

The Church Administrators Pension Scheme - Defined Benefit Section, or "CAPF DB", was a typical defined benefit scheme until 30 June 2010.

After this it changed to a Career Average Revalued Earnings (CARE) scheme.

You build up a pension which we will pay you for life, plus a tax-free lump sum. We will also pay your husband, wife or civil partner after you die.

Members' guide

Our [CAPF DB members' guide](#) has all the details you need to find out how your pension works.

When we work out your pension, we often need to use actuarial factors to make sure you receive the correct and fair amount. [Find out more about how actuarial factors can influence your pension.](#)

Scroll down to find out the highlights.

My membership

CAPF DB is for NCI staff who joined before July 2006.

You contribute 1.5% and in return we'll pay a pension to your husband, wife or civil partner after you die. If you are aren't married or you're not in a civil partnership when you retire, we can refund some, or all of this back to you.

While you work for the NCIs we provide you with life cover of 2x your salary. Find out more in the **'My pension if I die'** section below.

You can't transfer other pensions into CAPF DB.

Boost your retirement income

You can boost your retirement income by paying Additional Voluntary Contributions (AVCs). This buys you extra pension but in a different pension scheme called [Pension Builder Classic](#).

Monthly through your salary

If you are thinking of paying AVCs, first decide how much you would like to pay. AVCs are taken from your salary before tax so if you are a 20% tax payer and you pay 3% of your salary each month, only 2.4% comes out of your pay.

You can start, stop, increase or decrease whenever you like. [To start paying, or change your AVCs fill out this form.](#)

One-off lump sum payment

You can pay one-off lump sums. [To do this, fill out this form and send this to us.](#) The form has all the details you need to pay a lump sum.

Anything you pay into your pension is tax free up to a limit. As you will have paid tax on the money you send us you can claim tax relief by filling out a [self-assessment tax return](#).

Plan for your tomorrow

We all have different aims for retirement. But, are you on course for the retirement you want?

Use our planning for retirement page to find out if you're on track. The earlier you do it, the easier it is.

[Start planning ahead](#)

My retirement

When you are ready to take your pension, let us know.

We will pay you a pension for life, plus a tax-free lump sum which we'll pay as soon as you retire.

You don't have to keep your pension with us. You can transfer it to a 'defined contribution' pension who might offer flexible ways of taking your pension. You could take:

1. an adjustable income, called drawdown
2. a number of cash lump sums in stages
3. your whole pension as a lump sum in one go

We'll tell you more about these options and how you can take advantage of them when you come to retire.

Once you retire you can join the NCI Pensioners Association. [Find out more here.](#) **If you'd like to join, email Colin Bullen at colin@bullen.website**

Helping you find financial advice

With something as important as your finances, you don't want to worry that you've got things wrong. This is where a financial adviser comes in.

A financial adviser will find out what financial products you already have, the support your employer provides, confirm what you are entitled to from the State, and tell you where any gaps in your finances lie. They can also advise you on complex things like tax, and trusts.

To ensure you are on the right track, we've partnered with Ecclesiastical Financial Advisory Services (EFAS) who are specialists in advising those who work or serve for the Church of England.

[Find out how EFAS can help you](#)

My pension if I leave

If you leave the NCIs before you retire, we'll keep your pension here with us until you decide to take it, transfer it to another provider or you die.

We'll keep in touch with you and send annual updates to let you know how your pension is progressing.

If you move jobs and they have their own pension scheme, or you have a private pension you've set up you can move your pension into this, but you might need to [take financial advice first](#). Get in touch with us if you would like to do this.

My pension if I die

If you die before or after you retire, we will pay half your pension to your husband, wife or civil partner.

We guarantee your pension for 5 years so if you die within this period, we will pay the remaining payments as a lump sum.

If you die while still working for the NCIs, we will also pay a tax-free lump sum of 2x your salary.

Tell us the person, people or organisations you would like to leave any lump sum to - [head to PensionsOnline to add your nomination](#).

If your circumstances change, remember to update your nomination. To keep this tax-free we have discretion over who receives any lump sum but we'll be guided by your wishes.

Pensions technical area

If you're looking for help with a technical question, and you can't find the answer on this page, [check out our technical area](#). You might find the answer there. If not, get in touch with us and we can help.

How to make a complaint

We make every effort to provide you with an efficient and effective service but mistakes can happen. If you are unhappy contact us first and we'll do our best to resolve your issue.

If you have a complaint or dispute concerning a workplace or personal pension you can also contact the Pensions Ombudsman. If you have general requests for information or guidance head to MoneyHelper.

The Pensions Ombudsman

Tel: 0800 917 4487

Website: www.pensions-ombudsman.org.uk

MoneyHelper

Website: www.moneyhelper.org.uk/en/pensions-and-retirement/pension-problems

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

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