



THE CHURCH
OF ENGLAND

The Church of England Pensions Scheme

For Clergy Deaconesses and Licensed Lay Workers of the Church of England

**The Church of England Pensions Board
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1. Introduction

1.1. Background to the Clergy Pension Arrangements

This booklet explains the pension arrangements for clergy and licensed lay workers of the Church of England. It gives you a broad outline of the benefits that will be payable to you, or to your family, when you retire, leave church work, or die.

There are two separate schemes (described below) which provide clergy pensions, but they are both administered by the Church of England Pensions Board “the Board”. These schemes are quite similar, and we usually refer to both sets of benefits as “Scheme” benefits and combine them when we write or speak to you.

1.2. The Church of England Pensions Measures (the Measures)

The Measures are administered by the Board and provide all benefits in respect of pensionable service completed before 1 January 1998. The cost of the benefits provided continues to be met by the Church Commissioners.

The legal details of the scheme are contained in several regulations collectively known as the Church of England Pensions Measures.

1.3. The Church of England Funded Pensions Scheme

A new funded scheme started from 1 January 1998 to provide benefits in respect of service from that date. It is called the Church of England Funded Pensions Scheme (CEFPS) and is an occupational pension scheme set up under trust.

The cost of CEFPS benefits is met by the various church bodies and other organisations which participate on behalf of their employees and office holders. Contributions are paid to the Board as trustee of CEFPS by the participating organisations.

The legal details of CEFPS are contained in the trust deed and rules and subsequent amendments.

1.4. Regulation

CEFPS is regulated by The Pensions Regulator (TPR) which is empowered to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties. TPR’s contact details are:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton
East Sussex
BN1 4DW

Tel: 0870 600 0707

Email: customersupport@tpr.gov.uk

Website: www.thepensionsregulator.gov.uk

1.5. Further Information

Further information about pensions and housing is available. Much of this can be viewed or downloaded directly from the Board's website at www.churchofengland.org/clergy-pensions. Alternatively, you can write, email or telephone us at:

The Church of England Pensions Board
29 Great Smith Street
London
SW1P 3PS

Telephone:

- for pension queries please call 020 7898 1802
- for housing queries please call 020 7898 1890

Email: pensions@churchofengland.org or

Housing: pbcustomerservice@churchofengland.org

2. Membership

2.1. Eligibility

Membership is automatic if you are in stipendiary, ecclesiastical service within the Provinces of Canterbury or York in connection with a diocese, cathedral or parish. This includes service in the Diocese in Europe.

If you work for one of the recognised Anglican missionary societies this will also normally be treated as pensionable.

If you are a member of CEFPS and move into a job outside the diocesan structure, or outside England, check your pension rights with your new employer.

If you are employed by an organisation or body outside the normal diocesan structure, it may be possible to continue or be included in CEFPS. A formal agreement is required between the Board and your employer, and your employer must agree to pay contributions as required. It will normally be necessary for you to hold a Bishop's licence for your work.

If you are already a member of CEFPS and then take up work in a province which has no established church pension scheme, the Board may be able to enter into an agreement with your employer to enable your overseas service to be counted as pensionable.

Other work may be pensionable but only by specific agreement with the Board.

2.2. Member Contributions

You are not required to pay contributions to CEFPS. You can pay voluntary contributions to provide additional benefits at retirement. See Section 9.

2.3. Opting Out

Membership is not compulsory, and you can opt out of the scheme. However, there is no cost to you to join. You should also consider that you would give up all rights to the benefits provided by CEFPS, including life cover.

HM Revenue and Customs' rules allow you to join more than one pension scheme. If you decide to opt out, contact the Board to ask for an 'opt out notice'.

If you opt out but remain in service, you cannot draw benefits from CEFPS until you resign your living or leave pensionable employment.

Re-admission (known as opting in) is allowed. Ask the Board for an 'opt in notice'.

2.4. Part-Time Ministry and Employment

If you do not work full-time your benefits are provided on a pro-rata basis. If you move between full-time and part-time service, a separate record of each period is kept. When your benefits becomes payable, the periods are added together.

Example

	Length of Service	Proportion of full-time worked	Full-time Equivalent Service
Period 1	5 years 21 days	100%	5 years 21 days
Period 2	10 years 266 days	50%	5 years 133 days
Period 3	15 years 9 days	100%	15 years 9 days
Total Pensionable Service			25 years 163 days

Full details of your pensionable service is included with your annual benefit statement.

2.5. Evidence of Health

Evidence of health is not normally required when members join or re-join the scheme although the Board reserves the right to change this policy in the future.

2.6. Transferring Benefits to CEFPS

The Board does not accept transfers into CEFPS but you might be able to transfer into the AVC scheme.

3. Retirement

3.1. When You Can Retire

The calculation of your benefits depends on the circumstances of your retirement. There are 3 main types of retirement.

Normal and late retirement applies if you retire at Pension Age or later. For members with pensionable service after 31 December 2010, the Pension Age is 68. Members who left service before 1 January 2011 or who had already completed enough pensionable service to earn the maximum pension will have a Pension Age of 65.

Early retirement is available from age 55. In this case the pension and lump is reduced as explained in Section 5. Members with service before 1 January 2011 who retire between age 65 and age 68 will be treated as an early retirement but any benefits earned from pensionable service completed before 1 January 2011 will be treated as being paid at normal retirement age, i.e. there will be no reduction for early payment to those benefits.

Ill-health retirement is available at any age to members who are assessed as being permanently unable to work due to illness or disability. Ill-health pensions are subject satisfactory medical evidence.

3.2. Applying for Your Benefits

If you are in active service when you retire you must let the Board know as we will assume you are continuing in service unless you let us know. Once you have applied, the Board usually needs to obtain confirmation (e.g. from the Bishop's Legal Secretary) of the actual date on which your deed of resignation takes effect.

Neither the lump sum nor the pension can be paid until the Board has received written confirmation that your retirement has taken effect.

If you have preserved benefits, unless you wish to retire early, you will be contacted about three months before your Pension Age with details of your benefits. It is not possible to defer your retirement from the Scheme beyond Normal Pension Age.

3.3. Payment of Benefits

The benefits at retirement are a pension payable for life, plus a tax-free lump sum.

The lump sum is paid tax free. It is usually paid shortly after your retirement direct to your bank account.

Pensions are liable to income tax but not National Insurance. Pensions are paid monthly in arrears direct to your bank account with deduction of income tax through the PAYE system.

3.4. Tax Details

If you have questions about the tax you pay on your pension, there is a central point that you can contact at HMRC. HMRC will then forward your query to a section who are able to provide an answer:

HM Revenue & Customs 709 STC/721
PO Box 1970
Liverpool
L75 1WX

Telephone: 0300 200 3300

3.5. Pension Increases

Pension earned in respect of service up to 31 December 2007 is guaranteed to increase annually in line with the increase in the Retail Prices Index (RPI) or 5% whichever is the lower.

Increases to the pension earned in respect of service from 1 January 2008 are guaranteed to increase annually in line with the increase in RPI or 3.5% whichever is the lower.

3.6. Additional Cash Option at Retirement

It is possible to exchange part of your pension to increase your tax free lump sum (this is sometimes referred to as “commutation”). There are limits to the amount you can exchange. You should note:

- Your pension would be permanently reduced, but it would not affect the level of dependant’s pensions payable following your death.
- Your eligibility to claim help from the Board’s charitable funds might be affected. Your income would be taken into consideration if you were to make such a claim. The Board would assess the value of your pension at the date of claim on the assumption that you did not exchange any pension for cash at retirement.
- If you paid AVCs these must be used first to increase your lump sum before exchanging any part of your pension.

3.7. Working in Retirement

Provided your retirement is not due to ill health, you can take up paid employment following your retirement and this will not affect your CEFPS pension.

The restrictions on working following retirement on ill-health are contained in Section 6.1.

4. Normal and Late Retirement

4.1. Introduction

The benefits at retirement are determined by:

- your pensionable service and when you completed that service, and,
- the National Minimum Stipend (NMS) in the preceding year, i.e. to the 31 March prior to your retirement.

4.2. Pension Calculation

All pensions are calculated according to when you completed your pensionable service and are subject to a maximum limit.

For each year of pensionable service prior to 1 January 2008, the pension provided is usually:

$$\frac{1}{37} \times \frac{2}{3} \times NMS$$

For each year of pensionable service completed between 1 January 2008 and 31st December 2010, the pension provided is usually:

$$\frac{1}{40} \times \frac{2}{3} \times NMS$$

For each year of pensionable service completed from 1 January 2011 the pension provided is usually:

$$\frac{1}{41\frac{1}{2}} \times \frac{1}{2} \times NMS$$

4.3. Pension Rates

For those who have held certain offices in the Provinces of Canterbury or York, the pension will be a multiple of the amount calculated above, as shown in the table below:

	Multiple of basic pension
Archbishops of Canterbury and York	2
Bishop of London	1.8
Other diocesan bishops	1.5
Suffragan bishops, deans, provosts and archdeacons	1.25

4.4. Maximum Pension

All pensions are subject to a maximum limit. The effect of the maximum pension limit is:

- for members who could complete 37 years full time service before 1 January 2008, the maximum pension is usually $\frac{2}{3}$ ths of NMS.

- for members who join the scheme for the first time on or after 1 January 2011 and complete 41½ years FTE service before retirement, the maximum pension is usually ½ of NMS.
- for all other members, the maximum pension where the member can complete maximum pensionable service will be between ½ and ⅔ of NMS.

4.5. Lump Sum

Your lump sum is usually three times the pension where the retirement is at or after normal pension age.

The multiples listed in the table at 4.3 do not apply for lump sums, i.e. the lump sum calculation is the same for all members.

5. Early Retirement

5.1. Eligibility

You can take early retirement after the age of 55 but the pension and lump sum payable will be reduced to take account of the early commencement and the longer potential period of payment.

5.2. Calculation

The pension before the reduction is applied is calculated in the same way as for normal and late retirements.

Pension earned before 1 January 2011 retains a normal pension age of 65 so there would be no reduction to part of your pension if you choose to retire at any age from 65. If you retire before age 65, it will be reduced by reference to the period from your early retirement date to age 65.

The pension earned from 1 January 2011 has a normal pension age of 68 and so there would be a reduction in this part of your pension and lump sum if you retire at any time before your 68th birthday.

If you joined the scheme before 1 January 1992, the calculation of the early retirement pension earned from service completed before 21 May 1995 may be calculated on a more favourable basis because of European Court rulings on equal pension ages.

If you are considering early retirement, you should note:

- The reduction for early payment will apply even if you have completed more than the service required to provide maximum pension in the scheme.
- The pension is reduced for life and this applies to the prospective pension payable to your spouse or civil partner following your death.

5.3. Obtaining Information About Early Retirement

The Board is happy to provide individual illustrations of early retirement benefits on a confidential basis.

5.4. Applying for Benefits

You cannot receive any retirement benefits before you leave service and you will need to inform your diocese or employer of your intentions before we can pay your pension and lump sum.

6. Ill-Health Pension

6.1. Eligibility for Ill Health Pension

You may be eligible for an ill-health pension if you are unable to continue your ministry as a result of illness or disability and your illness or disability is likely to be permanent. An ill-health pension can be paid at any age.

If you apply for an ill-health pension, the Board would normally expect you to have consulted your diocese or employer and to have co-operated with any occupational health assistance offered. Your bishop or employer will be invited to comment on your application. The Board will also obtain a report from your GP or other medical practitioner as appropriate and refer the case to its own medical adviser who will make a recommendation as to whether the conditions for ill-health retirement are satisfied.

The benefits are payable with effect from the day following your retirement and the lump sum is usually paid at the same time.

If you have already left service when you apply, the benefits are normally payable with effect from the first day of the month following that in which the application is received.

The pension is payable for life provided you remain unable to resume paid employment. The Board may require evidence of this from time to time.

If you retire but your health improves, and you resume paid employment before your normal pension age, your pension may be reduced. The reduction would apply until your normal pension age and would be such amount as necessary so that your earnings plus pension do not exceed the current National Minimum Stipend plus an allowance for housing costs where no tied accommodation is provided.

If you can resume full time employment, your pension will stop, and your benefits will be preserved in the Scheme until you retire again. If your appointment is pensionable, you would join the NEST pension scheme.

6.2. Calculation of Benefits

If you are in active service and the Board agrees your application, the pension and retirement lump sum will be calculated by reference to your actual service plus a proportion of your potential service to normal pension age (68).

The benefit is based on the full time equivalent pensionable service completed to the date of ill-health retirement plus an addition based on the formula:

$$\frac{A}{T} \times P$$

Where:

A = Completed service to the date of retirement

T = total prospective service from the date of joining CEFPS to normal pension age

P = Prospective service from the date of retirement to normal pension age

If the Board agrees to provide an ill-health pension after you have already left pensionable service, the pension and lump sum will be calculated by reference to actual service completed.

If you were in active service at the date of retirement, a lump sum may be payable in the event of your death if it occurs before age 68 and within 3 years of retirement on an ill-health pension. See Section 8.

7. Leaving Service

7.1. Preserved Benefits

If you leave pensionable service, you will stop earning benefits in CEFPS. Provided you have completed three months' pensionable service you will be entitled to preserved benefits. A pension and lump sum will be paid from normal pension age and will be based on the pensionable service you have completed in the Scheme and the National Minimum Stipend (NMS) at your date of leaving.

Your preserved pension and lump sum will be increased between leaving and normal pension age by the greater of:

- the increases in the NMS between leaving and your retirement, and,
- the statutory increases which the Board must apply to preserved benefits.

Please remember to keep the Board informed, in writing, of any changes in address.

7.2. Re-joining CEFPS - Returning to Pensionable Service

If you become eligible to re-join CEFPS and you are entitled to preserved benefits, you will earn additional pensionable service from the date you re-join. When you retire, the earlier and later periods of pensionable service will be combined when calculating your benefits at retirement if that gives a higher benefit than treating the two periods of service separately.

7.3. Transferring Out

You can transfer the value of your benefits to a new employer's scheme, an approved insurance company policy, a personal pension arrangement or a registered overseas pension scheme. This can often be a complex financial decision. The transfer value is often referred to as a Cash Equivalent Transfer Value (CETV). If your Cash Equivalent Transfer Value (CETV) exceeds a certain level, you must obtain independent financial advice first.

If you request a statement of your CETV, the statement will be forwarded to you within three months and the figures are guaranteed for three months.

You are entitled to take a transfer of your CEFPS benefits if you leave service more than a year before your normal pension age, which is 68 for members with pensionable service after 31 December 2010 and 65 for most other members.

There is a restriction on your CEPMS benefits, and you cannot take a transfer of these benefits once you are within a year of normal pension age. For most members this is age 64.

If you leave service and subsequently transfer your benefits and then re-join CEFPS, you will not be able to undo or reverse the transfer.

8. Benefits On Death

8.1. Death In Service Before Retirement

Your spouse or civil partner will be entitled to a pension of two-thirds of the pension you would have received if you had retired because of ill-health on the day you died.

If you were in a full-time post which was pensionable under CEFPS at the time of death, a lump sum of three times the National Minimum Stipend for the previous year will be payable tax free. The amount would be adjusted pro-rata if you work part time. The lump sum is paid under trust and the Board has discretion as to whom it is paid.

The reason for payment under trust is that it usually enables the Board to pay the lump sum quickly and the lump sum will not become part of your estate and so is not liable to inheritance tax.

8.2. Nomination Form

To assist the Board in the event of your death in service, you can complete a Nomination Form indicating your wishes.

You can change your nomination at any time by completing and returning a new form. You may wish to change your Nomination Form in the event of a change in your circumstances.

You can nominate people or organisations such as charities. You can also nominate more than one person and indicate how you would like the lump sum to be distributed between your nominees.

8.3. Death After Leaving Service but Before Retirement

If you die after leaving service but before drawing your pension, a pension would be payable to your spouse or civil partner. The pension would be 2/3rds of your pension revalued from your date of leaving to your date of death. No lump sum would be payable.

8.4. Death After Retirement

Your spouse or civil partner would receive a pension of 2/3rds of the pension you were receiving at the time of your death. However, if you married or entered into a civil partnership after you retired then a spouse or civil partner's pension is payable as long as you were married or in a civil partnership for at least 6 months prior to the date of death; the Board may, at its discretion, waive this restriction.

If you opted to exchange part of your pension at retirement for an additional lump sum then your spouse's or civil partner's pension would be based on the amount your pension would have been had you not done so.

If you die within one year after retiring, the balance of the first year's pension is payable to your estate.

8.5. Death Within 3 Years of Ill-Health Retirement

If you take ill-health early retirement from CEFPS but die before age 68 and within 3 years after retirement, a tax free lump sum may be payable.

On death within 1 year after retirement, the potential lump sum payable is the death in service lump sum that would have been payable if you had been in active service (pro rata if you retired on part-time service) less the retirement lump sum already paid and the balance of the 1st year's pension paid to your estate.

On death more than 1 year but less than 3 years after retirement, the potential lump sum paid is reduced on a proportionate monthly basis, reducing to zero after 3 years. The amount payable would be the reduced death in service lump sum less the retirement lump sum already paid.

8.6. Payment of Spouse or Civil Partner's Pensions

All pensions are subject to income tax as earned income.

If your spouse or civil partner remarries following your death, the spouse or civil partner's pension is usually payable for life and will continue in most cases.

8.7. Divorce and Separation

A spouse or civil partner's pension is paid to the person to whom you are married at the time of death (subject to the six months' rule in respect of post-retirement marriages). Separation does not affect this.

However, in the event of divorce, your former spouse or civil partner will no longer have any entitlement to a pension on your death. A leaflet, 'Pensions and Divorce', outlining the ways in which benefits may be treated on divorce, is available on request from the Board.

8.8. Children's Pensions

Your children will receive pensions following your death until they reach the age of 18. If a child is still in full time education at 18, the pension will continue until he or she leaves full-time education or until age 23, whichever is the earlier.

The maximum child's pension is one-sixth of your pension at the date of death. If you die in service, your pension would be calculated in the same way as an ill-health pension calculated at your date of death.

The total pensions paid to your spouse or civil partner and children may not exceed your pension at the date of death. So if there are 3 or more qualifying children, the amount each child will receive will be limited and shared equally between them.

If no spouse or civil partner's pension is payable, each qualifying child's pension will be calculated at a higher rate but will still be limited so that the total children's pensions do not exceed your pension.

9. Additional Voluntary Contributions (AVCs)

9.1. Topping Up Benefits and Advantages of Paying AVCs

The employers and responsible bodies that participate in CEFPS provide the whole cost of the benefits provided by the scheme. However, members can pay voluntary contributions to provide additional benefits. This type of contribution is often referred to as additional voluntary contributions or AVCs.

The advantage of paying AVCs is that you receive valuable tax reliefs, and this makes them a very efficient and attractive way of making additional savings for retirement.

Under current tax regulations:

- members receive full-rate tax relief on the AVCs they pay to the scheme,
- investment returns are largely tax-free, and,
- it is usually possible to take some or all your AVC fund in the form of tax-free cash at retirement.

9.2. Contribution Options

Members can pay regular AVCs that are deducted from stipend or salary each month and are then paid to the Board.

If you want to pay regular AVCs deducted from salary, you are restricted to the amount of taxable stipend or salary you receive, in relation to your post as a minister, in the financial year less any deductions, e.g. National Insurance contributions, loans, give as you earn etc.

It is also possible to pay lump sums but you should agree any lump sum payments with the Board in advance.

9.3. Tax Relief

HMRC rules normally allow you to obtain tax relief on contributions paid to registered pension schemes, to the extent that you pay income tax on your stipend or salary (or £3,600 if greater) up to the Annual Allowance (see Section 11.3). This limit includes AVCs.

Tax relief is given immediately in respect of AVCs deducted from stipend or salary through the 'Net Pay Arrangement', but members need to reclaim tax from HMRC where they pay a lump sum AVC by cheque direct to the Board.

9.4. Investment Choices

The AVC scheme is invested with the Legal & General Assurance Society. There are a range of investment options which are described in the AVC booklet and members of staff are happy to help with any questions you may have.

9.5. Alternatives and Investment Advice

There are other types of investment that may be better suited to your personal circumstances.

The Board's staff are not authorised to give investment advice. If you require investment advice, the Board recommends that you consult an authorised Independent Financial Adviser (IFA). An IFA should be able to provide unbiased advice about the various alternative products that are available and the Board's staff are happy to work with your adviser to ensure that he or she is aware of the details of the AVC scheme.

You can find details of IFAs in your area, the areas of advice that they cover and how they charge for their services on the website www.unbiased.co.uk

10.State Pensions and National Insurance

10.1. Entitlement to State Pensions

Members of CEFPS who are based in the United Kingdom and have paid full rate National Insurance (NI) contributions will usually be entitled to UK state pension at State pension age depending on their NI contribution record.

Members who are based outside the UK may become entitled to state benefits in their country of residence. The Board cannot provide any guidance about overseas benefits and you should approach the relevant government department in your country of residence to find out more about this.

If you have spent time working in more than one jurisdiction may build up entitlement to State retirement benefits from more than one country.

10.2. Basic State Pension

The Basic State Pension is usually payable from State Pension Age in addition to your Scheme pension and lump sum.

Details of eligibility, amounts, options and how to obtain forecasts are available from the Department for Work and Pensions or online from the *Pensions and retirement planning* section of the www.gov.uk website.

10.3. State Second Pension and State Earnings Related Pension Scheme

The government set up an additional pension scheme for employees in April 1978 but it was possible for employers which provided an occupational pension scheme such as the Measures and CEFPS to “contract out” of that arrangement. This meant that members did not earn entitlement to the additional State pension because their employer’s pension scheme provided greater benefits. The additional State scheme was originally called the State Earnings Related Pension Scheme (SERPS), and was replaced by the State Second Pension (S2P) from 6 April 2002.

The Measures (the pre-1998 scheme) was contracted out of SERPS from 6 April 1978 and remains responsible for the contracted-out benefits earned between that date and 31 December 1997.

CEFPS was contracted out of SERPS/S2P from 1 January 1998 when it commenced until 31 December 2010, but active members paying full rate National Insurance contributions will now be included in S2P with effect from 1 January 2011. S2P is payable in addition to the Basic State Pension at State Pension Age.

Benefits earned in respect of contracted-out service from 1 January 1998 in place of SERPS and S2P continue to be provided by CEFPS.

11. Benefit Limits

The benefits you earn in the scheme are subject to limits that are set out in tax legislation and in regulations and guidance issued by HM Revenue and Customs (HMRC).

11.1. Lifetime Allowance

The Lifetime Allowance is the maximum value of retirement benefits that you can build up tax-efficiently during your working lifetime. For 2019/2020 the Lifetime Allowance is £1.055 million.

HMRC requires the Board to test whether the value of your Scheme benefits and any other pensions in payment exceed the Lifetime Allowance when you retire. It is highly unlikely that the limit will apply to our members but the Board is required to complete the check before benefits can be paid. You will be asked for details of any other pension benefits that will have come into payment before or at the same time as your benefits from the Scheme. Your State pension benefits are not included in the calculation.

If the value of your pension benefits exceeds the Lifetime Allowance, any excess due from the Scheme will be paid as a lump sum and will be subject to a tax charge which is currently 55%. This tax charge will be deducted by the Board before making the payment to you.

11.2. Annual Allowance

The Annual Allowance is an extra control that applies to the amount by which your pension increases in value each tax year. The Annual Allowance is £40,000 for the 2019/2020 tax year, unless you are a "high earner"¹.

The limit applies to your Scheme and any AVCs you pay.

If the pension input amount exceeds the Annual Allowance, then a tax charge may apply, although it is usually possible for unused Annual Allowance (initially at the assumed level of £40,000) from the previous three years to be used to reduce or eliminate the charge. In normal circumstances it is unlikely that the limit will apply to our members. However, there are circumstances, such as when a member becomes entitled to pension at a higher rate, when the pension input amount may exceed the Annual Allowance. The Board will include details of your pension input amount in respect of CEFPS and any AVCs that you pay as part of your benefit statement from 2013.

If you are a member of more than one scheme, the combined value of the pension input amounts to each scheme is subject to the Annual Allowance. It is your responsibility to report to HMRC if you think you have exceeded the Annual Allowance.

¹ If your income from all sources is £150,000 p.a. or more your Annual Allowance may be less.

12. Discretionary Help

12.1. Board's Charitable Status and Role

The Board is a registered charity in addition to its role as trustee and administrator of several pension schemes. It is able to offer additional help to retired members of the clergy and their dependants in certain circumstances.

12.2. Supplementary Grants for Retired Scheme Members

If your pensionable service is not sufficient for you to be entitled to a full pension, you may be eligible for a supplementary grant. The definition of full pension will depend on when you joined the scheme and your pensionable service.

In assessing your case, the Board will take into account your gross income from all sources, including State and any other pensions, and your capital. The total gross income and capital of your spouse or civil partner will also be considered if you are married or in a civil partnership.

You should note that:

- The Board's help is discretionary and there is no guarantee as to the amount of any supplementary grant agreed.
- Grants cannot be provided before age 65.
- All grants are subject to regular review and the Board should be informed of any change of financial circumstances.
- Supplementary grants are taxable as earned income.
- Grants are used to supplement gross income and are not available for help with one off expenses that may be incurred.

12.3. Augmentation Grants

An augmentation grant may be available for the surviving spouse or civil partner of a member if that person's income is below an agreed level.

You should note that:

- The Board's help is discretionary and there is no guarantee as to the amount of any augmentation grant agreed.
- All grants are subject to regular review and the Board should be informed of any change of financial circumstances.
- Augmentation grants are not currently liable to tax.

13. Further Information

13.1. Personal Illustrations and Specific Information

The Board will send you a benefit statement to you each year that provides an indication of the benefits payable at Normal Pension Age or in the event of your death.

If you require more specific information, e.g. an illustration of the benefits payable on early or late retirement, please contact the Board.

13.2. Report and Accounts

The Board presents a report on its work to General Synod each year and copies are available online to download. The report includes:

- a progress report on the pensions schemes it administers, and,
- the audited accounts of the schemes

13.3. Actuarial Information

The financial position of CEFPS is examined periodically to ensure that CEFPS will be able to provide the promised benefits when they become due.

The Board will send you a Summary Funding Statement each year. This is a summary of the actuarial position of CEFPS at the end of the previous scheme year.

A full actuarial valuation of CEFPS is carried out by the Scheme Actuary every three years. Copies of the valuation report and the Statement of Funding Principles are available on request.

13.4. Investment Information

The Board is responsible for the investment of the contributions received each year and the existing funds under management. A description of the investment strategy followed by the Board (the Statement of Investment Principles) is available on request.

13.5. Scheme Rules and Regulations

Copies of the CEFPS trust deed and rules and the regulations governing the Measures scheme are available on request.

13.6. Other Information

The Board also provides other information such as a detailed description of the facility to pay Additional Voluntary Contributions (AVCs). Leaflets covering issues such as pensions on divorce are also available on request.

13.7. Pension Tracing Service

The Department for Work and Pensions operates a tracing service which can help former members contact pension schemes with which they have lost touch. Their address is:

Pension Tracing Service
The Pension Service 9
Mail Handling Site A
Wolverhampton
WV98 1LU

Tel: 0800 731 0193

Website: www.gov.uk/find-pension-contact-details

13.8. Data Protection

The Board needs to keep information about you and your dependants for the purposes of managing the Scheme. The Board may have to disclose this information to other people (such as their professional advisers) from time to time. This information will, however, only be used for the purposes of the Scheme and will not be used for any other purposes

14.Complaints and Disputes

14.1. Making A Complaint

This section sets out the arrangements if you feel that you want to make a complaint about some aspect of the Board's administration and what to do if you want to take the matter further.

Your first point of contact should be the staff at the Board who are always available to help. It is hoped that no problems will arise which cannot be resolved in discussion with the staff but, in accordance with the requirements of the 1995 Pensions Act, a formal dispute procedure is available.

14.2. Dispute Procedure

If you are dissatisfied with anything to do with the pension arrangements, you should contact:

The Secretary & Chief Executive
The Church of England Pensions Board
29 Great Smith Street
London
SW1P 3PS

If the matter is not resolved to your satisfaction you should ask for a 'formal complaint form', which will be sent to you within seven days of your request. You will receive a response within two months of receipt of your complaint form, or a letter explaining the delay. If you are not satisfied with the response you will be able to raise the matter with the Board itself.

14.3. The Pension Advisory Service and the Pensions Ombudsman

In the event of a dispute which cannot be resolved with the Board you may contact The Pension Advisory Service (TPAS).

A Pensions Ombudsman was appointed following the Social Security Act 1990, but before applying to the Ombudsman, complainants are requested to contact TPAS to see whether the matter can be resolved informally. Both TPAS and the Pensions Ombudsman are located at:

11 Belgrave Road
London
SW1V 1RB

Websites: www.pensionsadvisoryservice.org.uk
www.pensions-ombudsman.org.uk