

Combined Nuclear Pension Plan – GPS Section

Finding out more

Trustee

The Plan is run by a board of trustee directors (the Trustee). The Trustee board includes both employer and member nominated directors who are there to serve the best interests of the beneficiaries of the Plan. The Trustee is responsible for the Plan's administration and for the investment of the Plan's assets. Details of the [Trustee](#) and its advisors, as well as the Plan's audited accounts, are published annually in the Trustee's Annual Report. A copy of the Trustee's Annual Report can also be obtained on request to the DB Plan administrator.

Chair's statement

Costs and charges information in relation to your Defined Contribution funds are reported every year in the Chairman's Statement which is part of the Trustee's Annual Report and the latest report is below.

How do I find out more about the Plan?

There are two Plan administrators.

1. For members in the GPS Defined Benefit (DB) Sections of the Plan, your administration for all matters will be provided by Equiniti. The DB Plan administrator's contact details are Equiniti Group plc, William Smith House, Thurso Business Park, Thurso KW14 7XW Tel: 0333 207 6523; email: CombinedNuclearPensionPlan@equiniti.com
2. If you have Additional Voluntary Contributions (AVCs), administration for AVCs funds will be provided by the DC Plan administrator, Aegon. The DC Plan administrator's contact details for AVC members are Tel: 01733 353 414; email: my.pension@aegon.co.uk

How do I find out more about state pensions?

Contact the Department for Work and Pensions. Look under the Pensions section of their website at gov.uk

What if I have a complaint?

If, having raised matters for the Trustee's attention in writing via the Plan administrator, you do not feel that your concerns have been adequately dealt with, the Trustee has an Internal Dispute Resolution Procedure that should be followed. A copy of the Internal Dispute Resolution Procedure may be obtained from the Plan administrator.

If, having followed the Procedure, you remain unsatisfied, you are entitled to raise your case with The Pensions Advisory Service (TPAS). TPAS is available at any time to assist members and beneficiaries of the Plan in connection with any pension query they may have or any difficulty that they have failed to resolve with the Trustee.

You can contact the TPAS at:
11 Belgrave Road London SW1V 1RB

or phone their pensions helpline on 0300 123 1047.

In the event that TPAS cannot resolve your dispute, you can ask for the Pensions Ombudsman to investigate. The Pensions Ombudsman can consider any complaint or dispute of fact or law relating to the Plan.

You can contact the Pension Ombudsman at
11 Belgrave Road London SW1V 1RB or phone customer support on 020 7630 2200 or email
enquiries@pensions-ombudsman.org.uk

The Pensions Regulator

The statutory regulator for occupational pension plans is The Pensions Regulator (TPR). Their remit is essentially to make sure that pension plans are run lawfully. They are able to intervene in the running of plans where trustees, employers or professional advisers have failed in their duties.

You can write to TPR at:

Napier House Trafalgar Place Brighton BN1 4DW

or phone customer support on 0345 600 7060.

You can also contact TPR on the internet.

The email address is wb@tpr.gov.uk The website address is thepensionsregulator.gov.uk

Another of TPR's duties is to run the Register of Occupational and Personal Pension Schemes. The Trustee is required to provide information about the Plan to the Register.

A tracing service is available for members to track any pension arrangements they had in the past. If you want to use the tracing service, you can contact the service at:

Pension Tracing Service The Pension Service 9 Mail Handling Site A Wolverhampton WV98 1LU

or phone customer support on 0345 600 2537

Plan security

The Plan is set up and run according to a Trust Deed and Rules. The Plan's assets are held entirely separately from those of the Lead Company and employers. The Plan pays a levy to the Government's Pension Protection Fund.

Assigning your benefits under the Plan

You are not allowed to assign your benefits under the Plan or use them as security for any loans.

Plan limits

The Plan is registered with HM Revenue & Customs under the Finance Act 2004 because registration provides certain tax advantages. In order for the Plan to obtain registration, it has been designed so that only payments which are authorised under the Finance Act 2004 can be paid from the Plan. Therefore, if ever the payment of a benefit described in this booklet is limited or withheld because it would otherwise be unauthorised, alternative authorised benefits of equivalent value will be paid if practical.

Data Protection

The Trustee will register the Plan under data protection legislation and you have a right to check that the personal details that are held about you are accurate. It is important that you tell the Plan administrator of any changes in your personal details to ensure the information held is accurate. Any enquiries should be addressed to the Plan administrator.

The Trustee, as 'Data Controller', has 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 the Scheme Actuary, auditor, administrator and other third parties as may be necessary for operating the Plan.

Lifetime Allowance

You are responsible for monitoring your own position regarding the Lifetime Allowance and submitting the relevant information to HM Revenue & Customs. The Trustee will supply information to assist with the completion of tax returns.

Shortly before your benefits become payable, the Trustee will ask you for information about the amount of Lifetime Allowance you have used in respect of other pension arrangements. Once your benefits start to be paid the Trustee will confirm your Lifetime Allowance and how much of this your benefits from the Plan have used up. You should keep all information issued to you concerning the Lifetime Allowance in a safe place.

State pension statement

You may be able to obtain a state pension statement of how much pension you are likely to receive from the state. This can usually be done at any time by:

- Using the Government's on-line application form accessible at <https://gov.uk/state-pension-statement>.
- Phone by calling the Future Pension Service on 0345 300 0168. Lines are open from 0800 to 1800 Monday to Friday. Calls are charged at local rates (calls from mobile phones may be charged at different rates).
- Post by writing to: the Pension Service 9, Mail Handling Site A, Wolverhampton WV98 1LU.

Providing information

Each member or prospective member must provide to the Trustee any documents or information which the Trustee may ask for. If you do not provide the information requested, this may impact the benefits you receive from the Plan.