

An aerial photograph of a dark asphalt road winding through a dense, lush green forest. A white van is driving on the road, moving away from the viewer. The trees are vibrant green, and the overall scene is peaceful and natural.

# Member booklet

Your guide to the Wincanton  
Pension Scheme

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***Wincanton***



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# About the Wincanton Pension Scheme

At Wincanton, we believe in supporting you not just during your working life, but for what comes next. The Wincanton Pension Scheme (the Scheme) is designed to provide valuable benefits to help you make the most of your retirement when the time comes.

This booklet is intended to give you an overview of how the Wincanton Pension Scheme works. It is only a summary of the Scheme, 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.

## A brief overview of the Wincanton Pension Scheme

The Scheme provides 'defined contribution'(DC) benefits. This means that you build up an amount of money in your pension account that can 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 or out of net pay depending on your individual circumstances. Wincanton (the 'Company') will also make contributions on your behalf to help grow your savings even faster.

In addition, the Company provides important protection for your beneficiaries if you die before retirement subject to the rules of our [Life Assurance benefit](#).

## How does it work?

- 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.
- Both you and Wincanton pay money into your personal account. It's up to you how much you pay within certain limits.
- You can decide how the money in your account is invested. If you don't make an investment choice your account will automatically be invested for you under a [default investment choice](#).
- You can view your account, make changes to your investment choices and advise who your beneficiaries are via our secure [member portal](#).
- We outline on page 10 how you can access your benefits, either at retirement or your options when you leave the Company including:
  - A cash lump sum,
  - An income,
  - A combination of cash and income, or
  - Making a transfer to another 'approved' pension scheme.
- If you die before or after retirement, your personal account will be used to provide benefits for your beneficiaries.



### Member Portal:

<https://portal.hartlinkonline.co.uk/wincantonpensions>

## Joining the Scheme

### Why should I join?

Planning for retirement is probably the most important financial undertaking you will ever make. Whatever your age, you should start making plans right now.

People are living longer than ever before, meaning that you could spend over twenty years in retirement, around half the average working life. 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 Wincanton Pension Scheme isn't the only way you can save for your retirement, but it 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, Wincanton does too. The Scheme provides important protection for your beneficiaries including benefits on death in service.

### How do I join?

You can either join the Scheme right away when you start, or you'll be automatically enrolled within 90 days as part of Wincanton's auto-enrolment process.

To join the Scheme right away, fill out the forms in your Oracle on-boarding checklist. If you have any queries please contact People Services by raising a MyServiceHub ticket or calling 01249 710615.

If you've already been with Wincanton for some time and have previously chosen to opt out, then you can still re-apply to join and start making contributions.

In some cases, you might need to give health information before joining. If you don't provide satisfactory evidence, death or incapacity benefits may be limited. You'll be informed if this applies to you.

Once you've joined the Scheme or been automatically enrolled, payroll will automatically deduct contributions directly from your pay from the next available payroll date. If you're automatically enrolled in the scheme you will receive notification of this.

On joining the scheme you will receive a welcome pack from Capita through the post to your home address. Capita are the scheme administrator. You can then register your details to gain access to your online pension account, via the [member portal](https://portal.hartlinkonline.co.uk/wincantonpensions).



**Wincanton pension website:**

<https://www.wincantonpensions.co.uk>



**Member Portal:**

<https://portal.hartlinkonline.co.uk/wincantonpensions>





## Joining the Scheme

### What is auto-enrolment?

Auto-enrolment is a legal obligation on all employers to enrol their employees into a pension scheme and contribute a minimum of 8% of qualifying earnings, of which Wincanton must pay at least 3%.

When you join the Company, you'll be automatically enrolled in the Scheme after 90 days if you:

- Aren't already a member,
- Are aged 22 or over but under State Pension Age,
- Earn more than £10,000 a year.

If you're not auto-enrolled you are still entitled to join our scheme and we would encourage you to do so. You can do this by raising a [MyServiceHub](#) ticket or call 01249 710615.

### Can I opt out of the scheme?

You can choose to opt out of the Scheme if you're automatically enrolled, but Wincanton has a legal obligation to automatically re-enrol you back into the Scheme every three years.

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. The Opt-out form is available on the [Wincanton pension website](#) or by contacting Capita.



**Wincanton pension website:**

<https://www.wincantonpensions.co.uk>





## 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. Our auto-enrolment minimum contribution rate that you will pay is currently 5% of your qualifying earnings. Wincanton will contribute 3%. Contributions are made on earnings above the 'lower earnings limit', this value is updated each year by the Department for Work and Pensions (DWP). In certain circumstances an individual's contributions rates and pensionable pay definitions may vary, however, the Company will ensure that the minimum requirements of the auto-enrolment regulations will be satisfied. Please note that different rates of contributions may apply to different members.

### 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 on the pension website.

If you wish to reduce the level of your normal contributions, the Company's contributions may also reduce. They cannot reduce below the auto-enrolment minimum requirements.

### Can I choose to pay more?

Yes, you can pay additional contributions, these are known as Additional Voluntary Contributions (AVCs). You can commence or change your AVCs at any time.

You can pay AVCs as either a fixed monetary amount each pay period or an additional percentage of salary. You can also choose to make a one-off lump sum AVC payment. The Company does not contribute towards your AVCs.

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 on the [Wincanton pension website](#).

### 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 which is set periodically.

You'll find more tax information on page 15.

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 60p for each £1.

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





## How much does it cost?

### SMART Pensions

The Wincanton Pension Scheme operates as a salary sacrifice arrangement through SMART Pensions.

SMART Pensions is a salary sacrifice arrangement where 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.

As the money that you have sacrificed is removed from your pay before Income Tax and National Insurance contributions are calculated, you benefit from National Insurance savings as well as the Income Tax savings.

For most people, SMART Pensions is a tax efficient way to save, but it's important to consider your own situation. Salary sacrifice may not be right for everyone. For example, if it would reduce your pay below the National Minimum Wage, or if it could affect things like maternity pay or other statutory payments. It's a good idea to consider your personal circumstances and get advice if you're unsure whether salary sacrifice is right for you.

Members may opt out of SMART Pensions anytime, otherwise the arrangement will continue indefinitely. To opt-out of SMART Pensions, please contact People Services by raising a [MyServiceHub](#) ticket or calling 01249 710615.

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

If you're 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 Wincanton Scheme. Although HMRC rules restrict annual tax relief allowances more information on this can be found on the [Wincanton pension website](#).

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 this 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 important.

Choosing the right fund depends on:

- When you plan to retire,
- Your attitude towards investment risk and returns,
- How you want to use your savings at and during 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 under Trust, completely separate from the Company.

## Lifestyle investment options

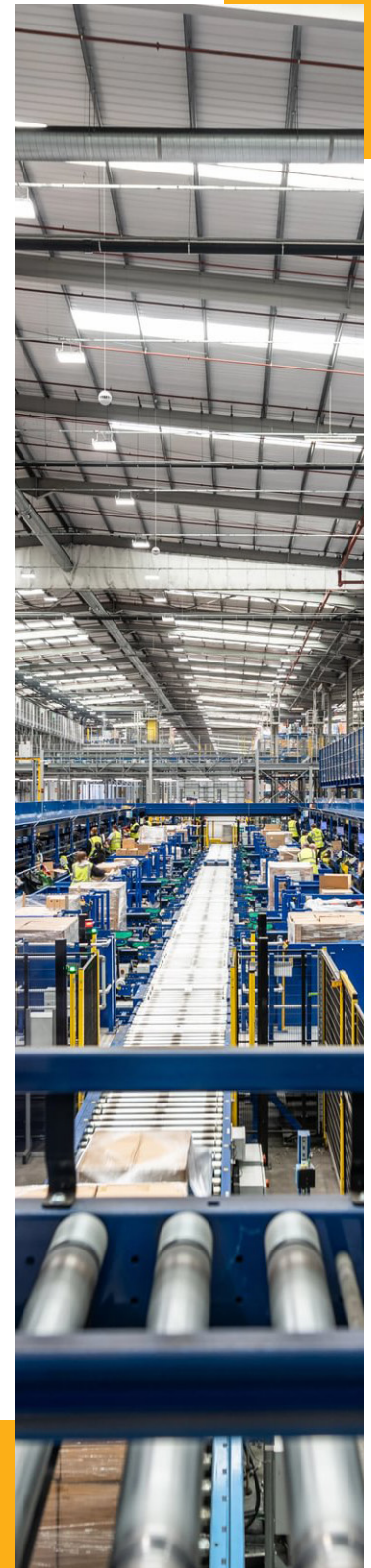
There are two lifestyle funds that manage your pension investments throughout your career, based on how you want to use your savings at retirement.

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 want to take their pension account as cash from the Scheme at retirement. This is the default investment option for the Scheme; your pension account will be invested in this option if you do not actively make an investment choice.

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

Both lifestyle options are available to all members. The lifestyle options manage your investments for you based on a target retirement age (assumed to be 65 unless you tell Capita otherwise). If you plan to retire earlier or later, it's important to update your retirement age so your funds are adjusted at the right time. You can do this via the member portal.





## Investments

### 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.

### Self Select

All members can choose their own investment funds if they want to. This is called the self-select option.

You'll have access to a range selected by the Trustee, with different investment approaches and risk levels. You can:

- Invest in a single fund, or split your savings across several,
- Switch between funds at any time,
- Stay invested in the same funds, throughout, or adjust them as your needs change.

Self-selecting gives you more control, but it also means more involvement. Unlike the lifestyle options, your funds won't automatically change as you approach retirement, so you'll need to review your choices regularly.

### Need help?

You can access fact sheets on the individual funds (including the funds utilised in both Lifestyle Investment Options), via the [Wincanton pension website](https://www.wincantonpension.co.uk).

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 Advisers (IFAs) may help you with these decisions. You can obtain a list of IFAs in your area from the website [www.unbiased.co.uk](http://www.unbiased.co.uk).

### Can I change my choice of investment funds?

Yes, 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're currently able to make changes to your investment fund choice(s) at any point during the year. You can do this quickly and easily by logging into the [member portal](#).

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

You will receive a 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 the [member portal](#).

### 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 in the Trustee's Annual Report and Accounts, which are available by contacting Capita.



#### Member Portal:

<https://portal.hartlinkonline.co.uk/wincantonpensions>

# Choices at retirement

## When can I retire?

You can take the benefits from the Scheme at any time after the age of 55 (rising to age 57 in line with legislation), with Company consent.

The default Target Retirement Age (TRA) of the scheme is 65, but you can change this at any time. Should you decide to change your Target Retirement Date, you can do this via the member portal.

## 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:

- **Defer taking your pension**  
You may decide to delay taking your pension while you decide on the best course of action. If you want to retire after the Normal Retirement Age (NRA), just let Capita know when you're ready to start taking your benefits.
- **Buy a pension for life**  
You can use some or all of your pension savings to buy an annuity, which provides a guaranteed income for life. You can choose to take a tax-free lump sum (Pension Commencement Lump Sum or PCLS) before purchasing the annuity. The amount of income you receive will depend on factors such as your age, health, and the options you select, like whether the income increases over time or continues for a partner after your death. Annuity income is taxable.
- **Take up to five lump sums(UFPLS)**  
You can choose to take up to five Uncrystallised Funds Pension Lump Sums (UFPLS) from your pension pot. Each UFPLS payment allows you to take 25% tax-free, with the remaining 75% taxed as income. This option offers flexibility while keeping the rest of your pension savings invested.
- **Transfer your pension**  
You may be able to transfer your pension to another provider. This could give you access to different retirement options or investment choices. It is recommended you take appropriate independent financial advice before transferring. To explore this option, complete a Transfer Request Form to receive a quote and more information. It's important to ensure that any benefits you expect to receive remain protected if you choose to transfer.

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 chose 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 (rising to age 57 in line with legislation), subject to Company consent. If you experience ill health, you may be eligible for early access to your pension. The specific criteria for ill health retirement may vary between different pension schemes you are a member of, but generally it involves demonstrating that you are unable to work due to your health condition.

## Get free help and guidance

There are lots of free resources available to colleagues. The Money and Pensions Service brings together three respected providers of financial guidance: Pension Wise, Pensions Advisory Service and The Money Advice Service. The single guidance body offers free impartial guidance on workplace and personal pensions, pension guidance for the over 50s and money guides, tools and calculators to help improve your finances. You can access their site at [moneyandpensionservice.org.uk](https://moneyandpensionservice.org.uk) or telephone 01159 659570.

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



## Choices at retirement

### How to avoid a pension scam

A pension scam is where someone tries to make money through fees, direct access to pension savings or by receiving investments. Common features of pension scams include attempts to gather information for future scams, false or unrealistic promises, and acting without the consent of a pension saver. These 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,
- Offering you 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](http://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/financialservices-register](http://www.fca.org.uk/firms/financialservices-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. No further benefits are payable including any employer contributions.

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 will 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.

If you leave funds invested in the Wincanton Pension Scheme, please ensure that you keep your Nomination of Beneficiary information up to date on the [member portal](#).

### 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.

You should note that your life assurance benefit may reduce from the date you opt-out of the Scheme. You should therefore consider this when making your decision.

If you opt-out of the Scheme within 30 days of Wincanton automatically enrolling you, then you will be treated as not having ever joined. Any contributions already deducted from your pay will be returned to you subject to the relevant tax deductions. This does not include any employer contributions.

If you opt out after 30 days, you will not be entitled to a refund.

You are allowed to rejoin the Scheme at a later date. 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 lump sum that is a multiple of your salary. Typically this is 1x annual salary for job grades M2 and below and 3x annual salary for job grades M3 and above. However, the value may vary dependent on whether you are a member of the pension scheme, when you joined the company and any historic TUPE arrangements. The default for pension scheme opt-outs is 1x annual salary,
- 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 must 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, if you get married or have children. The Trustee will consider your wishes although it is not legally bound by them.

You can complete your wishes online through the [member portal](#) or receive a paper copy in the post by contacting Capita.

Lump sum payments on death are payable under discretionary trust.



# 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 ensure the scheme operates in line with the scheme rules, known as 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.

Information on the current Trustees can be found on the [Wincanton pension website](#).

Some Trustees are company nominated; others are member nominated. If there is a member-nominated Trustee vacancy the company will run a nomination process in conjunction with the Trustee which will enable scheme members to apply for the role. If this happens, information on the process and timelines will be shared on the pension website.

## 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 the online [member portal](#). All queries should be submitted through the 'Contact Us' page once you have logged in. If you're having trouble logging in or registering, you can also access the 'Contact Us' page before logging in.

Alternatively you can write to Capita at:

Wincanton Pension Scheme, Capita, PO Box 555, Stead House, Darlington, DL1 9YT or telephone: 0345 122 2032

The secure online portal gives you quick and easy access to your pension – anywhere, anytime.

If you haven't registered for the portal yet, it won't take long, and means you get 24/7 access to your pension information.



**Member Portal:**

<https://portal.hartlinkonline.co.uk/wincantonpensions>

## Does the Trustee keep personal information about me?

The Trustee uses your personal information to 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 the pensions website 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 has the right to amend the Scheme with the consent of the Trustee or discontinue the Scheme at any time. However, Wincanton is obliged to ensure it meets all regulatory requirements.

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

Please note that if you leave Wincanton and then re-join the business you will have two separate pension accounts. Should you wish to combine them, you would need to follow the process above.

### 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 favourable 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. Please note there are currently a number of tax reforms in progress. The exact nature of these reforms are not finalised to date and therefore please consider seeking independent advice if you are considering making any major changes.

### 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 2024 is £60,000 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 £260,000 a year including their pension contributions – have their Annual Allowance reduced on a sliding scale. This is called 'tapering'. The lowest annual allowance is £10,000.

It should be noted that the Annual Allowance is 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.

If you've already started taking money from a Defined Contribution pension, a lower limit called the Money Purchase Annual Allowance (MPAA) may apply. In 2025 this is £10,000 per year. It only applies if you've taken money beyond your tax-free lump sum.

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. Please consider seeking independent advice if you are considering making any major changes.

## What else do I need to know?

### **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. 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.





## Useful contacts

### 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 Capita directly.

### 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

[www.moneyhelper.org.uk](http://www.moneyhelper.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](http://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.

Tel: 0800 111 6768 (freephone)

[www.fca.org.uk](http://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

[www.pensions-ombudsman.org.uk](http://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. miss-selling).

Tel: 0800 023 4567

[www.financial-ombudsman.org.uk](http://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 or visiting [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

### 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](http://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.findpensioncontacts.service.gov.uk/](http://www.findpensioncontacts.service.gov.uk/)

### 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](http://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)







***Wincanton***