

# Church Workers Pension Fund

## Pension Builder 2014

**THIS PARTICIPATION AGREEMENT** is made on

*\*leave blank:*

Between

*\*enter employer name:*

(the "Employer")

and **The Church of England Pensions Board** (the "Trustee").

**1. In this Agreement:-**

"Employee" means any employee or director (including a non-executive director) of the Employer.

"Flexible Apportionment Arrangement" means the arrangement to apportion liabilities for the purpose of section 75 of the Pensions Act 1995 as set out in explanatory paper dated July 2016.

"Fund" means the Church Workers Pension Fund.

"Life Cover Multiple" means the multiple of Final Pensionable Salary to be used for the purposes of calculating the lump sum death in service benefit.

"Rules" means the Rules of the Fund.

"Service" means employment with the Employer.

*Other expressions have the same meaning as in the Rules.*

**2.** The Employer wishes to participate in the Fund and agrees to comply with the Rules of the Fund. All members enrolled will be in approved Church of England employment or work connected to the Church of England.

*\*enter date on which membership with PB 2014 will commence*

**3.** With effect from ..... the Employer has chosen to provide benefits under the Pension Builder 2014 section of the Fund.

**4.** In accordance with Rule C2.1 of the Fund (requirement for Participation Agreement), the Employer has chosen the following terms to apply to its Employees.

**4.1** *\*enter membership categories, such as age groups.*

**4.2** Employer  
Contribution  
Rate (%)  
*\*not inc. life cover*

**4.3** Member  
Contribution Rate  
(%)  
*\* not inc. life cover*

**4.4** Life Cover  
Multiple (2, 3 or 4)  
*\*do not enter a %*

Member Group / Category


4. The Employer will match any member Additional Voluntary Contribution (AVC) up to .....%\*

5. Contributions to the Fund are a percentage of the Member's Pensionable Salary. Pensionable Salary means:

1. the Member's basic salary from the Employer only
2. other if you are including allowances/deducting the Lower Earnings Limit etc., please specify your definition

.....

6. Members will be offered preserved benefits after completing:

1. 30 days pensionable service\*
2. 2 years pensionable service

*\*I understand that this may increase the Employer's liability under Section 75 of the Pensions Act 1995.*

7. The Normal Pension Age is 65.

8. The Annual Review Date for the section is 1 April.

9. The Employer nominates the Church of England Pensions Board to act for the participating Employers in the Fund for the purposes of the Pensions Act 1995 and 2004 and any other applicable law including but not limited to funding matters under part 3 of the Pensions Act 2004.

10. If the Employer so requests or agrees and pays any additional contributions that the Trustee considers appropriate (for which purpose the Trustee will consider the advice of the Actuary), the Trustee will provide (a) increased or additional benefits in respect of any Member or Members, (b) benefits in respect of any Member or Members different, or on different terms, from those set out elsewhere in the Rules or (c) benefits in respect of any Employee or former Employee or any spouse or dependant of a former Employee (or for any other person for whom HM Revenue and Customs permit the Fund to provide benefits). Any benefits provided under this Clause will be consistent with the Contracting-out, Preservation, Revaluation and Transfer Value Laws and authorised for the purpose of Part 4 of the Finance Act 2004 unless the Trustee decides otherwise.

11. The Employer confirms receipt of the explanatory paper dated July 2016 and agrees to the Flexible Apportionment Arrangement. The Employer acknowledges that, in agreeing, it accepts on the basis described in the explanatory paper liabilities to the Fund which might, in the absence of this consent, otherwise be allocated to one or more other Employers, including without limitation, responsibility for liabilities listed in regulation 6 ZB (17) of the Occupational Pension Schemes (Employer Debt) Regulations 2005, as those liabilities stand immediately before the arrangements take effect in respect of any employer.

12. The Employer **does/does not** intend to use the Pension Builder 2014 section of the Fund to meet its obligations under the Pensions Act 2008 in respect of "automatic-enrolment".

13. The Employer and the Trustee may enter into a supplemental agreement altering any of the terms contained in this Participation Agreement. Any such supplemental agreement must contain a statement of how benefits will be calculated in respect of Employees' service and contributions before the date of the alteration.

Signed		Signed	
Name		Name	
Date			
for and on behalf of the Employer		for and on behalf of the Pensions Board	

## **Church Workers Pension Fund Employer Contact Information Form**

Where the same address or contact applies, please show this and only complete the relevant fields.

### **1. Contact for Policy Issues, Election Notices, etc**

Name: \_\_\_\_\_

Job Title: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Post Code: \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

E Mail \_\_\_\_\_

### **2. Contact for Contribution Statements, Salaries & Accounts, etc**

Name: \_\_\_\_\_

Job Title: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Post Code: \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

E Mail \_\_\_\_\_

### **3. Contact for Personnel Issues, Membership Queries, etc**

Name: \_\_\_\_\_

Job Title: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Post Code: \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

E Mail \_\_\_\_\_

## **Church Workers Pension Fund**

### **Information Required for Regulatory Bodies**

Name of Employer: \_\_\_\_\_

Address: \_\_\_\_\_

*(Please give the registered or  
permanent address, not the  
address of a current officer  
holder)*

Nature of Business: \_\_\_\_\_

Relationship of employer  
to Church of England: \_\_\_\_\_

Status of Employer *(tick all that apply)*

1	PLC	
2	Limited Company	
3	Unlimited Company	
4	Partnership	
5	Sole Trader	
6	Charity	
7	Friendly Society	
8	Other (please specify)	

Company Registration Number (if applicable): \_\_\_\_\_

Date of Company Registration (if applicable): \_\_\_\_\_

Company DUNS<sup>1</sup> Number (if applicable): \_\_\_\_\_

Charity Registration Number (if applicable): \_\_\_\_\_

Date of Charity Registration (if applicable): \_\_\_\_\_

Auto Enrolment Staging Date: \_\_\_\_\_

Employer's Financial Year: \_\_\_\_\_ / \_\_\_\_\_  
Day Month

Signed: \_\_\_\_\_ Position: \_\_\_\_\_

<sup>1</sup> A **DUNS number (for Data Universal Numbering System)** is a unique identifier for businesses. DUNS numbers are assigned and maintained by Dun & Bradstreet (D&B) and are used for a variety of purposes, including establishing business credit, applying for government contracting opportunities, and giving potential customers a way to view your payment history.