The CRISP Section of the Compass Group Pension Plan (the CRISP Section)

Member guide

Contents

About this guide

This guide is produced by Aviva for the Compass Group Pension Plan (the CRISP Section) on behalf of the Trustees of the Compass Group Pension Plan and tells you how the CRISP Section works and the benefits you can choose when you retire.

You should also read the Investment guide, which explains how you can invest your savings. There's a default investment solution if you'd rather not make your own investment choices.

In this guide all references to 'we' or 'us' means the Trustees.

Why should I save into a pension?

Saving into a pension gives you the chance to build up a pot of money to see you through your retirement.

Providing financially for your future is vitally important.

You may even choose not to retire completely, but to continue working part-time instead. So providing financially for your future is vitally important.

Even if retirement seems a long way off, the sooner you start saving the better. The State Pension is unlikely to be enough to pay for the lifestyle you want in retirement. By starting to save for retirement as early as you can, you'll save more and you can generally look forward to the prospect of a higher retirement income than if you had started later.

Also, if you have a particular level of income in mind, starting to make payments early means that you may not have to contribute as much because your savings have more time to potentially grow. The Aviva Retirement forecaster tool can help you to forecast your potential pension income at retirement and determine whether it meets your required goals. You can access the forecaster tool online at **aviva.co.uk/myworkplace**.

To encourage all of us to save more for retirement, some employers have to automatically enrol eligible employees into their pension scheme.

Please be aware that the value of the investments in your Account isn't guaranteed and can go down as well as up. You could get back less than is paid in.

Who looks after the CRISP Section?

Mercer provides pension and investment advice to Compass Group Pension Trustee Company Limited, whose directors are appointed by a combination of Plan members and Compass.

Aviva, the scheme administrator, has developed its experience and expertise over 300 years.

Although it's your responsibility to regularly review your pension savings, the scheme is managed on your behalf by the Plan Trustees, so you can be assured that the scheme is well governed and that you're able to invest in a suitable range of funds. The Trustees will also ensure that any costs and charges are reasonable and offer value for money.

How does the CRISP Section work?

The CRISP Section is a Money Purchase section. This means that the value of your savings when you retire will depend on several factors including:

- When you start saving and how you invest.
- The amount of contributions paid.
- The performance of your investments while you are saving.
- Any amount of pension scheme charges payable.
- The age at which you access your benefits.
- The costs involved in transferring or securing your benefits when you retire (for example, purchasing an annuity or moving to an income drawdown policy).

You and your employer pay into your CRISP Account (we refer to this as 'your Account' in this guide). These contributions are invested in funds that aim to increase in value over the long term. Investing in company shares and bonds can potentially help you to outperform inflation and enable you to meet your financial goals for retirement over the long term. However, there are no guarantees of how your investments will perform. Please be aware that the value of the investments in your Account is not guaranteed and can go down as well as up. You could get back less than is paid in.

Normally, you can access the money you have built up in your Account from the minimum pension age. This is currently age 55. From 6 April 2028 this will be age 57 unless you have a protected pension age. To find out more visit **aviva.co.uk/nmpa**.

You can usually take up to 25% of your Account as a tax-free lump sum, with the remainder being subject to income tax at your marginal rate when it is paid to you. You don't need to stop working to take your benefits from your Account, but taking your benefits may mean that you could incur additional tax charges if you and your employer contribute more than £10,000 a year into a Money Purchase pension scheme in the future and could also tip you into a higher tax bracket.

If you die before taking your pension savings, your Account normally pays a cash lump sum to your dependants or beneficiaries. You can nominate who you'd like to receive the cash lump sum. The Trustees will take your wishes into account but are not bound by them.

Your pension savings are held for you separately in a Trust independent from your employer. Your savings can only be used in the ways that are described in the formal documents that govern the CRISP Section.

How your Account works

*if applicable

Charges and expenses

To cover the costs of running your Account and managing your investments, some charges apply.

The annual management charge (AMC) covers the cost of running your Account. It is a percentage of your Account value that is calculated daily and deducted monthly from your Account by selling fund units. The AMC depends upon the investment fund that you choose to invest in, details of which are available in the CRISP Section of the Compass Group Pension Plan investment guide, which you can download from **aviva.co.uk/myworkplace**.

The fund AMC is charged by fund managers for managing a fund. Some funds incur additional expenses, the investment guide found online at **library.aviva.com/aengs126b.pdf** includes details of investment charges and expenses.

Joining

How do I join?

If you have been told that you are eligible to join the CRISP Section, you need to email Reward and Benefit (**rewardandbenefit@compass-group.co.uk**) to request an application form.

Normally you will be eligible if you are a permanent or fixed term contract employee, aged 16 or over, who has worked for your employer for more than two years. You cannot belong to more than one Compass pension scheme at the same time, so your membership of any other scheme will end when you join the CRISP Section.

What if I do not join?

If you do not join within three months of becoming eligible, you may be unable to join at a later date. You may be required to provide medical evidence of good health before you are permitted to join and in some cases your benefits may be restricted.

How much can I save?

What contributions can be paid into my Account?

Your employer will deduct contributions due from your pay through a salary sacrifice arrangement, known as 'Smarter Pensions' (see below for more information).

You can choose the amount of your basic salary that you save into your account and your employer will contribute on a matching basis, as shown in the table below:

Regular Contributions

You pay	Your employer pays
6%	6%
5%	5%

Note: You can change the level of your Regular Contributions (up to 6%) only once in any 12 month period.

For the calculation of Regular Contributions, basic salary is subject to an earnings cap of £223,800 for 2024/25.

Your employer will let you know if a different contribution structure applies to you.

If you wish to pay Additional Voluntary Contributions (AVCs) above your Regular Contribution of 6% you will need to provide a written instruction to Reward and Benefit (**rewardandbenefit@compass-group.co.uk**)

It won't cost as much as you think

Saving won't cost you as much as you might think. This is because the personal contribution is deducted from your pay before income tax so each £10 you save will only cost you £8 if you pay basic rate tax, or £6 if you're a higher-rate taxpayer.

By default, you will pay your contributions through 'Smarter Pensions' (also known as 'salary sacrifice'), which further reduces the cost of your contributions.

This is how it works:

- You agree to give up part of your salary in return for a non-cash benefit from your employer, which in this case is an additional pension contribution.
- In exchange for you accepting a reduced salary, your employer will credit your Account with an amount equivalent to the amount you have exchanged. This is in addition to your employer's normal contribution.
- Because you don't actually get paid the amount you have 'exchanged', you don't pay income tax or National Insurance Contributions on the exchanged amount.
- This agreement is between you and your employer and will result in a change to your contract of employment.

'Smarter Pensions' isn't suitable for everyone because, for some people, it could reduce their entitlement to certain State benefits, income protection payments and the amount that they can borrow.

If your pay in any pay period falls below the National Minimum Wage or the Primary Earnings Threshold, your contributions for that pay period will automatically be paid through a normal salary deduction.

Please note that in most cases lump sum AVCs cannot be paid through 'Smarter Pensions' and although you would receive full tax relief on a lump sum AVC you would not receive National Insurance relief.

Please contact your employer if you have any questions regarding how 'Smarter Pensions' will work. You can elect to opt-out of 'Smarter Pensions' at any time while remaining a member of the CRISP Section.

If you are in any doubt about its suitability for your own personal circumstances, you should contact a financial adviser.
If you don't have a financial adviser you can find one at **unbiased.co.uk**.

How will contributions into my pension be affected by tax?

Your pension contributions are deducted from your pay before tax is calculated. This way you receive tax relief at your highest marginal rate. This applies whether your pension contributions are through 'Smarter Pensions' or through a normal salary deduction. If you are not a UK tax payer you will not benefit from any tax relief.

How much should I pay in?

Your employer will let you know the minimum you've to contribute but you can save more if you want. There are two main things to think about:

1. How much you'll need in retirement, to provide that level of income. Some of your outgoings in retirement will be lower, for example you may have paid off your mortgage and your daily travel costs may be less, but other costs, like your energy bill, may increase as you'll be at home more.
2. How much you should save. We all have conflicting financial priorities but generally the earlier you save the better. The more you save now, the more it will benefit your future.

You can pay lump sums into your Account through payroll. Aviva will accept contributions of any amount at any time, providing you are still employed by Compass.

How can I save more?

There are a few things you can do:

- Think about what you could give up so you can save a bit more and potentially increase the contributions made by your employer.
- Plan to increase your contributions regularly when you've more disposable income.
- Think about other sources of income you may have in retirement. Review your entitlement to State Pension or pensions from other employers.
- Plan to retire later. You'll have longer to save and give your pension savings more chance to grow but remember the value of your Account can go down as well as up and isn't guaranteed.
- Rethink your target retirement income, or perhaps consider working part-time in retirement to supplement your pension.

You're able to make additional voluntary contributions (AVCs) from your salary and these may also benefit from tax relief as explained in the Paying in section of this guide. Please contact your employer for further information.

Can I change my contributions?

You can change your regular contribution rate (up to 6%) once a year. You can change the rate at which you pay AVCs at any time.

Please note that in most cases lump sum AVCs cannot be paid through 'Smarter Pensions' and although you may receive full tax relief on a lump sum AVC you would not receive National Insurance relief.

We'd encourage you to review your contributions regularly so that you build up enough savings to provide the retirement income you need.

Think carefully before reducing your contributions or stopping saving, even for a while. Not only will you risk not having enough to live on in retirement, you may also miss out on your employer's contributions to your pension.

Is there a limit to what I can pay in?

No, you can pay in as much as you want providing you do not exceed your relevant UK earnings.

However, HMRC puts a limit on the total amount that can be paid into all your pension arrangements each year before a tax charge is payable. For the 2024/25 tax year this annual allowance is £60,000. Anything paid in above this may incur a tax charge.

If you flexibly access your pension savings, your annual allowance in respect of money purchase pension arrangements* is reduced for the current and future tax years. For the 2024/25 tax year this reduced annual allowance, the money purchase annual allowance (MPAA), is £10,000. The provider of the arrangement you've accessed will notify you if this applies.

*A money purchase pension arrangement, like the CRISP Section builds up pension savings based on contributions from you and/or your employer.

Subject to certain restrictions, and only where your tax charge for the year exceeds £2,000, you may elect for Scheme Pays. Scheme Pays allows any tax charge which is due above the Annual Allowance to be applied as a reduction to your Account. Please contact Aviva for more information.

If your total earnings in any tax year, plus the value of any company pension contributions or final salary benefit accrual, are very high (over £260,000 a year), you may be subject to the 'Tapered Annual Allowance', which can be significantly lower than the normal £60,000 Annual Allowance. Compass provides separate information to employees who might be subject to the Tapered Annual Allowance. For employees who are subject to a tax charge because their pension savings exceed their Tapered Annual Allowance, then the Plan Trustees offers Voluntary Scheme Pays. If you would like more information on the Tapered Annual Allowance and Voluntary Scheme Pays, please contact Compass.

You may be able to reduce the annual allowance charge by carrying forward any unused annual allowance from the previous three tax years. This only applies if you were a member of a registered pension scheme during those tax years.

If you flexibly access your pension savings, for example by taking an Uncrystallised Funds Pension Lump Sum from another pension scheme while you are still contributing to the CRISP Section, your Money Purchase Annual Allowance (MPAA) is £10,000 for the balance of that tax year and all subsequent tax years. If you then contribute more than the MPAA to CRISP Section, you will be subject to an annual allowance charge on the excess. It is not possible to carry forward any unused annual allowance from previous tax years in respect of the MPAA.

If you think you may be affected then we strongly recommend that you obtain individual tax advice before investing. For more information about tax and in particular about the Annual Allowance please refer to an independent financial adviser.

Tax details are correct at the time of printing but may change.

You can find out more about the annual allowance on the HMRC website at **gov.uk/tax-on-your-private-pension**. If you think you might be affected, then we strongly recommend that you receive individual tax advice. For more information about tax please refer to a financial adviser.

Can I transfer a previous pension into my Account?

It may be possible to transfer from other pension schemes into the CRISP Section. By transferring a previous pension into your Account you may find it easier to keep track of your pension savings. You could also benefit from lower charges and the possibility of a higher income in retirement, but this won't always be the case. If your previous scheme offered guaranteed benefits or you were in a scheme that provides benefits linked to your salary (a defined benefit scheme), it's unlikely to be in your interest to transfer. Currently the CRISP Section does not accept transfers in from defined benefit schemes.

There's no guarantee you'll be any better off by transferring to a new arrangement. You should be aware of charges, loss of guarantees, protections or bonuses, or loss of potential growth to your existing pension if you do transfer.

Any transfer values won't receive tax relief as this will have already been applied by the previous scheme

Before transferring a previous pension we recommend that you speak to a financial adviser. Financial advisers can help you with all aspects of retirement planning, although you may be charged for this advice. In some cases, you must take advice before you can transfer your benefits.

You can find a financial adviser from:

- The Financial Conduct Authority website **fca.org.uk/consumers/finding-adviser**

Information can also be found from:

- MoneyHelper website: **moneyhelper.org.uk**

Can I transfer my benefits out of the CRISP Section?

If you are no longer an active member of the CRISP Section (for example, because you have left service or opted-out), you may be able to transfer your benefits to another registered pension scheme.

This will depend on a number of factors including your age, how close you are to retirement and the rules of the CRISP Section and legislation.

You may also be able to access your Account as a lump sum known as an uncrystallised funds pension lump sum (UFPLS).

For further details about these options, please contact Aviva; contact details can be found on the back page.

What if I'm temporarily out of work?

Your contributions (if applicable), and your employer's contributions will continue to be paid, as long as you continue to be paid, based on the actual pay you receive during your absence. Death in service benefits will continue to be payable during any period of paid absence.

If you take unpaid leave, all contributions will stop until you return to work, when they will restart. Your membership will remain continuous and any pension savings you've already built up will continue to be invested. However, death in service benefits will only continue to be payable with the agreement of the Trustees, on prior application by your employer.

What if I take maternity, paternity or adoption leave?

Your employer must continue to pay their contributions in full while you're being paid but your contributions may be lower.

You should ask your employer for more information.

I chose to join but have changed my mind; what can I do?

If you chose to join the CRISP Section, you cannot opt out, but you can stop making contributions at any time.

Please bear in mind that if you choose to stop contributing:

- You will need to give one month's notice in writing.
- You will lose the future contributions your employer would have paid into your Account for you.
- Your benefits on death in service will be significantly lower.
- The State Pension alone is unlikely to be enough for you to live on in retirement.
- NEST is a workplace pension scheme set up by the government. You will be automatically re-enrolled, if eligible, into the NEST pension scheme, approximately every three years, by your employer. The contributions paid to NEST by you and your employer may be lower than if paid to the CRISP Section.
- You can only re-join subject to the discretion of the Trustees and your employer and medical evidence may be required.
- If you leave the CRISP Section, the money you have paid into your Account will remain invested until you draw your benefits. You will not receive a refund of any contributions you have paid so far.

Investing your savings

Why investing is important

You want your savings to grow as much as possible so where you choose to invest your pension savings will affect how much you've in your Account when you retire.

You may choose from the investment options selected by the Trustees from time to time. These are detailed in the Investment Guide which accompanies this Member Guide.

Do I have to choose my own investments?

Choosing investments can be quite daunting, which is why a default investment solution has been chosen by the Trustees on the advice of Mercer Limited. Contributions will continue to be invested in this solution unless you choose to invest in one or more of the other funds available.

If you're thinking about making your own investment choices, you need to think about your attitude to investment risk, as well as the potential reward you may get from the different funds available.

There's lots more information about investment, the default investment solution and all the other funds you can choose from and the relevant charges in the Investment guide found online at **library.aviva.com/aengs126b.pdf** that accompanies this guide.

Managing your investments

The investments you choose now may not be right for you as your circumstances change, especially as you get closer to retirement.

Even if you choose to stay in the default investment solution you should regularly review your investments to check your Account is going to meet your retirement goals.

The easiest way to manage your investments is online, at any time at **aviva.co.uk/myworkplace**

Please be aware that the value of an investment isn't guaranteed and can go down as well as up. The value of your Account could be less than has been paid in.

Reviewing your savings

How do I keep track of my Account?

Once you've joined, you can view full details of your Account online at **aviva.co.uk/myworkplace**

Also on the website you can:

- change the funds in which you're currently invested and/or change where future contributions are to be invested;
- update your personal details;
- change your selected retirement age;
- nominate or update a beneficiary.

Aviva, on behalf of the Plan Trustees, will provide a statement each year, showing:

- how much has been paid in;
- the value of your savings; and
- how much your savings could be worth in the future.

You'll also be reminded from time to time about the importance of reviewing your savings, including increasing your contributions, as the amount you save will have a significant impact on the amount you have to provide your retirement income.

If you can't find what you're looking for on the website, contact Aviva. Contact details can be found on the back page.

Please be aware that the value of an investment isn't guaranteed and can go down as well as up. The value of your Account could be less than the amount paid in.

Choices at retirement

You can currently start taking your retirement benefits at any time from age 55. Please note the government intends to change the minimum pension age from 55 to 57 from 6 April 2028. You do not have to stop working to take your benefits (but please read the earlier section regarding the Money Purchase Annual Allowance before you decide to do this).

If you are suffering from ill health, you may be able to take your benefits earlier in some circumstances.

Your default retirement age is 65, but you can choose your own selected retirement age. You need to let us know either online or in writing.

Six months before your retirement date, Aviva will write to you and explain the options available for taking your pension.

Your retirement choices are some of the most important decisions you'll make. There are currently several options available to you, some are explained below.

Start by asking yourself what you want from your pension savings. Are you looking for the security of a guaranteed income? Or do you want to take your pension as a lump sum?

Perhaps you'd rather leave your pension savings invested, but withdraw an income from it as you need.

For those options where you're still invested, it's important to note that the value of your pension savings can fall as well as rise and isn't guaranteed. You could get back less than you invest.

Your choices at retirement

Up to 25% tax-free lump sum with balance → providing annuity	**You can take up to 25% of your pension as a tax-free lump sum with the balance providing a guaranteed regular income (taxed at your marginal rate).**
ANNUITY income	**You can use your pension to purchase an annuity which is a guaranteed regular income, typically paid for the rest of your life.**
Up to 25% tax-free with flexible R£GULAR withdrawals	**Income Drawdown allows regular withdrawals while the balance stays invested.** **This option is not available within the CRISP Section so you would need to transfer to another plan. Drawdown income is taxed as income.**
Withdraw all or some of your cash with up to 25% tax-free	**You can choose to take all or some of your pension as cash whilst remaining in your pension and continuing to make contributions, but you may be subject to the MPAA. MPAA also applies to income withdrawals (see page 7).**

Whichever option you choose, you can usually take 25% of your pension savings as a tax-free cash sum. And you don't have to select just one option – you may be able to combine any of the choices shown above.

But please note it's up to the Plan Trustees whether they offer all the options. We recommend you speak to a financial adviser for help in determining which option(s) suits your needs best.

When you are ready to consider the options available, it's important to shop around different providers to find the best deal. Whichever option(s) you choose it's important to think about provision for your lifetime.

There are a number of things to consider regarding the options available, in particular the tax implications of taking cash lump sums and/or receiving income which will be based on your personal circumstances. It's also important to remember that tax benefits and the options available today may change in the future.

Information available to you

Pension Wise from MoneyHelper is a free, government-backed service, offering clear, impartial and specialist guidance on your retirement options. If you're aged 50 or over, this service is available to you.

Visit **moneyhelper.org.uk/en/pensions-and-retirement/pension-wise** or call **0800 138 3944** for full details of the service.

How will my pension income be taxed?

You can normally take a tax-free lump sum of up to 25% of your Account value. Your pension income, after any tax-free lump sum has been taken, will be taxed as pension income through PAYE. The amount of tax you have to pay will depend on your income tax rate at the time the pension income is paid.

Lump Sum Allowance and Lump Sum & Death Benefit Allowance

HMRC places limits on the amount of tax-free benefits that can be taken from pension schemes. The limits apply to benefits during your lifetime and on death. Income tax is payable on benefits taken above these amounts.

For tax year 2024/25 the standard Lump Sum Allowance is £268,275 and the standard Lump Sum & Death Benefit Allowance is £1,073,100. Your remaining allowances reduce each time you take benefits. Your personal allowances may be higher than the standard amounts if you've been granted one or more of the types of protections by HMRC.

You can find more information on these allowances at: **gov.uk/tax-on-your-private-pension**. If they're likely to affect you, we recommend you get financial advice.

For details of an FCA-authorised financial adviser in your area, you can visit the following links:

- The Financial Conduct Authority website: **fca.org.uk/consumers/finding-adviser**
- MoneyHelper website: **moneyhelper.org.uk**

Tax details in this document are based on our interpretation of current law and HMRC practice for the 2024/25 tax year. It's important to remember that they can change and how they affect you will depend on your main place of residence as advised to us by HMRC and your other individual circumstances.

What happens if I die before I take my benefits

By completing the beneficiary form the Trustees will take into consideration your wishes when paying the benefits but they are not bound by them. The beneficiary form allows you to nominate one person or a number of people, for example a relative, your favourite charity, a trust or a combination of people and organisations.

You should nominate your beneficiary as soon as possible by logging into your My Money account at **aviva.co.uk/myworkplace**. You can update the details if you change your mind at any time.

Death benefits

If you are an active member who dies while in pensionable service before drawing your benefits, the following benefits will be payable:

- A lump sum of three times your annual basic contractual pay on 1 January prior to your death.
- The value of your CRISP account will be paid as an additional lump sum.
- An additional four times your annual basic contractual pay on 1 January prior to your death will be used to purchase a lifetime pension income for your spouse, civil partner or dependant.

If you stop contributing to the CRISP Section but are still employed by a Compass Group company in the UK when you die, your death in service benefits will be:

- A lump sum of one times your annual basic contractual pay on 1 January prior to your death.
- The value of your CRISP Section will be paid as an additional lump sum.

No additional pensions will be payable.

If you are not employed by a Compass Group company in the UK when you die then the lump sum of one times your annual basic contractual pay is not payable to your nominated beneficiaries.

All benefits are subject to any limits or restrictions imposed by the insurer.

If you are no longer an employee of a Compass Group company, and consequently cease to be an active member of the CRISP Section, your benefits on death will be limited to a lump sum equal to the value of your Account. Any amount in your Account which is not paid as a lump sum will be used to purchase a pension for your spouse, civil partner or dependant, where possible.

All lump sum payments due on death will be paid in accordance with the rules of the CRISP Section. Any amount that cannot be paid as a lump sum (for example due to the lump sum & death benefit allowance) will be used to increase the lifetime pension benefit. The Trustees have complete discretion over who will receive the benefits, meaning that these benefits should not form part of your estate and so are not usually subject to inheritance tax.

If you die after you have retired from the CRISP Section, the benefits payable will depend on the options you chose when you retired.

Stopping saving

You will automatically stop saving into the CRISP Section if you leave the employment of Compass.

If you are still a Compass employee, you can stop saving into your account by giving one month's notice in writing.

If you wish to rejoin the CRISP Section at a later date, your membership will be at the discretion of the Trustees and your employer and may be subject to provision of satisfactory medical evidence and will be on such terms as your employer and the Trustees determine.

If you are no longer an active member, or a life assurance member, the benefits payable on your death before retirement will be less than those payable on the death of an active member as only the value of your Account is payable.

Once you have left the CRISP Section, your options in respect of your savings are:

- Leave your savings invested in your Account until you want to take your benefits. Your options at retirement will then usually be the same as described on page 12. However, early retirement for a deferred member requires the consent of the Trustees. If you have left your employer, you won't be able to pay any more money in but you will be able to manage your Account in the same way. Charges will still be taken from your Account, and this could reduce the amount available at retirement.

Or

- Transfer the full value of your Account to another pension provider.

Please contact Aviva for further information in relation to anything contained in this section of the guide.

Help and further information

If you've a question about the CRISP Section

Your online account has a lot of useful information, as well as a Retirement Forecaster that helps you work out how to achieve your target pension. You can find this at **aviva.co.uk/myworkplace**

If you can't find what you're looking for on the website, please contact Aviva; contact details can be found on the back page.

If you've a complaint

We hope that any issues can be resolved with the Trustees.

If this isn't possible, there's a formal procedure to resolve any complaints or disputes, known as the Internal Dispute Resolution Procedure.

The dispute procedure is intended to resolve difficulties encountered by members of the Compass Group Pension Plan and other beneficiaries. It may be used for all complaints involving the CRISP Section, but cannot deal with employment problems.

The procedure can be used by all current and former members of the CRISP Section, as well as dependents of deceased members and people who are not yet members of the CRISP Section but who are, or will be, eligible to join.

Making a complaint

All complaints should be made in writing to the Pensions & Benefits Manager. A form is available for this purpose.

How complaints are resolved

You will normally receive a written decision within 15 days of a decision being reached. This will normally be within two months of making your complaint.

If you are still unhappy

If you are not satisfied with the initial decision, you may refer the matter for review by the Trustees. You must do this within six months of receiving the initial decision. A form is available for this purpose. The Trustees will normally make a decision within two months and you will be informed within 15 days of that decision being made.

If you are still dissatisfied, an application can be made to the Pensions Ombudsman for an adjudication. Details of this organisation are provided in this guide.

Application forms and further details on the dispute procedure are available from the Pensions & Benefits Manager:

Compass Group Pensions Department
Parklands Court
24 Parklands
Birmingham
B45 9PZ

Telephone: **07880 780803** or **07770 646675**

Email: **pensions@compass-group.co.uk**

If you are getting divorced

If you are getting divorced, the courts have wide-ranging powers to require that the Trustees amend your benefits, change the way that they are paid or transfer some or all of your savings to another person. The reasonable administration costs of implementing these court orders will be payable by the divorcing couple. You should discuss this with your solicitor and contact Aviva at an early stage to obtain details.

Some important legal information:

- The Compass Group Pension Plan Trustees have taken care to make sure that this guide reflects the Trust Deed and Rules as accurately as possible. Please note that this guide is only a summary of the detailed technical provisions of the CRISP Section. Its formal terms are governed by the Trust Deed and Rules, and these will override this guide in the event of any inconsistency between them. In particular, this guide is subject to the powers in the CRISP Section Rules within the Plan's Trust Deed and Rules to terminate, wind up and amend the CRISP Section. It covers your membership of the CRISP Section and applies to you on joining. If this guide changes and this affects you, we'll let you know.
- You can request a copy of the CRISP Section Rules at any time by writing to the Compass Pensions Department (address on page 16).
- Each year the Trustees produce an Annual Report and Chairman's Statement. The Annual Report can be requested by writing to the Compass Pensions Department; the Chairman's Statement is available on the Compass Pensions website (**compass-pensions.co.uk**).
- The Compass Group Pension Plan is a Registered Pension Scheme. This means it's a pension scheme registered with HMRC for tax purposes under Chapter 2 Part 4 of the Finance Act 2004.
- All information about you and your dependants will be treated confidentially.
- The information in this guide is based on the Plan Trustees' and Aviva's understanding of current legislation, taxation and HMRC practice. These can change without notice.
- Compass Group PLC has the power to amend or terminate the Plan at any time. In the event of termination, your benefits will be provided as determined by the Trust Deed and Rules.
- For a detailed explanation of how your personal data is held and used, please refer to the privacy notice on the Plan section of the Compass Pensions website **compass-pensions.co.uk**.

Useful organisations

There are a number of organisations that can help you find out more about workplace pension schemes.

GOV.UK

The GOV.UK website – **gov.uk** – is a great source of information from the Government. On the website you can find information about pensions and retirement, including the State Pension, Pension Credit, National Insurance in retirement and much more.

Pension Tracing Service

The Pension Tracing Service provides a tracking service for people who have left benefits in pension schemes, and also for dependants of members, who have lost touch with previous employers.

Website **gov.uk/find-pension-contact-details**

Call them on **0800 731 0193**

MoneyHelper

MoneyHelper is an independent service, set up by the government to help people make the most of their money. They offer free and impartial guidance on managing your money and pensions.

visit **moneyhelper.org.uk** or call **0800 011 3797**

Pension Wise

Pension Wise is a free, government-backed service, offering clear, impartial and specialist guidance on your retirement options. If you're aged 50 or over, this service is available to you.

Visit **moneyhelper.org.uk/en/pensions-and-retirement/pension-wise** or call **0800 138 3944** for full details of the service.

The Pensions Ombudsman

The Pensions Ombudsman can investigate and determine pension complaints in accordance with the Pension Schemes Act 1993.

The address of the Pensions Ombudsman is:

Pensions Ombudsman Service
10 South Colonnade
Canary Wharf
London
E14 4PU

Call them on: **0800 917 4487**

Email **enquiries@pensions-ombudsman.org.uk**

Website **pensions-ombudsman.org.uk**

The Pensions Regulator

The Pensions Regulator is an independent body, accountable to Parliament and the general public. Its main objectives are to protect the benefits of members of work-based pension schemes and to promote good administration. The Pensions Regulator keeps a register of pension schemes, holding information about the scheme and the employer. It may intervene in the running of schemes where the Trustees' managers, employers or professional advisers have failed in their duties.

The address of the Pensions Regulator is:

The Pensions Regulator
Telecom House
125-135 Preston Road
Brighton
BN1 6AF

Call them on: **0345 600 0707**

Email them at **wb@tpr.gov.uk**

Website **thepensionsregulator.gov.uk**

Useful scheme contacts

Contact details for the CRISP Section

Compass Group Pensions Department
Parklands Court
24 Parklands
Birmingham
B45 9PZ

Call them on **07880 780803** or **07770 646675**

Email them at **pensions@compass-group.co.uk**

How to contact Aviva

Call us on **0345 600 6303** on Monday to Friday between 8am and 5.30pm. We may record calls to improve our service. Calls may be charged and these charges will vary; please speak to your network provider.

Visit our website at
aviva.co.uk/myworkplace

Email us at
mymoney.questions@aviva.com

Write to us at
Aviva, PO Box 2282, Salisbury, SP2 2HY

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