

Find out how to join the Clergy pension schemes, and how we administer it.

The Clergy pension scheme is split into two sections:

1. Church of England Pension Measures (CEPM) which covers benefits before 1998
2. Church of England Funded Pension Scheme (CEFPS) which covers benefits since 1998

## How to sign up as an employer

If your work is associated with the Church of England, you are welcome to use the Clergy pension schemes. Before you decide to join, check:

1. whether the person, or people you intend to enrol meet our membership criteria, and,
2. how much you need to pay, and how we collect this.

If you would like to join, please get in touch and ask for a **‘participation agreement’**.

Before joining, you are welcome to read our Trust Deed and Rules:

- [Church of England Funded Pension Scheme \(CEFPS\) rules](#)
  - [Amending Deed \(2022\)](#)
- [Church of England Pension Measures \(CEPM\) rules](#)

## Membership criteria – who can I enrol?

Anyone can join the scheme if they:

1. are a bishop, priest, deacon or deaconess of the Church of England, or,
2. have a Bishops’ Licence.

If you are unsure whether someone meets this, get in touch with us and we can check whether they can join.

## How much does it cost?

The current contribution is 36% of the previous years' National Minimum Stipend. We review this every three years. If someone is part time, the contribution is pro-rata.

We collect contributions from your bank account at the end of each month by direct debit, so you do not need to submit any payroll files to us or arrange monthly payments. We take care of this for you.

The contributions are fixed for the quarter. If anyone joins, leaves or changes hours during the quarter we will collect extra contributions or refund you the next quarter.

[Read here to find out more about the cost and the benefits these contributions provide.](#)

## Can we split contributions between different employers or paid by the Diocese?

Quite often, contributions are funded by more than one organisation, but we can only collect contributions from one bank account.

You can decide which organisation is most suitable to collect the full contribution from and reconcile the contributions between the organisations.

If a member is locally paid, contributions can still be paid by the Diocese.

## How to enrol new members

If the person you need to enrol is paid by the Church Commissioners, you don't need to tell us. The Church Commissioners Payroll team will let us know their details.

If you pay the person locally, [fill out this form and send it to us and we will set this person up.](#)

## What to do when someone leaves

If the person is paid by the Church Commissioners, the Church Commissioners' Payroll team will let us know. You don't need to do anything.

If you pay the person locally, [fill out this form and send it to us and we will stop contributions.](#)

## What if someone changes their hours

Again, if the person is paid by the Church Commissioners, the Church Commissioners' Payroll team will let us know. You don't need to do anything.

If the person is paid locally, just email us and let us know the change.

## Ill health retirements

If you feel someone needs to retire due to their health, the first step should be to explore Occupational Health to see if you can change or adapt their role.

If it becomes clear they need to retire on health grounds - if they meet our 'ill health' criteria we might be able to pay their pension early.

Find out about the steps to go through for ill health retirements.

If the person is in serious ill health and is expected to live for less than 12 months, contact us immediately.

# Keep us up to date with who you are

We regularly contact you about the Clergy pension scheme. We hold three types of contact details for you. It could be the same person for each contact, or a different person. The contact types are:

- Policy contact – this is the person we should send important or confidential information and news to, such as:
  - FRS102 notices
  - Actuarial valuation information
  - Any updates or changes to legislation
- Contribution contact – this is the person we send the contribution statements to each month. This could be someone in your finance department, or who runs your payroll.
- Personnel contact – this is the person we contact to check retirement or leaving dates. This could be someone in your HR team.

Don't forget you can update this at any time. If your contact details change, please remember to tell us. This is especially important for contribution contacts as the monthly statements we send have personal information.

## Pension Schemes Act 2021

The Pension Schemes Act 2021 introduced new powers for The Pensions Regulator (TPR) from 1 October 2021, bringing with it new risks for not-for-profit directors (and trustees).

The new regulatory penalties are potentially high, with an increased threat of TPR imposing a requirement for an employer to contribute more to a pension scheme, and the ultimate threat of severe civil or criminal penalties. [This note provides more detail.](#)

All not-for-profits with defined benefit pension schemes, including those with schemes in surplus, should be taking action to manage these new regulatory risks. In particular, all not-for-profits should:

- get all individuals with responsibility for pensions trained on the new powers and requirements; and
- update internal governance processes so that events which could lead to regulatory intervention are identified early and the risks mitigated.

# Contact us

We are here to help. You can contact us by:

Phone: 020 7898 1802 (9am - 5pm, Monday to Friday)

Email: [pensions@churchofengland.org](mailto:pensions@churchofengland.org)

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