



Combined Nuclear Pension Plan

Information for Pension Members

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Introduction

This booklet has been devised to provide basic information about the CNPP to retired members and their families.

This booklet is applicable to you if you are a CNPP pensioner who was formerly a member of:

- the Combined Pension Scheme (for the purposes of this booklet you are called a “CPS Pensioner”); or
- the GPS Group Pension Scheme prior to 1 April 2012 (for the purposes of this booklet you are called a “GPS Pensioner”).

This booklet does not apply to former members of the UK Nirex Pension Scheme who should contact the Plan Administrator for further information.

Further information about benefits under the CNPP can be found in the members’ booklet, and full details of the CNPP are contained in the Trust Deed and Rules, which is the legal basis of the CNPP. Nothing in this booklet can replace or override the Trust Deed and Rules, and if there is any difference between this booklet and the Trust Deed and Rules, the provisions of the Trust Deed and Rules will apply. A copy of the Trust Deed and Rules is available on the CNPP website or on request from the Plan Administrator.

If you change your address or your bank / building society account, please complete the relevant form on pages 4 & 5 of this booklet or the form attached to your payslip. Please forward the completed form to the Plan Administrator at the address below.

How to contact the Plan Administrator

If you have Defined Benefits (DB) or a combination of DB & Defined Contribution (DC) Benefits (Additional Voluntary Contributions (AVCS) or Shift Pay Pension Plan (SPPP) you should contact **EQ** (Equiniti Group) as they are the lead administrator. EQ’s contact details are:

Post: Combined Nuclear Pension Plan
PO Box 5167
Lancing
BN99 9AY

Phone: UK 0333 207 6523
Overseas +44(0) 121 415 0906

Email: CombinedNuclearPensionPlan@equiniti.com

CNPP website

For members with internet access, useful information can be obtained from CNPP’s website at the following address:

<https://www.cnpp.org.uk>

Notification of change of address

Please note that with effect from my new address will be: -

NAME:

NATIONAL INSURANCE NUMBER:

NEW ADDRESS:

.....
.....
.....
.
.....

POST CODE:

PREVIOUS ADDRESS:

.....
.....
.....
.
.....

POST CODE:

SIGNED:

DATE:

Please return this form to EQ, the Plan Administrator at:

Combined Nuclear Pension Plan
PO Box 5167
Lancing
BN99 9AY

Notification of change of bank or building society

Please change my bank/building society details with effect from

[Date]

NAME:

NATIONAL INSURANCE NUMBER:

ACCOUNT NUMBER:

SORT CODE:

.....

BUILDING SOCIETY REFERENCE:

BANK/BUILDING SOCIETY NAME:

.....

ADDRESS:

.....

.....

.

.....

POST CODE:

SIGNATURE

DATE:

Please return this form to EQ, the Plan Administrator at:

Combined Nuclear Pension Plan
PO Box 5167
Lancing
BN99 9AY

Payment of pensions

Pensions are paid monthly in arrears directly into your bank or building society account on the 28th day of the month or the preceding working day except during December, when payment will be made earlier.

Payslips

A payslip will be sent when your pension is first paid. Thereafter a payslip will normally only be sent to you when there is a change in your net pay of more than £1, except in April each year when you will receive a payslip detailing the amount of the pensions increase (see further below).

You will receive a P.60 for tax purposes normally after the end of April each year.

You will also be able to see your monthly pay information and future P60s on your pensioner self-service website.

Pensions increase

Each year the CNPP increases pensions in April. The increase will be in line with the increase in the Retail Prices Index in the twelve months to September of the previous year. The increase takes effect on 1st April and you will receive a payslip indicating the amount for the month of April.*

If your pension from the CNPP started during the year prior to the increase, your pension will be increased by one twelfth of the percentage increase for each completed month in the period between the start date of the pension and the date of the increase.

**excludes pensions purchased using Additional Voluntary Contributions or from the Shift Pay Pension Plan.*

For GPS Members, the amount of increase to your pension may be restricted if you are aged under 55 and if you are in doubt, you should check your entitlement with the Plan Administrator.

Living abroad

If you live abroad your pension payments can be paid directly to banks overseas using the CITI bank. This payment method eliminates the need to pay through intermediate bank branches in the United Kingdom. Please contact the Plan Administrator for further details.

For more details on tax on your UK income if you live abroad, visit HMRC's website on <https://www.gov.uk/tax-uk-income-live-abroad>

Anti-fraud measures

The CNPP uses measures to protect itself against fraud and periodically you will be asked to complete a certificate to confirm your entitlement to your CNPP pension.

The CNPP uses the services of an independent company such as “Tracesmart”, a people tracing database service.

In the event of the death of a pensioner, the Plan Administrator should be notified immediately.

Post retirement marriages

On the death of a CNPP pensioner, a widow's, widower's or civil partner's pension is payable to the person who was the member's husband, wife or civil partner at the date of the member's death. It does not make a difference when the marriage or civil partnership took place, even if this was after the member retired.

The availability or amount of a widow's, widower's or civil partner's pension may be different in respect of a “GPS Pensioner” who immediately prior to joining the GPS Group Pension Scheme had been employed by British Nuclear Fuels Plc and had been a member of either: (i) the Principal Non-Industrial Superannuation Scheme or the Industrial Superannuation Scheme up to and including 30 June 1997; or (ii) the Combined Nuclear Pension Scheme on and from 1 July 1997. If you think you may be affected, you should contact the Plan Administrator for further information.

Suspension of benefits on remarriage or cohabitation

A widow's, widower's or civil partner's pension is normally paid from the CNPP for life. However, in respect of a “CPS Pensioner”, the pension may cease if the widow, widower or civil partner remarries, enters into another civil partnership, or lives with another person as if man and wife or as civil partners (cohabitation). If you are in receipt of such a pension, please ensure that you inform the Plan Administrator of any change in your marital status, or of cohabitation. Although your pension will then be stopped, it may be brought back into payment if the new relationship comes to an end.

Divorce

The Courts have powers to take account of an individual's pension benefits in divorce settlements in one of two ways. They can either make what is known as an earmarking order or a pension sharing order.

If you would like an information leaflet about the effect of divorce on pensions, please contact the Plan Administrator.

Children's pensions

In the event of a member's death, children's pensions may be payable. Normally the pension would be payable to the children of the deceased. However, there is provision in the CNPP's rules for children's pensions to be paid to certain children that are related to and who were financially dependent upon the member prior to his death. Please contact the Plan Administrator for further information.

Children's pensions are generally payable to children under 17 years of age (in respect of "CPS Pensioners") or under 18 years of age (in respect of "GPS Pensioners"), but a child's pension may continue after age 17 or 18 (as appropriate) provided the child is in full time education or undergoing full time training for a trade or a profession, and is under age 23.

It is the Trustee's policy to annually review children's pensions in payment beyond the age of 17 or 18 (as appropriate) and to request that a certificate confirming continued entitlement is sent to the Plan Administrator.

In practice the pension payments in respect of young children are paid to the member's spouse or the child's guardian. In respect of older children, who have their own bank accounts, the pension payments are made directly to the child. Each child's pension is treated separately and when each child that receives a CNPP pension completes their full time education or ceases to be eligible the Plan Administrator should be told immediately to avoid the need to recover overpayments.

Tax queries

If you have any queries regarding the tax on your CNPP pension or your tax code, you should contact HM Revenue and Customs office at the following address, quoting your National Insurance number. You do not need to include a street name, city name or PO Box when writing to this address.

Pay As You Earn and Self Assessment
HM Revenue & Customs
BX9 1AS
United Kingdom

By Phone:

Have your National Insurance number with you when you phone:

Telephone: 0300 200 3300

Textphone: 0300 200 3319

Opening times:

Monday to Friday 0800-2000 hours

Saturday 0800-1600 hours

Sunday 0900-1700 hours

Closed Bank Holidays and Easter Sunday

Best time to call: Phone lines are less busy before 1000 hours Monday to Friday and on Sundays.

The Plan Administrator must deduct tax from your pension in accordance with the tax code supplied by H M Revenue & Customs.

Data protection

The Trustee has registered 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.

Internal Dispute Resolution Procedure

There will be occasions when you have a query about the benefits you receive. The first step to resolve a query is to contact the Plan Administrator. In the majority of cases they will be able to clarify the position quickly, but where this cannot be achieved the CNPP has in place a formal complaints procedure known as the Internal Dispute Resolution Procedure ("IDRP").

A copy of the IDRP can 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 TPAS at: Money and Pensions Service, 120 Holborn, London EC1N 2TD11. Telephone: 0800 011 3797 or through their online enquiry form found at <https://www.pensionsadvisoryservice.org.uk/contacting-us>.

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 CNPP (provided the complaint has first been subject to the CNPP's IDRP and passed to TPAS). You can contact the Pensions Ombudsman at 10 South Colonnade, Canary Wharf, London E14 4PU. Telephone 0800 917 4487 or email helpline@pensions-ombudsman.org.uk.

Information for your next of kin

Entitlement to your pension ceases on your death. It cannot pass to any other person.

You should ensure that your next of kin or another representative is aware that in the event of your death they should contact the Plan Administrator immediately to avoid an overpayment of pension. Your bank should also be notified immediately, so that they are aware that no further pension payments to you can be accepted.

Once the death has been registered a copy of the death certificate should be forwarded to the Plan Administrator. They will then be able to ensure that any spouse's, civil partner's or children's benefits are paid promptly.

If you are a "CPS Pensioner", for the first three months (or 6 months if a children's pension is payable) the payment will be at the rate equal to your own pension, followed by an annual pension normally at least half the rate of your own.

If you are a "GPS Pensioner", for the first 137 days the payment will be two thirds of the rate of your own pension (or if a children's pension is payable, this initial payment will not be payable), followed by an annual pension normally at least half the rate of your own.

A minimum value of 5 years worth of pension is payable. This means that, if you die shortly after retirement and the total pension benefit paid to you including the lump sum is less than 5 years worth of pension, then a supplementary lump sum equal to the difference will be paid. This does not affect entitlement to a spouse's pension.

The lump sum due on death is payable under discretionary trust. This means that the CNPP Trustee has absolute discretion to decide on the recipient of any payment due. The CNPP Trustee will take into account any nominations previously made by the pensioner together with other relevant information.

Useful addresses

Plan Administrator EQ:

Post: Combined Nuclear Pension Plan
PO Box 5167
Lancing BN99 9AY
Phone: UK 0333 207 6523
Overseas +44(0) 121 415 0906
Email: CombinedNuclearPensionPlan@equiniti.com

Tax queries for pensioners:

If you have any queries regarding the tax on your CNPP pension or your tax code, you should contact HM Revenue and Customs office at the following address, quoting your National Insurance number:

Pay As You Earn and Self Assessment
HM Revenue & Customs
BX9 1AS
United Kingdom

You do not need to include a street name, city name or PO Box when writing to this address.

By Phone:

Have your National Insurance number with you when you phone:

Telephone: 0300 200 3300

Textphone: 0300 200 3319

Opening times:

Monday to Friday 0800-2000 hours

Saturday 0800-1600 hours

Sunday 0900-1700 hours

Closed Bank Holidays and Easter Sunday

Best time to call: Phone lines are less busy before 1000 hours Monday to Friday and on Sundays.

The Pensions Advisory Service

Post: Money and Pensions Service
120 Holborn
London EC1N 2TD11

Phone: 0800 011 3797

<https://www.pensionsadvisoryservice.org.uk>

The Office of Pensions Ombudsman

Post: 10 South Colonnade
Canary Wharf
London
E14 4PU

Phone: 0800 917 4487

E-mail: helpline@pensions-ombudsman.org.uk

<https://www.pensions-ombudsman.org.uk>