an eye on your account, the Scheme provides you with access to your pension account, securely online.
- Both you and Wincanton pay money into your personal account – within certain limits, it's up to you how much you pay.
- You can decide how the money in your account is invested – or if you don't make an investment choice your account will automatically be invested for you.
- At retirement, you can choose:
 - A cash lump sum;
 - An income; or
 - A combination of cash and income.
- Should you die before or after retirement, your personal account will be used to provide benefits for your beneficiaries.

As a member of the Defined Contribution Section, when you retire your retirement benefits are determined by the accumulated value of your pension account.

Each month the contributions received are invested in your chosen fund(s) and it is the accumulated value of these investments that determine the value of your pension account.

At retirement you may use your pension account to provide one or more lump sum payments or purchase an annuity policy which will provide a regular income.





Joining the Wincanton Pension Scheme

Why should I join?

People are living longer than ever before, meaning that you could spend over twenty years in retirement; around half the average working life.

Some people think that the State Pension will be enough to meet their financial needs in retirement. Based on current levels, it's widely considered that the State Pension is unlikely to be enough to live on, so it's really important that you start making plans for extra retirement income, and the sooner the better.

The Scheme may also provide a range of other important benefits including benefits on death in service.

Even if you are unsure if you will stay with Wincanton in the long term, you should still think carefully about joining the Scheme.

Planning for retirement is probably the most important financial undertaking you will ever make. Whatever your age, you should start making plans right now. The Scheme isn't the only way you can save for your retirement, but can be a very valuable benefit to you. The main benefit of having a workplace pension is that not only do you contribute to your pension account – your **employer** does too.

Membership of the Scheme is a very valuable benefit

How do I join?

You can either apply to join the Scheme or you may be automatically enrolled into the Scheme as part of Wincanton's auto-enrolment obligations – you can find out more about auto-enrolment later.

If you have been with Wincanton for some time and have either not joined the Scheme or have chosen to opt out, then you can still apply to join at a later date on such terms as decided by Wincanton and start making contributions. In certain circumstances, you may be asked to provide information about your health before joining the Scheme. You will be notified if this is the case. If satisfactory evidence is not provided, any benefits payable on your death or early retirement through incapacity or limited incapacity may be restricted. Again, you will be notified if this is the case.

If you wish to join the Scheme, please contact Employee Shared Services, Wincanton plc, Methuen Park, Chippenham, Wiltshire, SN14 0WT.

Once you have joined the Scheme, payroll will automatically deduct contributions directly from your pay, from the next available payroll date.

You can then register your details to gain access to your online pension account, via the Scheme website:

www.wincantonpensions.co.uk.

What is auto-enrolment?

You will be automatically enrolled into the Scheme in accordance with auto-enrolment legislation if you:

- are not currently an active member of the Scheme,
- are aged 22 or over and under State Pension Age, and
- earn more than £10,000 a year.

If you do not meet these criteria, you still have a right to ask to join the Scheme.

You can choose to opt out of the Scheme if you are automatically enrolled, but Wincanton has a legal obligation to automatically re-enrol you back into the Scheme every three years. Once re-enrolled, you may opt-out within a one-month window.

You should think carefully before opting-out of the Scheme as this can be a valuable benefit to you. The level of your life cover may also reduce if you opt-out of the Scheme.





How much does it cost?

How much does it cost?

Contributions must be paid at least in line with minimum requirements set by auto-enrolment regulations. Your contributions will be a percentage of your pensionable earnings.

You can decide to save more than these minimum amounts. Please note that different rates of contributions may apply to different members, which can depend on your contract of employment.

The minimum contribution rate that you will pay is currently 5% of your pensionable earnings. Wincanton will contribute 3%.

Please refer to the supplementary benefit sheet which contains information on the contribution rates applicable to your membership of the Scheme. You can also log on to your online pension account to view your current contribution rates.

Can I change my contributions?

Yes, you can change your contributions once a year on 1 November and you must confirm your decision by 1 October. You will need to complete a Contribution Amendment Form, which is available from Employee Shared Services, Wincanton plc, Methuen Park, Chippenham, Wiltshire, SN14 0WT.

If you wish to reduce the level of your normal contributions, the Company's contributions may also reduce too.

Can I choose to pay more?

Yes. These are known as Additional Voluntary Contributions (AVCs). You can pay regular AVCs by paying fixed monetary amounts each pay period or, you can choose to make a one-off lump sum AVC payment, or you can choose to do both. The Company does not contribute towards your AVCs.

AVCs are paid in a tax efficient way and you can commence or change your AVCs at any time. There is a handy retirement calculator on the Scheme's website that you may wish to use to help you decide what level of AVCs to pay.

If you are interested in paying AVCs you will need to complete an AVC form which is available from Employee Shared Services.

How does tax relief work?

HM Revenue & Customs (HMRC) currently allow you to contribute up to 100% of your gross taxable earnings. You receive income tax relief on your contributions, subject to an annual allowance and lifetime allowance, which are set periodically and are currently £40,000 and £1,073,100 respectively, and so are unlikely to affect the vast majority of members but nevertheless you should check that your contributions and benefits are within these limits. For further information, please refer to the section What else do I need to know?

However much you decide to save, under current tax law, the cost to you is reduced by tax relief. If you pay income tax at the basic rate of 20%, every £1 you pay towards your pension will only cost you 80p. For 40% tax payers the net cost is currently only 60p for each £1 you contribute. If you do not pay income tax, you will not be able to benefit from this tax relief.

You receive the tax relief automatically through the payroll – there is nothing for you to do, and you do not need to include details on your annual tax return.



SMART Pensions

SMART Pensions is a salary sacrifice arrangement whereby you give up part of your salary and, in return, Wincanton will pay your pension contribution into your pension account on your behalf. The part of your salary that you give up will be equal to the amount of your pension contribution.

In doing so, you will receive Income Tax and National Insurance relief on the money that you have sacrificed as it is removed from your pay before Income Tax and National Insurance contributions are calculated. This means you pay less tax and National Insurance.

However, there are some disadvantages to paying contributions via SMART Pensions and so you should carefully consider your own circumstances and if SMART Pensions are right for you. For example, your entitlement to state benefits such as Statutory Maternity Pay and the State Pension may be affected if your salary falls below the level at which you pay National Insurance contributions.

Members may opt out of SMART Pensions each year in April, otherwise the arrangement will continue indefinitely. To opt-out of SMART Pensions, please contact Employee Shared Services, Wincanton plc, Methuen Park, Chippenham, Wiltshire, SN14 0WT.

What if I already contribute to a personal pension or another pension arrangement?

If you are currently contributing to a personal pension or another pension arrangement, you should still be able to continue to contribute to those arrangements and at the same time also contribute to the Scheme. HMRC rules restrict annual and lifetime tax relief allowances as explained earlier.

You should remember that Wincanton only contributes to this Scheme, so if you decide to only pay into one pension scheme, it is likely to be in your best interests to pay into the Scheme, due to the contribution made by Wincanton.

However, if you are in any doubt which option is best for you then you should seek independent financial advice.



Investments

How are my contributions invested?

The value of your pension account when you retire will depend on how much you have contributed and how your money has been invested, so choosing the right investment fund is very important.

Which fund or funds are right for you will depend on a number of factors, particularly when you want to retire, your attitude towards investment risk and returns and how you wish to take your savings at retirement and potentially during your retirement.

The Trustee has appointed BlackRock and Legal & General as the Scheme's investment managers. Please note that the assets of the Scheme are held completely separate from the Company.

Lifestyle Investment Options

There are two lifestyle funds which adopt an approach which manages the investment of your pension account throughout your working life by aiming to invest in the appropriate type of funds between now and retirement, depending on how you wish to take your savings at retirement.

The lifestyle funds are suitable for people who are uncomfortable managing their own investments, or simply don't have the time. The two lifestyle options that are available to everyone are:

Cash at Retirement Lifestyle Option – aimed at individuals who wish to take their pension account as cash from the Scheme at retirement. This is the default investment option for the Scheme, and is the option that your pension account will be invested in if you do not actively make an investment choice.

Income at Retirement Lifestyle Option – aimed at individuals who wish to buy an annuity (a secure income for life) and take a cash lump sum from the Scheme at retirement.

The two Lifestyle Options are identical until nine years from retirement. From then, these options each target a specific way how you take your pension savings at retirement but you will still be able to take your savings in a number of different ways. You should check if the target of the lifestyle options best meets your needs.

Both Lifestyle Options assume you plan to retire at age 65. Unless you have already notified the Scheme of a different retirement date (your 'Target Retirement Date'), if you retire earlier than age 65 this may result in your pension fund being invested in higher risk funds rather than lower risk funds at retirement. It is your responsibility to tell Capita if you intend to retire earlier (or later) than age 65. You can do this via your online pensions account or by contacting Capita directly (see page 18 for contact details).

Default Investment Option

If you do not make an investment choice, the **Cash at Retirement Lifestyle Option** will automatically apply to the investment of your personal account.

If you were a member of the Scheme in October 2015 and at that time were less than 10 years away from your Target Retirement Date, then you will have remained in the Income at Retirement Lifestyle Option (unless you have selected a different investment option).

Self-Select Options – a range of individual funds has been made available to Pension Builder Plan members, if they wish to manage the investment of their pension account themselves.



Need help?

Further details of the investment choices that are available to you can be found at www.wincantonpensions.co.uk.

You can access factsheets on the individual funds (including the funds utilised in both Lifestyle Investment Options), via your online pensions account or by contacting Capita (see page 18 for contact details).

Please note that the Trustee cannot accept any responsibility for the choice of investment funds you make. You should think carefully about the investment choices that you are making. Because the value of your account is linked to investment performance of the funds in which it is invested, you should be aware that the value of your account is not guaranteed and may go down as well as up.

If you need to speak to someone regarding your investment options, then Independent financial advice may help you with these decisions. You can obtain a list of IFAs in your area from the website www.unbiased.co.uk.

Can I change my choice of investment funds?

It's important to understand that whatever investment decision you make when you join the Scheme it is not a 'once and for all' decision. You should review your investment decision regularly to check that your choice of investments is still appropriate.

You are currently able to make changes to your investment fund choice(s) at any point during the year. If you decide that you want to change the funds where your personal account is invested, you will need to log on to your online personal pensions account at www.wincantonpensions.co.uk and change your investment choices, or contact Capita.

How can I keep up to date with my retirement savings?

You will receive a personal benefit statement each year. This will show the current value of your personal account and also include a projection of your potential future benefits in the Scheme, and any other information relevant to you. You can also view your personal account at any time by accessing your online personal account.

Do I pay any investment charges?

As is usual with this type of pension scheme, you will pay investment charges associated with the fund(s) you are invested in. An annual management charge is deducted from your fund while it remains invested in the Scheme. Other fund expenses and transaction charges also apply.

These charges are automatically accounted for in the daily unit price of the fund(s) that you are invested, which means that it will always have been allowed for in any valuation or statement you receive.

The actual charges are stated on the Scheme website and also in the Trustee's Annual Report and Accounts, which are available by contacting Capita.



Choices at retirement

When can I retire?

You can take the benefits from the Scheme at any time after the age of 55, with Company consent.

Please note that we assume that your Target Retirement Age is 65, but you can change this at any time. Should you decide to change your Target Retirement Date, you can do this via your online personal pensions account or by contacting Capita (see page 18 for contact details).

What will I get?

When you reach retirement, you will be able to access and use your pension account in a number of ways. At retirement, you can:

- Take your whole pension account as a lump sum in one go. A quarter (25%) will be tax free and the rest will be taxed as income at your marginal rate.
- Take lump sums as and when you need them. A quarter of each lump sum will be tax free and the rest will be taxed as income at your marginal rate. You can make up to 5 withdrawals from the Scheme.
- Choose to buy an **annuity** with an insurance company - that is, a regular income for life. You can also take a quarter of your pension account as a tax-free lump sum and then buy an **annuity** with the rest of your pension account (subject to Income Tax in the usual way).

You can also make arrangements to take income directly from your pension savings and continue investing the rest. This is called 'drawdown'. Drawdown isn't available from the Scheme, but you can transfer out to a company that provides this service if you decide it is the best option for you.

Please remember the amount of retirement benefit you will receive when you retire and potentially during your retirement will depend on:

- How much you paid into your pension account and how long you saved for,
- How much Wincanton paid into your account,
- How your pension account is invested and how well your investment performed,
- The choices you make when you retire, and
- Annuity rates at the time you retire – if you choose to buy an annuity.

You should also consider what tax you may have to pay before making any decisions.

What happens if I have to retire because of my health?

You can currently retire at any time after age 55, subject to Company consent, or earlier if you are in ill health. If you have to retire from Wincanton on the grounds of ill-health you may qualify for a benefit enhancement, which will be subject to receipt of satisfactory medical evidence by the Trustee. Please refer to the supplementary benefit sheet applicable to your membership of the Scheme.

Get free help and guidance

Pension Wise is a free pension guidance service and is available for anyone over the age of 50. It helps members in defined contribution pension schemes (like this Scheme), understand their retirement options. Visit www.pensionwise.gov.uk for further information, alternatively, you can call **030 0330 1001** to arrange a face to face or telephone appointment.

This service will provide guidance as to the options available to you but will not provide you with the advice which an IFA can provide. As such, you should consider taking independent financial advice to help you decide which option is most suitable for you.

How to avoid a pension scam

A pension scam – when someone tries to con you out of your pension money – will often start by someone contacting you unexpectedly about:

- an investment or other business opportunity that you've not spoken to them about before
- taking your pension money before you're 55
- the ways that you can invest your pension money

If someone contacts you unexpectedly and says they can help you access your pot before the age of 55 it's likely to be a scam.

You may be offered a tempting way to invest your pension pot, e.g. investing it in a new hotel being built in an exotic location. Most of these offers are fake but can appear very convincing. Their aim is to get you to cash in your pension pot and transfer the money.

Further information can be found at www.thepensionsregulator.gov.uk/pension-scams

You can check if the person or company contacting you is on the Financial Services Register www.fca.org.uk/firms/financial-services-register or call the Financial Conduct Authority on **0800 111 6768**.





Leaving the Scheme

What happens if I leave?

If you leave the Company, you cannot continue to contribute to the Scheme.

What happens with your personal account depends on how long you've been a member of the Scheme and when you joined;

- If you leave before completing 30-days service in the Scheme, you will be eligible to receive a refund of your own contributions as long as they are not paid via SMART pensions (a salary sacrifice arrangement). No further benefits are payable including any employer contributions.
- Depending on when you joined the Scheme, if you have completed at least 30-days service, then you can leave your pension savings in the Scheme which will remain invested for your future benefit, or you may be able to transfer your fund into a new employer's pension scheme or a personal pension arrangement.
- In the event of your death before retirement, benefits would be provided to your beneficiaries up to the value of your personal account.

Once you have left the Scheme, Capita will write to you setting out your options.

Can I opt out of the Scheme after joining?

If you change your mind and decide to opt out of the Scheme (after joining), you will need to complete an opt-out form which is available on the Scheme website or by contacting Capita (see page 18 for contact details).

You should note that your life assurance benefit may reduce from the date you opt-out of the Scheme. You should therefore consider the impact on your life assurance cover.

If you opt out of the Scheme within one month after your employer has automatically enrolled you, then you are treated as not having ever joined. Any contributions already deducted from your pay will be returned to you by your employer subject to the relevant tax deductions. This does not include any employer contributions.

You may be allowed to rejoin the Scheme at a later date, subject to the agreement of Wincanton. You should be aware that if you continue to be employed, Wincanton will be required to re-enrol you into the Scheme every three years. If you are re-enrolled, then you will have the option to opt out again.

Benefits on death

What benefits are available should I die before retirement?

As a member of the Scheme the following benefits become payable to your beneficiaries (subject to HMRC limits):

- The value of your personal pension account including all of your own contributions plus what the Company has paid, and
- If you die whilst employed by Wincanton, your family may receive a multiple of salary. Please refer to the supplementary benefit sheet which contains information applicable to your membership of the Scheme.
- If you die after you have retired from the Scheme, your dependants may be entitled to receive benefits but this will depend on if you purchased an annuity with an insurance company and the type of annuity.

How can I nominate my beneficiaries to receive benefits following my death?

You can nominate your beneficiaries to receive benefits following your death by completing a Nomination of Beneficiary form. It is very important that you regularly inform the Trustee of your wishes by updating this information especially should your circumstances change, for example, you may get married or have children. The Trustee will consider your wishes although it is not legally bound by the form.

You can download a blank form from the Scheme website or receive a paper copy in the post by contacting Capita (see page 18 for contact details).

Lump sum payments on death are payable under discretionary trust, which means that they are not subject to Inheritance tax (but are subject to HMRC limits - for further information, please refer to the section What else do I need to know?).





Who runs the Scheme?

Who runs the Scheme?

The Scheme is managed by a trustee company called Wincanton Pension Scheme Trustees Limited (the “Trustee”).

The Trustee Directors are expected to act in good faith and in the best interests of the Scheme members and beneficiaries.

The fundamental duty of the Trustee Directors is to give effect to the provisions of the Trust Deed and Rules. These documents govern the Trustee Directors actions. The Trust Deed defines the powers and duties of the Trustee. The Rules set out the details of the contributions and benefits.

Amongst other things, the Trustee is responsible for;

- Investing your contributions,
- Paying out benefits,
- Keeping accurate records,
- Appointing investment managers to manage the investments, and
- Appointing professional advisers to help run the Scheme such as the Scheme administrator and legal adviser.

Currently, the Trustee consists of six Trustee Directors. Wincanton appoints four Trustee Directors and a further two are nominated by the Scheme membership.

The Chair of the Trustee prepares an annual governance statement – which is printed in the Scheme’s Annual Report and Accounts – outlining how the Scheme meets a series of governance standards.

A copy of the Trust Deed and Rules and the Annual Report and Accounts are available on request from Capita.

Who do I contact for day to day enquiries?

The day to day administration of the Scheme is carried out by Capita.

If you have any personal queries or require a benefit quotation, you can contact Capita via:

Post: PO Box 555, Stead House,
Darlington, DL1 9YT

Telephone: 0345 122 2032

E Mail: wincantonpensions@capita.co.uk

Does the Trustee keep personal information about me?

The Trustee uses your personal information to (amongst other reasons) communicate with you, record and pay benefits to you and your beneficiaries, administer the Scheme and meet regulatory or other legal obligations.

The Trustee shares personal information with third parties such as the Scheme administrators and other suppliers who provide services, as is necessary for the administration and operation of the Scheme.

For more detailed information on how the Trustee use and disclose your personal information, the protections that are applied, the legal basis for the use of your information and your data protection rights, please visit www.wincantonpensions.co.uk to download a copy of the Trustee’s privacy notice. Alternatively, you can request a copy to be sent to you by contacting Capita.

—○ **What else do I need to know?**

Can Wincanton make changes to the Scheme?

Wincanton hopes to maintain the Scheme for the foreseeable future. However, Wincanton has the right to amend the Scheme with the consent of the Trustee or discontinue the Scheme at any time. If this happens, your rights are set out in the Scheme's legal documents and the Trustee must abide by them.

You will be informed if any changes are introduced that affect your benefits.

Can I transfer my other pension savings into the Scheme?

Members contributing to the Scheme may wish to transfer pension benefits from a previous pension arrangement (if permitted by the Trustee) into the Scheme. If you are interested in transferring your pension, you should first contact Capita (see page 18 for contact details), to request a transfer-in authority form.

Once you have completed a transfer-in authority form, Capita will then contact your previous pension arrangement to obtain details of your benefits. Once Capita has processed this information Capita will confirm what you need to do next if you would like the transfer to go ahead.

If you decide to go ahead with the transfer and consent to do so is granted by the Trustee, Capita will arrange for the transferred funds to be invested alongside your existing contributions.

Transferring benefits from other pension arrangements may not always be in your best interests. If you wish to transfer benefits from a previous pension arrangement, it is recommended that you seek independent financial advice.

What tax law governs the Scheme?

The Scheme is a registered pension scheme under the Finance Act 2004. This means that within HMRC limits, you receive tax relief on pension contributions paid to the Scheme and your investment returns receive favorable tax treatment. In return for these tax concessions, there are limits on how much money can be saved towards your retirement and the amount of benefits that can be provided – see tax allowances below.


Tax allowances

Annual Allowance – is the maximum amount of pension saving you can have each year that benefits from tax relief. The Annual Allowance from 6 April 2021 is £40,000 a year to all your pension arrangements. However, you can top up your allowance for the current tax year with any allowance you didn't use from the previous 3 tax years.

High earners - those with incomes of over £200,000 a year, and £240,000 a year including their pension contributions – have their Annual Allowance reduced on a sliding scale. This is called 'tapering'. The lowest annual allowance is £4,000

Money Purchase Annual Allowance (MPAA) – if you have already taken certain types of retirement benefit from a defined contribution pension scheme, you will be subject to the MPAA of £4,000. You will still have an annual allowance of £40,000 in total but no more than £4,000 can be paid into your defined contribution pension arrangements without there being tax implications.

Lifetime Allowance – limits the total that you can save for your future over your lifetime without tax implications. If the total value of all your pension arrangements exceed £1,073,100 million (2021/22 tax year), you will be taxed on any amount above this. The Lifetime Allowance is expected to increase in line with the Consumer Prices Index for following tax years.



It should be noted that both the Lifetime and Annual Allowances are only likely to affect those with very high earnings and/or significant pension benefits held elsewhere. Please consider taking independent financial or tax advice if this applies to you.

Please note that tax allowances and the taxation of pension benefits, may change from time to time as a result of changes made by HMRC, or as a result of statutory legislation.

Can I use my personal account as security for a loan?

Your Scheme benefits are strictly personal and cannot be assigned to anyone else or used as security for a loan or mortgage.

What if I get divorced?

If divorce settlements are being decided by a court, pension rights are generally taken into account as part of your assets. There are three options available to the court for dealing with pension rights:

- The value of the pension can be offset against other financial assets.
- Part of the pension can be 'earmarked' through a court order, for your ex-spouse to receive when you retire.
- The court can issue a pension sharing order that states the percentage of your pension rights that are to be granted to your ex-spouse. Your pension would then be reduced as specified in the court order.

What happens if I'm off work?

Most absences from work (like a holiday or time off through sickness) are not for long, and your membership of the Scheme is normally unaffected. Similarly, if you are away on any authorised leave you can usually remain a member of the Scheme and, importantly, continue to be covered for life assurance benefits during this period.

However, contributions (your own and those from Wincanton) will only be paid whilst you are actually receiving salary payments. This means that, during periods when you are not being paid, no further contributions will be added to your personal account. Therefore, when you return to work, you might want to think about increasing your future contributions or making a lump sum contribution, to make up for lost payments.

What happens if I am on maternity leave?

In the case of maternity leave you will continue to participate in the Scheme.

You will pay contributions to the Scheme based on the maternity pay you actually receive during this period. Contributions from Wincanton will continue to be paid based on the pay you would have received if you had continued to work as normal.

If you are unpaid for any period of statutory leave, you will continue to be treated as a member of the Scheme for other benefits such as life assurance.

What happens if I have a complaint?

If you have any pension queries or problems, you should first try to resolve the matter by contacting Capita on **0345 122 2032**. If you are unable to resolve your query or problem in this way, there are other channels you can use.

Complaints and Disputes Procedure

A procedure is operated by the Trustee to resolve any disputes from members, former members, prospective members and beneficiaries.

You can request a copy of the Complaints and Disputes Procedure from Capita. You should then set out as much detail about the reason for your complaint as possible.

Can I get help elsewhere?

The Pensions Advisory Service and the Pensions Ombudsman are also available to help you with your dispute. Please refer to the Useful Contacts section of the booklet.

Useful contacts – where can I get more help?

Capita

Capita is responsible for all the administration involved when you join the Scheme, leave, retire or die, and keeping all records. If you have any queries about your membership, your options, your benefits or about the Scheme in general, please contact them via the Helpline on **0345 122 2032**. Alternatively, you can write to them at;

Wincanton plc Pension Scheme
Capita
PO Box 555
Stead House
Darlington
DL1 9YT

or email wincantonpensions@capita.co.uk

The Money & Pensions Service

The Money & Pensions Service aims to provide all UK citizens with easy access to the information they need to make effective financial decisions over their lifetime.

This important service provides information on matters relating to workplace and personal pensions, as well as other general money guidance and debt advice.

Tel: **01159 659570**

Web: www.moneyandpensionsservice.org.uk

Independent Financial Advisers

Independent Financial Advisers (IFAs) are able to provide impartial and personal advice about your pension options – such as whether to join a particular arrangement, how much pension savings to pay, where to invest your savings, when to retire or whether to transfer benefits.

Because Wincanton, the Trustee and Capita are all prevented by law from giving you this kind of advice, you may find it helpful to talk to an IFA.

You can obtain a list of IFAs in your area from the IFA Consumer Helpline on **0800 085 3250** or visit www.unbiased.co.uk. You may be charged a fee for any advice you receive. The Trustee and Wincanton do not cover the cost of this advice.

Financial Conduct Authority

The Financial Conduct Authority regulates the financial services industry in the UK and provides lots of information for consumers.

www.fca.org.uk

The Pensions Ombudsman

The Pensions Ombudsman is appointed to deal with complaints against, and disputes with, pension schemes. The Ombudsman is completely independent, free and acts as an impartial adjudicator, and may investigate and determine any complaint or dispute of fact or law.

If you need help raising your concerns, or just to discuss a potential complaint, you can use The Ombudsman's helpline service. For more complex problems they may pass you on to their Early Resolutions Team who can go into more detail.

The Pensions Ombudsman can be contacted at:

10 South Colonnade,
Canary Wharf, London
E14 4PU

Tel: **0800 917 4487**

Web: www.pensions-ombudsman.org.uk.

Financial Ombudsman Service

The Financial Ombudsman Service deals with complaints about sales of pensions and other financial products or the suitability of specific pensions advice (i.e. mis-selling). Contact details:

Exchange Tower, London E14 9SR.

Tel: **0800 023 4567**

Web: www.financial-ombudsman.org.uk

Pension scam or fraud

If you think you've been the victim of a scam or fraud, the first thing to do is contact the financial business immediately - the sooner they know what's happened, the sooner they can try to protect your money. You should also report the matter to Action Fraud by calling them on **0300 123 2040**.

The Pensions Regulator

The Pensions Regulator regulates the running of occupational pension arrangements and can intervene if trustees, employers or professional advisers have failed in their duties.

www.thepensionsregulator.gov.uk

Pension Tracing Service

If you have lost track of a pension you can trace it by contacting the online Pension Tracing Service. www.gov.uk/find-pension-contact-details

State Pension Forecast

The Government is responsible for maintaining your State Pension entitlement records. If you want an estimate of your State Pension, you can find more information by visiting www.gov.uk/new-state-pension.

It will show you, in today's money, the State Pension you have already earned and what you can expect to have earned by State Pension Age.

To check when your State Pension Age is please [visit www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age).

