

# Arts Council Retirement Plan (1994)

Guide for members  
September 2012



# Contents

<b>The Plan at a glance</b>	<b>4</b>
<b>Terms to know</b>	<b>5</b>
<b>Joining the Plan</b>	<b>7</b>
<b>Contributions</b>	<b>8</b>
<b>Retiring</b>	<b>13</b>
<b>Leaving the Plan before retirement</b>	<b>16</b>
<b>Death benefits</b>	<b>18</b>
<b>State benefits</b>	<b>20</b>
<b>Tax</b>	<b>21</b>
<b>Other things you should know</b>	<b>22</b>
<b>Directory</b>	<b>25</b>

## The Plan at a glance

A pension plan is one of the most valuable benefits an employer can offer its staff. Here is a quick summary of the main features of the Arts Council Retirement Plan (1994) ('The Plan'):

- you receive a pension and a tax-free cash sum when you retire, both linked to your salary and length of service
- two additional voluntary contribution arrangements are available to make it easy for you to add to your benefits
- there are benefits for you and your family should you fall ill or die while a Plan member
- your employer meets all the costs of providing your benefits and running the Plan over and above those covered by members' contributions

## Terms to know

### Annual Allowance

The amount by which the value of your benefits can increase in a year, plus any contributions you have paid into your AVC account (or other pension schemes), before you pay tax on them. The level of the Annual Allowance was significantly reduced from April 2011 following the outcome of a review by the Government. For the 2012/13 tax year it is £50,000.

See [page 21](#) for details.

### Dependent child

Any child who relies on you financially. Children's pensions may be paid up to age 21.

See [page 19](#) for details.

### Earnings Cap

The highest earnings figure that will count for working out your contributions and benefits (if you joined the Plan on or after 1 June 1989). For the 2012/13 tax year, it is £137,400.

### Employer

Arts Council England, Creative Scotland, the Arts Council of Wales, the Crafts Council, Tŷ Cerdod (Music Centre Wales), and Creativity, Culture & Education (CCE) all take part in the Plan. This guide uses the term 'Employer' to mean whichever organisation employs you.

### Final Pensionable Salary

Your highest Pensionable Salary earned over any consecutive 12 month period in the three years before you retire, leave service or die (up to a maximum of the Earnings Cap if it applies to you).

### GMP

The 'Guaranteed Minimum Pension' (GMP) you built up if you were in the Plan before 6 April 1997. If you transferred benefits into the Plan relating to service in another scheme before this date, you may also have some GMP. The GMP replaces part of your State Pension benefits as a result of the Plan 'contracting out'. GMPs were discontinued in 1997 – the Plan must now provide benefits at least as good as the Government's 'Reference Scheme'.

See 'State benefits' on [page 20](#).

## Normal Retirement Age

65 for all members, except some Crafts Council employees and some Arts Council England employees who transferred from the Museums, Libraries and Archives Council, who have a Normal Retirement Age of 60. If you joined the Plan before 1 April 1978, you can retire early from your 60th birthday on an unreduced pension, without needing Employer agreement.

## Pensionable Salary

Your basic salary, with any additional amounts the Employer decides to include (up to the Earnings Cap where applicable). At the time of writing, pensionable salary includes any allowances for acting-up or assuming extra responsibilities, but does not include bonuses, overtime or expenses. If you work part-time, your Pensionable Salary will be based on your full-time equivalent rate.

## Pensionable Service

Broadly, your years as a Plan member, with months and days counting as part years, including any additional service credited through additional voluntary contributions or transfers into the Plan.

If you have had any part-time service in the Plan, that period of Pensionable Service will be the actual time worked. For example if you work part-time for 200 days and during this period you work 17.5 hours a week when the equivalent full-time position would constitute 35 hours a week, your Pensionable Service for this period will be 100 days.

Depending on the circumstances, it is possible for Pensionable Service to continue to build up during temporary absences from work. For further information please see the section on Temporary absence on [page 22](#) or consult your HR Department.

# Joining the Plan

## Eligibility

You can join the Plan according to the terms of your contract if you are:

- a permanent employee or on a fixed-term contract of three months or more and
- between the ages of 18 and 65

If you want to join, please ask your HR Department for an application form.

## Choosing not to join or 'opting out' after joining

You do not have to join the Plan.

If you are a member of the Plan, but wish to 'opt out' and leave the Plan, you must give the Trustees one month's notice in writing.

If you do not join at the first opportunity – or opt out of the Plan and then change your mind – you will only be able to join (or rejoin) the Plan if the Trustees and the Employer agree to it. You may have to provide evidence that you are in good health.

## Transfers in

If you have built up benefits in a scheme at a previous employer, you may be able to transfer them in to the Plan.

If your old scheme was also in the public sector, the Plan has transfer arrangements already in place for members moving between such schemes (the 'Transfer Club'). Transfers through the Transfer Club are normally only possible if a formal application to transfer is made in writing within a year of becoming eligible to join the Plan. Please note that a request for an estimate of a transfer value is not regarded as a formal application to transfer benefits. If you are an active member of the Plan, there is no time limit for transfers outside the Transfer Club.

Please contact the Administration Team if you are considering transferring benefits into the Plan.

## Contributions

### What you pay

At the time of writing:

If you work for Arts Council England the amount you pay depends on your salary band. The different contribution rates are set out in the table below.

Salary band	Contribution rate to 31 March 2013 for members who joined Arts Council England before 1 July 2006	Contribution rate for members who joined Arts Council England on or after 1 July 2006, and for all members from 1 April 2013
£0 - £23,999	3.1%	5.1%
£24,000 - £28,999	3.6%	5.6%
£29,000 - £36,499	4.1%	6.1%
£36,500 - £40,999	4.6%	6.6%
£41,000 - £50,999	5.1%	7.1%
£51,000 and over	5.6%	7.6%

If you work for one of the other employers your contribution rate is set out in the table below.

Employer	Date joined	Contribution rate (percentage of Pensionable Salary)
Arts Council of Wales	The Plan: on or after 1 April 2010	6%
Arts Council of Wales	The Plan: on or after 1 September 2006 but before 1 April 2010	3.5%
Creativity, Culture & Education	The Employer: on or after 1 July 2006	3.5%
Creative Scotland (previously Scottish Arts Council)	The Employer on or after 1 July 2009	3.5%
Tŷ Cerdd (Music Centre Wales)	All employees	3.5%
All other employees		1.5%

Your contributions are taken from your pay each month.

In most circumstances, because tax relief at your highest rate applies to your contributions, the real cost to you is less. For example, if you pay basic rate tax (20%), every £1 you pay into the Plan only costs you 80p from your take-home pay (within HM Revenue & Customs limits).

## What the Employer pays

The Employer pays the balance of the cost of running the Plan and providing members' benefits. The Trustees and Plan Actuary agree this amount with the Employer and it can vary from time to time.

## Additional Voluntary Contributions (AVCs)

If you are an active member and you want to add to your Plan benefits, you can make extra payments called additional voluntary contributions (AVCs). Tax relief applies to AVCs in the same way as to your normal contributions (within HM Revenue & Customs limits), so a £60 monthly contribution would only cost you £48 with basic rate tax relief. As the additional contributions will be deducted from your pay before tax, you will automatically receive tax relief at your highest marginal rate. So if you are a higher rate tax payer, a £60 contribution would only cost you £36. There are two ways that you can add to your pension benefits using AVCs.

### *Please note*

In general, you are allowed to pay 100% of your annual earnings up to a maximum of £50,000 (for the 2012/13 tax year) into any number of pension arrangements and you will be eligible for tax relief on those contributions. The maximum that you can pay towards AVCs will therefore depend on the benefits you are building up in the Plan, and any contributions or benefits built up in any arrangement outside of the Plan. Please contact the Administration Team for details of your annual allowance if you require further information.

## Added years AVCs

The extra amount you pay 'buys' a certain number of years of Pensionable Service. These years are added to your actual Plan service for working out your benefits. The cost of extra years (or fractions of years) that you buy will depend on a number of factors, including your age when you start to pay them ("at commencement") and your marital status.

The cost of buying added years AVCs is reviewed by the Trustees from time to time. The cost (as at September 2012) is illustrated in the table below, which shows how much married members would have to pay each year from commencement to age 65 in order to buy one additional year's service.

Age commenced	Contributions as a percentage of Pensionable Salary to buy one year of Pensionable Service including family benefits
30	0.66
40	0.95
50	1.64
60	5.13

So if you are a 30 year old who is married or in a civil partnership when you start paying added years AVCs, you would only have to pay an extra 0.66% of your salary each year until age 65 to buy one additional year's service. For someone on an annual salary of £25,000, this would be £132 a year after tax relief at the basic rate. However, if you waited until you were 60 before starting AVCs, you would have to pay an extra 5.13% of your salary each year, ie £1,026 (after tax relief) based on a £25,000 annual salary. As your additional contributions are based on a percentage of your Pensionable Salary, they will vary in amount as your Pensionable Salary changes over your career. The cost is less for someone who is not married or in a civil partnership.

This example illustrates why it helps to start paying AVCs early. If you choose this option, you specify the extra percentage of your Pensionable Salary you will pay in advance and continue these payments for the rest of your period of membership, unless you choose to vary or stop the payments. If you wish to vary or stop payments, you will need to give notice. For more information contact the Administration Team. Please note that your extra payments will start from your next birthday after you choose to pay them.

### AVC account

You can pay AVCs into an account and invest it in funds with a provider chosen by the Trustees (currently Aegon); it is then used to buy pension benefits on retirement. Any pension you buy with this account is paid in addition to your Plan pension. Based on current legislation, you can also choose to take some or all of your AVCs as additional tax-free cash when you retire (up to a limit imposed by HM Revenue & Customs, see [page 21](#)).

Paying AVCs into an AVC account today can help you when you come to buy a pension at retirement. The earlier you start paying, the more time you have to benefit from possible investment returns. If you choose this option, you can make regular or one-off payments as it suits you.

### *How you could benefit*

The table below shows the total value of an AVC account at age 65 assuming monthly contributions of £50 starting at various different ages. This £50 contribution would cost £40 per month for basic rate tax payers and £30 per month for higher rate tax payers – allowing for tax relief.

For illustration purposes, investment returns of 2% a year and 4% a year above price inflation have been assumed, and the figures are shown in today's prices (not the amount they could be when you retire if the effect of future inflation is included). Please note investment returns are not guaranteed and your AVC account could perform better or worse than these assumed rates.

Age commenced	Investment return (above price inflation)	
	2%	4%
30	£30,271	£44,996
40	£19,394	£25,442
50	£10,471	£12,233
60	£3,151	£3,309

Your AVC account would then be used to provide additional retirement benefits of tax free cash and / or pension (see [page 21](#)). The amount of pension that could be purchased would depend on annuity rates at the time of your retirement.

### *Using your account to buy a pension*

Any part of your AVC account which is not used to provide a tax free cash lump sum can be used to purchase a pension for your retirement. This annual income is referred to as an annuity and the amount of pension a given payment can purchase will depend on annuity rates when you retire. Annuity rates can be volatile and are linked to views at the time on life expectancy and interest rates. In addition, the cost will depend on the form of annuity you choose. For instance, providers will usually allow you to choose the level of benefits that are provided to your spouse or partner in the event of your death and whether or not the annuity increases from year to year.

Choosing an annuity provider is a big financial decision and it is therefore recommended that you seek independent financial advice before purchasing an annuity.

### *An example of how much an annuity may cost*

As an example of current annuity rates, as of September 2012 a 65 year old member purchasing a pension in the Plan would have to pay £25.36 for each £1 a year of pension. This means that £20,000 accumulated in an AVC account could secure an initial annual pension of £789.

### *Assumptions*

The pension in this example would receive the same inflation-linked increases as the standard pension you build in the Plan, with the same benefits for dependants in the event of your death.

The terms offered by insurance companies will differ and may be higher or lower than those in the example. You can decide on the type of annuity you buy (eg inflation protection) at retirement. These options will affect the level of initial pension.

Please contact the Administration Team if you would like more details about paying AVCs. There is a brochure available with details about the current provider and the investment funds on offer.

## Retiring

### At Normal Retirement Age

Your yearly pension will be:

**1/80 x your Final Pensionable Salary x your Pensionable Service**  
less

**£1.70 for each year of your Pensionable Service before 1 April 1980**

You will receive your pension monthly, starting on the first day of the month after you retire.  
It will be taxed as earned income.

You also receive a tax-free cash sum of:

**3/80 x your Final Pensionable Salary x your Pensionable Service**

If you are not married or in a civil partnership when you retire, you may have the option to receive an additional cash sum in place of any spouse's benefits payable after your death. This may apply even if you have been married or in a civil partnership in the past.

Please note that a restriction applies to the total amount of tax-free cash you can take (see [page 21](#)).

### Retiring early

If you have completed two years' Pensionable Service, you may be able to retire early from the Plan.

The earliest age you can currently retire is 55, provided the Employer agrees to it (except some employees of Arts Council England who transferred from the Museums, Libraries and Archives Council with a retained right to early retirement from age 50, without requiring employer consent). Your pension will be worked out in the same way as for normal retirement, based on your Final Pensionable Salary and Pensionable Service when you retire. However, as it is likely to be paid for longer, the pension will be reduced to take account of its early receipt.

Some Crafts Council employees, and some Arts Council England employees who transferred from the Museums, Libraries and Archives Council, have the right to retire early from their 60th birthday on an unreduced pension, without needing Employer agreement. Other members who joined the Plan before 1 April 1978 also have this right.

If you would like to consider this option, please contact your HR Department in the first instance.

## Retiring due to ill health

If you have to stop work because of ill health, you may be entitled to a pension provided you have completed two years' Pensionable Service. Your pension is worked out in the same way as for normal retirement, based on your Final Pensionable Salary at the date you retire and a 'notional' period of Pensionable Service.

If you have less than 10 years' Pensionable Service, the notional period used is twice your actual service. If you have 10 or more years' Pensionable Service, the notional period is the greater of 20 years, and your actual service plus  $6\frac{2}{3}$  years.

The notional Pensionable Service cannot exceed the Pensionable Service you would have completed if you had stayed on up to Normal Retirement Age.

Your notional Pensionable Service will be adjusted if you have worked part-time.

## Surrender option

You have the option when you retire to give up part of your pension to provide additional benefits for a dependant in the event of your death. Please tell the Administration Team if you want to do this.

## Taking your pension while still at work

From age 55, you have the option to end your Pensionable Service and take the benefits you have built up while continuing to work for your Employer.

You will also be able to build up further benefits while you are still working, but only by starting a new period of Pensionable Service.

Please note that you need the consent of the Employer before taking up these options.

## Pension increases

Once you are receiving your pension, the part of it you built up after 5 April 1997 will increase each year in line with inflation, up to a maximum of 5% a year.

In addition, currently each year the Employer increases pensions built up before 6 April 1997, in excess of GMP, broadly in line with inflation (the current basis applying to Civil Service pensions). These increases are at the Employer's discretion and are not guaranteed. Although it is the Employer's intention to continue this policy, it has not committed to awarding increases above the legal requirement.

Pensions in payment to Crafts Council members, built up before 6 April 1997, increase each year in line with inflation.

If you built up any pension between 6 April 1988 and 5 April 1997, the GMP element of this pension will increase in line with inflation up to a maximum of 3% a year.

# Leaving the Plan before retirement

## **With less than three months' Pensionable Service**

You will receive a refund of your contributions with interest, less tax. An amount will also be deducted to buy back your membership of the State Second Pension, from which the Plan is contracted out (see [page 20](#)).

## **With more than three months' but less than two years' Pensionable Service**

You have the option to transfer the value of your benefits out of the Plan and into a new pension arrangement. The 'transfer value' is worked out by the Plan Actuary using a method agreed by the Trustees to comply with legislation to calculate your transfer value.

You should check with whoever runs the new scheme – for example, your new employer – that it can accept transfers. Please make it clear to the Administration Team if your new scheme is also in the public sector and part of the Transfer Club arrangement, as the transfer value may be worked out differently. Transfers through the Transfer Club are normally only possible within a year of being eligible to join your new scheme.

A refund of contributions (with interest but less deductions as described above) is available as an alternative to a transfer.

You should receive a statement detailing the options available to you within three months of the date you leave the Plan. You then have three months from the date of the statement to respond with your choice. After responding with your choice, the transfer value or refund of contributions will then be paid within a further three months. If you have not responded within the three months, a refund of contributions will automatically be made after a further month.

## **With two or more years' Pensionable Service**

You have the option to leave your benefits in the Plan and 'defer' them until you retire. Your deferred pension and tax-free cash sum will be worked out using your Final Pensionable Salary and Pensionable Service at the date you leave the Plan.

Between your dates of leaving and retiring, your benefits will increase broadly in line with inflation up to a maximum of 5% a year for benefits built up prior to 5 April 2009, and up to a maximum of 2.5% a year for benefits built up after that date.

Part of your contributions are treated as paying towards potential benefits the Plan may pay to a surviving spouse or civil partner. If you do not have a spouse or civil partner at the date you leave the Plan, you may be entitled to a refund of these contributions at retirement in place of any spouse's benefits payable after your death. If you would like to find out more about this, you should contact the Administration Team.

You also have the option to transfer your benefits into a new arrangement, but you cannot have a refund of your contributions at the point of leaving service.

You can ask for a transfer value quotation at any time, provided you have not already asked for one in the previous 12 months. You should receive the relevant information within three months, and the value quoted will be guaranteed for three months from the date it has been calculated.

If you ask for more than one quotation within a 12 month period, you may be charged for the second and any subsequent quotations.

## Death benefits

### In service

If you die while still a contributing member of the Plan, a life cover cash sum of twice your salary will normally be payable (except for some Arts Council England employees who transferred from the Museums, Libraries and Archives Council, having been members of the Premium section of the Principal Civil Service Pension Scheme, who are entitled to a lump sum of three times salary). This may sometimes be affected if you have been absent from work for a long time. If you die without leaving a spouse or civil partner, a refund of contributions (with interest) for the latest period you were either unmarried or without a partner may also be added.

If you are married or in a civil partnership your pay will continue for three months (or six months if you leave any dependent children), followed by a spouse's pension (if payable) of half the pension you would have received if you had retired due to ill health on the day of your death.

Please note that in some circumstances these benefits are payable at the discretion of the Trustees. If the pension is payable to a civil partner, it will be based on Plan benefits you built up from 6 April 1997, plus any GMP benefits you have built up since 6 April 1988 (see 'GMP' under 'Terms to know' on [page 5](#)).

### After retiring

If you are married or in a civil partnership your pension will continue for three months (or six months if you leave any dependent children), followed by a spouse's pension (if payable) of half the pension you were receiving.

Please note that if the pension is payable to a civil partner, it will be based only on Plan benefits you built up from 6 April 1997, plus any GMP benefits you have built up since 6 April 1988 (see 'GMP' under 'Terms to know' on [page 5](#)). If you are a woman who started paying contributions for death benefits in 1998, your widowers' pension will be based only on benefits you built up from that date.

If you die within five years of retiring, the value of your anticipated full pension payments over the first five years of retirement (less any payments already received including cash lump sums) will be payable as a cash sum.

### Between leaving and retiring

If you have deferred benefits in the Plan, a spouse's pension will be payable of half the deferred pension (including increases up to the date of death). Pensions for a civil partner will be based on Plan benefits from 6 April 1997, plus any GMP benefits you have built up since 6 April 1988 (see 'GMP' under 'Terms to know' on [page 5](#)).

The deferred cash sum which would otherwise have been payable on retirement from deferred status will also be payable (including increases up to the date of death).

### **Children's pensions**

Children's pensions are payable up to age 21, or until the child ceases full-time educational or vocational training if earlier. Broadly speaking, these pensions are equal to at least a quarter of the pension you would have received had you retired due to ill health. However, the exact amount can be affected by:

- whether you die in service, after retiring or between leaving and retiring
- how many children you leave and
- whether or not the child or children are in the care of a spouse

### **Your wishes**

Lump sums payable on your death are paid at the discretion of the Trustees. The Trustees will take your wishes into account when making their decision but are not bound by them. Paying the benefit in this way means that the lump sum is normally free of Inheritance Tax. You may indicate to whom you wish it to be paid by completing an expression of wish form.

To assist the Trustees, it is important that you keep your expression of wish form up to date.

Please contact your HR Department in the first instance if you need an expression of wish form. You should ask the Administration Team for a new form to complete if your circumstances or wishes change.

### **New partners**

If you marry or re-marry after leaving the Plan or retiring, your spouse's benefits will be based on your Pensionable Service from 6 April 1978 (for benefits to a widow) or 6 April 1988 (for benefits to a widower).

As with other death benefits, pensions for civil partners will be based on Plan benefits you built up from 6 April 1997, plus any GMP benefits you have built up since 6 April 1988 (see 'GMP' under 'Terms to know' on [page 5](#)).

## State benefits

### Contracting out

As the Plan is contracted out of the State Second Pension ('S2P'), you do not build up any S2P benefits while an active member of the Plan. Plan benefits must meet a certain minimum level of benefits (tested against a reference scheme) to at least replace your lost S2P benefits. As a result of contracting out, you and the Employer pay lower National Insurance contributions.

### Basic State Pension

Contracting out does not affect your rights to the Basic State Pension, which you will still receive in addition to your Plan benefits when you reach State Pension Age (depending on your National Insurance contribution record).

# Tax

## Tax concessions

The Plan is registered with HM Revenue & Customs (HMRC) and receives certain tax benefits as a result – for example, tax relief on contributions and tax-free payment of retirement cash sums from the Plan.

In return for these concessions, HMRC apply 'allowances' to your contributions and benefits.

### Annual Allowance

The Annual Allowance applies to the amount your main Plan and Added Years AVC benefits increase in a year, plus any contributions you have paid into your AVC account (and any other pension schemes) in a year. The Annual Allowance for 2012/13 is £50,000.

You can pay up to 100% of your annual salary towards your retirement benefits, up to the Annual Allowance figure. If the increase in the value of your benefits plus your AVCs (as described above) exceeds the Annual Allowance, you will pay tax on the excess. You are entitled to pay into other pension arrangements at the same time (total contributions to all arrangements are subject to the Annual Allowance).

### Lifetime Allowance

The Lifetime Allowance applies to the total value of your benefits at retirement from all registered pension sources, apart from the State. The Lifetime Allowance for 2012/13 is £1.5 million.

To compare your Plan pension – and any other defined benefit pension you have built up in an old scheme – against the Lifetime Allowance, multiply it by 20. (The '20' is a standard figure set by the Government to help people compare the approximate capital value of pensions against the Lifetime Allowance easily; the resulting figure is not necessarily the actual value of your pension.)

### Tax-free cash

The HMRC restriction on the total amount of tax-free cash benefits you can have at retirement is 25% of the value of your benefits, up to a maximum of 25% of the Lifetime Allowance.

In the Plan, this limit may be relevant if you have paid AVCs into an AVC account (rather than paying AVCs towards buying added years of Pensionable Service) and wish to take part of this as cash.

# Other things you should know

## The Plan

While staff pension and death benefit arrangements have been in place for many years, the Plan in its current form dates back to April 1994, following the separation of the Arts Council of Great Britain into Arts Council England (formerly the Arts Council of England), Creative Scotland (formerly the Scottish Arts Council) and the Arts Council of Wales.

These three councils, with the Crafts Council, Tŷ Cerdd (Music Centre Wales) and Creativity, Culture & Education (CCE) take part in the Plan.

The Plan is set up under a trust, and its finances are separate from those of the Employers. It is run by the Trustees, who are appointed partly by the Employers and partly by the Plan's members. The Trustees have overall responsibility for running the Plan, but appoint professional advisers to help in areas requiring specialist knowledge (such as actuarial, investment and legal advice).

The Plan is governed by its Trust Deed and Rules, which are available for inspection on request.

## This guide

This guide is intended as a simple overview for members of the Plan, or those eligible to join. However, it is not a full statement of the provisions covering the Plan, which are contained in the Trust Deed and Rules (as amended from time to time). In the event of any differences between this guide and the Trust Deed and Rules, the Trust Deed and Rules will always prevail.

## Changing or ending the Plan

This guide reflects the provisions of the Plan as at September 2012. The Plan may be amended or discontinued at any time, in accordance with its Trust Deed and Rules, and governing legislation.

## Temporary absence

If you are away from work but still receiving some form of pay, you will generally pay contributions based on the amount of salary you are actually receiving and your Pensionable Service will continue while you are away.

If you are away from work without pay, then depending on various factors (including whether you are absent on ill health grounds, and whether you are resident in the UK), you will be treated as leaving service. Subject to the Plan Rules, you may be able to re-join the Plan. If you would like to find out more about this, and how the Rules might apply, you should contact the Administration Team.

While you are on paid maternity, paternity or adoption leave, you will pay contributions based on the pay you actually receive and Pensionable Service will continue while you are away. Periods of unpaid family leave (for example, unpaid maternity leave, following paid maternity leave) may be treated as pensionable, so pension benefits will continue to build up in respect of that specific period. If you would like to find out how the Rules apply to you, please contact the Administration Team.

If you go on maternity, paternity or adoption leave and decide not to return to work, you will be treated as leaving service on the date your contributions stopped.

## Divorce

Your Plan entitlements may be affected by any divorce settlement entered into with your spouse or civil partner. Your pension rights may be offset against other assets or they may be dealt with in a number of ways including:

- by attaching (previously called 'earmarking') part of your pension rights to your ex-spouse when you retire or
- by sharing your pension rights at the time of your divorce

If you are getting divorced, you will probably be asked for information about your benefits. Please contact the Administration Team who will arrange for you to be sent an estimate of the value of your pension. You need to make it clear that your request is in connection with a divorce. Any estimate is subject to change. You may be charged for this (you can ask the Administration Team for details of the charges).

Please also make sure that you send the Administration Team a draft copy of any proposed court order which includes provisions relating to your pension benefits under the Plan. If an order is made which the Trustees cannot comply with, you may be required to rectify the order at your own cost.

## Assigning benefits

You cannot assign your Plan benefits to anyone else or dispose of them in any other way.

## Keeping you informed

Each year, you will receive a personal benefit statement, giving you an estimate of how your pension and cash sum are building up, and a separate statement updating you on the Plan's funding position. You can also ask the Administration Team if you want to see copies of any of the Plan's official documents:

- the Trust Deed and Rules
- the formal annual report and accounts
- the report of the latest actuarial valuation (a financial 'healthcheck' of the Plan)
- the Trustees' statement of investment principles

## Dispute resolution

If a complaint cannot be resolved informally, the Trustees have a formal dispute resolution procedure in place. Please send your complaint in writing to the Director of Human Resources, Arts Council England, 14 Great Peter Street, London, SW1P 3NQ. They will send you a written reply within two months of receiving it.

If you are not happy with the response, you can ask for your complaint to be considered by the Chairman of the Trustees. Please write to the Chairman at the address above within six months of hearing from the Director of Human Resources. You will receive a written reply within two months of your complaint reaching the Trustees.

If you still do not feel the internal procedure has resolved your dispute, you can seek external help from The Pensions Advisory Service (TPAS). If TPAS does not resolve your dispute you can contact the Pensions Ombudsman. Contact details for both are listed in the directory at the end of this booklet.

For more information about the dispute procedure, please contact the Administration Team.

## Your details

Under the Data Protection Act, the Trustees are 'data controllers' and can only hold and use the information they have about you for the purposes of running the Plan. They can pass this information on to third parties (such as the Administration Team, or their advisers), who are bound in turn by the same conditions. By joining the Plan, you agree to this.

## Directory

### Arts Council Administration Team

Please contact the Administration Team if you have any questions about the Plan or your benefits.

Arts Council Administration Team  
Hymans Robertson  
20 Waterloo Street  
Glasgow  
G2 6DB

email: [arts.council@hymans.co.uk](mailto:arts.council@hymans.co.uk)  
tel: 0141 566 7656

### The Pensions Advisory Service (TPAS)

TPAS is available at any time to help pension scheme members with any queries or problems they may have about their benefits.

11 Belgrave Road  
London  
SW1V 1RB

tel: 0845 6012923  
[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

### Pensions Ombudsman

The Pensions Ombudsman, based at the same address as TPAS, can investigate and resolve points of law in disputes over pension issues. The Ombudsman will not normally consider a case unless the member involved has first been through the scheme's internal dispute procedure and asked for advice from TPAS.

tel: 020 7630 2200  
[www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

## **The Pensions Regulator**

The Pensions Regulator oversees the running of pension schemes in the UK and has powers to intervene if trustees or advisers may be failing in their duties. It also issues 'best practice' guidelines to the pensions industry.

Napier House  
Trafalgar Place  
Brighton  
BN1 4DW

tel: 0870 6063636  
[www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

## **Pension Tracing Service**

If you've lost the details of a pension the Pension Tracing Service may be able to help by providing your pension scheme's address.

tel: 0845 6002 537  
[www.direct.gov.uk/pensiontracing](http://www.direct.gov.uk/pensiontracing)



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