

Find out how to join a CWPf section, and how we administer it.

## How to sign up as an employer

If your work is associated with the Church of England, you are welcome to use Pension Builder 2014.

If you would like to join, follow these steps:

1. make sure you understand how Pension Builder 2014 works, it is different to a traditional defined contribution scheme. [This guide gives you some helpful information.](#)
2. once you have read this, make sure you are comfortable with how Section 75 debts work. You can read [our technical guide](#), but this is a complex area. If you have any questions, please get in touch.
3. lastly, before you sign up to join PB 2014, check you meet all your Auto Enrolment criteria and obligations. [This guide can help.](#)
4. if you are happy to join, please complete our [participation agreement](#) and we will set you up, and let you know how to enrol staff.

Before joining, you are welcome to read a copy of our full Trust Deed and Rules.

- [CWPf Trust Deed and Rules](#)
- [CWPf Amending Deed - 14 May 2019](#)
- [CWPf Amending Deed - 5 November 2019](#)

# Which section should we use?

Church Workers Pension Fund has three sections. Each one is slightly different - members build up pension in different ways and the costs are different. Click on the links below to find out more about each section.

- Pension Builder 2014 – members build up a guaranteed pot which they can use flexibly at retirement. This is likely to be the most suitable scheme as it offers good protection for members with low Section 75 risk for employers
- Pension Builder Classic – members build up a guaranteed pension which offers great security for members, but can come at an additional Section 75 risk for employers
- Defined Benefit Scheme – due to costs and complexities we don't allow new employers to join this scheme, but you can still find out how this scheme works

## Section 75 for CWPF

Before deciding which section to use, make sure you understand how Section 75 works, and the impact this might have when you stop using CWPF as your pension scheme.

[Find out all about Section 75 here.](#)

## Membership criteria – who can I enrol?

Anyone can join our Church Worker schemes if they are:

1. over 16, and,
2. in approved Church employment.

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

You can backdate someone's membership if you want or need to.

## Who do I need to enrol?

Automatic enrolment means you need to enrol certain members of staff. Check who you need to enrol at the [Pensions Regulators' website](#).

You can also find our Church specific automatic enrolment FAQs.

# What does it cost?

Here are the minimum contribution for each section:

## Minimum contribution rate

Pension Builder 2014 is **8%**

Pension Builder Classic is **8%**

Defined Benefit Scheme is **set by the actuary**

With Pension Builder 2014 and Pension Builder Classic you can split the contribution between staff and the employer, but we expect the employer to pay at least 4% of this.

All our schemes come with life cover of at least 2x salary. This is mandatory. Here is how much it costs:

- 2x salary costs 0.5%
- 3x salary costs 0.75%
- 4x salary costs 1%

So that life cover is a tax-free benefit in kind, the cost must be covered by the employer.

You can backdate someone's membership - we'll backdate contributions but not life cover. We only collect this from the point they join.

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.

If anyone joins, leaves or changes hours during the month we will collect extra contributions or refund you the following month.

# How to enrol new members

[Fill out this spreadsheet](#), password protect it and send it to us. We will set this person up.

[Here is a guide on how to complete this spreadsheet.](#)

If your employee needs to formally 'Opt In' to join the pension scheme, you can use these opt in forms.

PB 2014 Opt In Notice

PB Classic Opt In Notice

# What to do when someone leaves

Fill out the form for your scheme and we will stop contributions. We'll refund anything we over collect.

[Pension Builder 2014](#)

[Pension Builder Classic](#)

[Defined Benefit Scheme](#)

If the person was part of our scheme for less than 2 years, we will first offer the member the option to transfer their pension to another pension provider. If they don't want to do this, we will offer them a refund of their contributions, if any, less tax.

We will also refund your contributions, but we keep the amount we collected for life cover.

# What to do when someone changes their hours

[Fill out this spreadsheet](#), password protect it and send it to us. [Here is a guide on how to complete this spreadsheet.](#)

Email us with any changes if this is easier. We need the persons personal details, their new hours, salary and the date this changed.

# Ill health retirement procedure

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 that they need to retire on health grounds, if they meet our 'ill health' criteria we might be able to pay their pension early.

Please speak to us as soon as possible if you have an employee who is affected by this.

# Keep us up to date with who you are as an employer

We regularly contact you about your 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.

## Leaving CWPF, or closing your organisation down (Section 75 debts)

If you decide to stop using CWPF as your pension scheme, or your organisation is closing down, this could trigger a Section 75 debt.

Examples when this could happen include:

- You no longer have any employees who are enrolled in CWPF, and you do not intend to enrol new employees into CWPF
- You wish to use a different pension scheme
- Your organisation is closing down / winding up

It is vital you understand the implications this could have. You might need to pay a final exit debt, commonly called a Section 75 debt.

There are mechanisms in place to help you. We are here to help if you do trigger a Section 75 debt.

**Read our Section 75 page to understand more**

# 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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