



Member's Guide

All pension specific words and phrases are explained in the Glossary.

When can I join the Master Trust?

You will automatically become a member of the Master Trust as soon as you start working for your employer, or when your employer's Staging Date has been reached, as long as you are eligible under Auto Enrolment rules. Your employer will inform you of the Staging Date as appropriate.

Am I eligible to join the Master Trust?

If your earnings are greater than the current qualifying threshold and you are between age 22 and State Pension Age, you are an Eligible jobholder and will be Auto Enrolled into the Master Trust. However, your employer may have agreed alternative criteria.

If you do not meet the criteria above, then you are either a Non-eligible jobholder or an Entitled worker and you will not be Auto Enrolled into the Master Trust. You can, however, still apply to join the Master Trust; please speak to your employer for further information.

How much do I contribute into the Master Trust?

Once you are Auto Enrolled, you will pay a minimum of 1% of your earnings into the Master Trust and your employer will contribute a minimum 1%. Please see your Employer Fact Sheet for information relating to your employer. Your contributions will automatically be deducted from your earnings. The money will be invested into the Lifestyle Default funds after the end of the Auto Enrolment opt out period.

The Auto Enrolment opt out period is 1 month after the later of:

- when you have been informed of the Auto Enrolment, or
- your employer's staging date

If you have chosen to join the Master Trust then please see your Employer Fact Sheet for confirmation of the contribution rates.

What are the minimum contributions?

The minimum contributions needed for Auto Enrolment into the Master Trust are set by the Government and are based on a percentage of qualifying earnings. The minimum will increase over time as shown in the table below:

Period	Employer Contribution	Total Contributions
Now to 5 April 2018	1%	2%
6 April 2018 to 5 April 2019	2%	5%
6 April 2019 onwards	3%	8%

Your minimum contributions will be determined by the difference between the total contributions required and the amount your employer decides to pay.

If you have chosen to join the Master Trust then please see your Employer Fact Sheet for confirmation of the contribution rates.

How can I build up extra benefits?

In order to build up extra benefits, you can increase your contribution rate above the minimum levels by completing the Contribution Rate Change form on the Master Trust website.

If you want to pay a one off lump sum into the Master Trust, you can do this by completing the Contribution One Off Lump Sum form on the Master Trust website.

How can I find out about my investments?

Further information is available in the Investment Choices document on the Master Trust website. If the Trustee has selected alternative funds to those quoted on the Investment Choices document, these alternative funds will be listed on your Employer Fact Sheet.

Can I transfer in other pension benefits?

If you have built up benefits in a previous pension arrangement, you may be able to transfer the value of those benefits into the Master Trust, at the discretion of the Trustee. Any transfer received from another pension arrangement will be invested in your existing fund(s). Please complete the Transfer in Investigation Request form on the Master Trust website and return to us.

Can I opt out of the Master Trust?

Yes, you can opt out if you wish, in which case you should complete the Opt Out form available on the Master Trust website or from us.

Remember, if you opt out of the Master Trust, your employer will not contribute to another pension arrangement for you.

Please note that if you have opted out of the Master Trust under Auto Enrolment, then under the Auto Enrolment rules your employer will re-enrol you automatically every 3 years.

What are my options if I opt out or leave employment?

Within one month of your Auto Enrolment date	Your employer will pay your contributions back to you in your earnings
After your initial one month Auto Enrolment date	<ul style="list-style-type: none">▪ You can leave your benefits in the Master Trust until you take retirement benefits▪ You can transfer the balance of your benefits to another pension scheme; or▪ If you are aged 55 or above, you may be able to take your retirement benefits immediately

Please note that, where possible, your correspondence is sent via e-mail therefore you will need to provide your personal e-mail address to enable HS Admin to issue your options.

How do I change my details e.g. address?

If you are paying into the Master Trust and have told your employer of the change, your employer will let us know.

If you are no longer paying into the Master Trust, you need to tell us of any changes. You can do this by completing the Update Your Details form on the Master Trust website and sending it by post to us. You can also scan the signed form and e-mail it to us. You should be aware that if you change your name or your marital status, we will need to see the original certificate(s); your document(s) will be returned to you by recorded delivery.

How do I transfer out?

After you have left service, you can transfer your benefits to another registered pension scheme. There are no charges for transferring out and the transfer value of your fund will be equal your fund value. Please contact us for further details.

Can I take money out of my pension fund before I retire?

No, the law does not allow you to do this. The only time you can take your benefits is at retirement, unless you are seriously ill.

Please see "What happens when I retire?" for more information.

What happens to my pension fund if I die?

If you die before retirement, the Trustee will decide to whom the value of your benefits should be paid. If you wish to provide guidance to the Trustee, please complete the Nomination Form, which is available on the Master Trust website, and return the signed completed paper form to us in a sealed envelope, we will keep it safely for you.

If you die after retirement, the benefits to be paid will depend on the type of annuity you chose at retirement.

What happens when I retire?

The earliest you can retire from the Master Trust is age 55 unless you have a special arrangement. At retirement, you can use the value of your fund to buy a pension for yourself, and, if you wish, a pension for your dependants, payable on your death. You have other options such as whether or not your pension increases once in payment. You may also be able to take part of your fund as a cash lump sum, currently tax-free.

The benefits the Master Trust provides on retirement will depend on a number of factors including:

- How much is paid into your fund
- Where it is invested and for how long it is invested
- Investment growth on contributions invested
- How much cash you take when you retire
- How much it costs to buy a pension
- What sort of pension you buy

We will contact you prior to your Target Retirement Age detailing the retirement options available to you. However, if you want retirement information before your Target Retirement Age, please contact us.

How do I know the value of my pension fund?

When you join the Master Trust, and you have provided your e-mail address, you will be given further details on how to view your account online using the Member Account website:

<https://members.hsadmin.com/portal/login.aspx> where you can see the latest value of your fund.

If you have not provided us with your e-mail address then unfortunately, due to the security levels built into our systems, we are unable to supply you with access to the Member Account website. Please contact us for further information.

Do I get a personalised statement?

Each year, you will receive a benefit statement showing;

- the contributions received
- the value of your benefits
- the funds in which your account is currently invested as at 31 December
- an estimate of what your pension might be at your Target Retirement Age

Will I get tax relief on my contributions?

Your contributions are deducted from your pay before tax. This means that you receive tax relief on your contributions at the highest rate of tax you pay.

How is the Master Trust run?

A Trust Deed and Rules (the Rules) govern the Master Trust. You can access the Rules via the Master Trust website. Nothing stated in this document overrides the Rules.

How does the Master Trust look after my data?

We will hold and process your personal data in accordance with the Data Protection Act 1998 and from time to time, this may be shared with other companies involved in the administration of your benefits.

Any contact information you have provided will be used as a means of communicating with you about your pension. By providing the information either directly or via an employer you are giving us permission to retain this data and contact you via any of the contact details provided.

As a processor of personal data HS Admin is registered with the Information Commissioner's Office as required under the Data Protection Act 1998. We will use this information for the administration of your pension and will only process your personal data in accordance with our registration and current data protection legislation. Information provided will be available to employees of HS Admin. Your information will not be used for marketing purposes. It will not be shared with third parties except as required for the operation of the Master Trust.

We will periodically participate in the National Fraud Initiative (NFI) data matching exercise carried out by the Audit Commission. Our participation in NFI will assist in the prevention and detection of fraud against organisations within the public sector. We provide the Audit Commission with particular sets of data for matching as set out in the Audit Commission's guidance, which can be found at:

<http://www.audit-commission.gov.uk/nfi>.

The use of data by the Audit Commission in a data matching exercise is carried out with statutory authority under its powers in Part 2A of the Audit Commission Act 1998. It does not require the consent of the individuals concerned under the Data Protection Act 1998. Data matching by the Audit Commission is subject to a Code of Practice. This may be found at:

<http://www.audit-commission.gov.uk/nfi/pages/codeofdatamatchingpractice.aspx>

For further information on the Audit Commission's legal powers and the reasons why it matches particular information, see <http://www.audit-commission.gov.uk/fairprocessing>. For further information on data matching, please do not hesitate to contact us.

Can I access my personal information?

You have the right under the Data Protection Act to get a copy of the information that is held about you; this is known as a subject access request. To make a subject access request you need to write to us and let us know what information you need. Please note that a fee of £10 will be payable to us to provide a copy of your information. We will reply within 40 days from the date we receive both the fee and details of the information you need from us.

What do I do if I have a complaint?

If you feel unhappy please contact us so we can resolve any issues. You should also be aware that there is a special complaints procedure in place. This procedure can be found on the Master Trust website or you can contact us.

Our Contact Details

If you want to discuss your own benefits, or if you have any questions about the Master Trust, please contact:

HS Admin
25 Goodlass Road
Liverpool
L24 9HJ

Tel: 0151 448 5550
Email: salvus@hsadmin.com
Master Trust Website: www.salvustrust.com

Members who have supplied their e-mail address will be provided with their own login to the Member Account website: <https://members.hsadmin.com/portal/login.aspx> which will provide details of their own account in the Master Trust.