

SCAN FOR  
WEBSITE

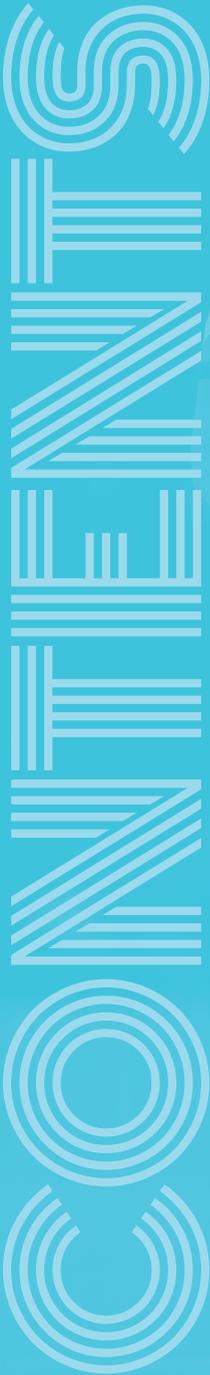


PROFESSIONAL  
FOOTBALLERS'

PENSION  
SCHEME

A PLAYERS GUIDE  
1 NOVEMBER 2022





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SCAN FOR WEBSITE

# WELCOME

The Professional Footballers' Pension Scheme ("the Scheme") provides valuable benefits for Registered Contract Players and their dependants during their playing career and after they leave or retire. This booklet provides a summary of the benefits provided through the 2011 Section of the Scheme.

The Scheme is administered by Trustees and its assets are completely separate from the Leagues' normal business and assets. The detailed provisions of the 2011 Section are set out in a Trust Deed and Rules, which is available for inspection by Players upon request.

The Scheme is a registered pension scheme in accordance with Chapter 2 of the Finance Act 2004. Any benefits payable from the Scheme are subject to restrictions laid down by HM Revenue & Customs (HMRC). It is your responsibility to let the Trustees know if you think you will be affected by the limits due to other pension benefits you may have. If so, please contact the Scheme Administrator.

This booklet sets out the benefits offered through the 2011 Section following the restructure on 1 January 2011 (or such later date as your contract was changed). These benefits are in addition to any benefits due under the Cash and Income Sections of the Scheme. For information on benefits from these sections, please refer to the previous Member booklet dated 5 April 2006, although please note that switches in the Default Lifestyle Basis in respect of these sections now take place on a monthly basis.

While every effort has been made to ensure the accuracy of this Guide, the operation of the Scheme is set out in the Definitive Trust Deed and Rules that govern the Scheme and should there be any conflict between this booklet and the Rules, then the Rules will prevail. A copy of the Trust Deed and Rules is available from the Scheme Administrator.

## Definitions

**Club:** any football club registered with the Leagues.

**Earnings Cap:** the Earnings Cap for pension scheme purposes is currently £150,000 and may be increased to such other rate at the Trustees' discretion from time to time.

**HMRC:** Her Majesty's Revenue and Customs.

**Leagues:** the FA Premier League or the English Football League.

**Member:** a Registered Contract Player under contract to a Club.

**Normal Retirement:**

- Joined before 5 April 2006 – Age 35
- Joined between 6 April 2006 and 3 November 2021 – Age 55
- Joined 4 November 2021 onwards – Age 57

Please note, the above may change and is subject to the Normal Retirement Age set by DWP at the time.

**Reckonable Earnings:** your total earnings are calculated based on 4x salary for the year prior to date of death, subject to the current Earnings Cap of £150,000. This takes into consideration previous clubs if transferred during the season.

**Scheme:** the Professional Footballers' Pension Scheme.

**Scheme Anniversary Date:** 1 August.

**Transfer Levy:** the levy collected on player transfers between Clubs.

**2011 Section:** the 2011 Section of the Scheme, which was established with effect on and from 1 January 2011.

# SUMMARY

## As a Member of the 2011 Section you will...

- be admitted automatically and not be required to make any contributions.
- have a contribution of £6,420 per annum invested on your behalf. This amount is reviewed each year and you will be notified of any changes.
- a Death Benefit up to a maximum of £600,000 may be payable, subject to the availability of satisfactory insurance evidence.
- have the option to pay Additional Voluntary Contributions (AVCs). Such AVCs may be paid as part of a salary sacrifice arrangement.

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## On reaching retirement you will be able to...

- take part of your fund as a tax-free cash lump sum (under current legislation).
- use the rest of your fund to:
  - buy a pension through the purchase of an annuity, which can include allowance for annual increases and/or a pension for your spouse or dependants on your death after retirement; or
  - designate to flexible drawdown; or
  - take as a small pot (taxable) lump sum, if your fund value is less than £10,000.

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## If you leave Membership before retiring the following benefits will apply...

- your funds will be kept securely for you in the 2011 Section.
- benefits at retirement based on the value of your fund at the time.
- benefits on death before retirement based on the value of your fund at the time.
- the option to transfer your funds to another registered pension arrangement.



We encourage players to save for the future, for when they retire.

**THEPFA**

## Management of the 2011 Section

The 2011 Section is operated on a money purchase (defined contribution) basis by the Trustees, who rely on independent professional advice.

Unless stated otherwise, the standard contribution to the 2011 Section from the Transfer Levy will be invested in the Scheme's default investment strategy. Further information on the default is contained in a separate investment guide available on the pension scheme's website or on request.

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## Scheme benefits

In the event of any conflict between this Guide (or any other explanatory literature relating to the Scheme) and the terms of the Trust Deed and Rules, the latter will, in all cases, prevail.

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## Enquiries / Further information

Any enquiries in connection with the Scheme should first be addressed to:

**The Scheme Administrator**

Professional Footballers' Pension Scheme  
11 Europa View  
Sheffield Business Park  
Sheffield  
S9 1XH

Telephone: 0114 256 7773

Email: [footballerspensions@broadstone.co.uk](mailto:footballerspensions@broadstone.co.uk)

Further information is available on the PFA's website:

**[www.thepfa.com/players/union-support/pension-scheme](http://www.thepfa.com/players/union-support/pension-scheme)**

Or the pension scheme's website:

**[www.footballerspensions.com](http://www.footballerspensions.com)**

# ELIGIBILITY

## Who is eligible to join the Scheme?

Membership of the 2011 Section of the Scheme is available to professional players who are Registered Contract Players of a Club in the FA Premier League or the English Football League.

Membership of the 2011 Section commences on the day you sign your first or new registered contract.

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## May I have a personal pension as well?

Yes. Since 6 April 2006 it has been possible to be a member of more than one pension scheme at the same time, subject to overall HMRC limits on the level of contributions and benefits that can build up free of tax set by the Government. The Transfer Levy will only be used to make contributions to the Scheme.

You may wish to consult the tax position.

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## Can the Transfer Levy be used to contribute to any other scheme?

No. The Transfer Levy will only be used to contribute to the Scheme.

## MEMBERSHIP

Players are eligible to join the Scheme on the day they sign their first or new registered contract.



### Can I transfer any existing pension benefits into the Scheme?

At the Trustees' discretion it may be possible to arrange a transfer from a previous pension scheme or a personal pension scheme.

If you are interested in this option then please contact your Club's Personnel Department or the Scheme Administrator (see p5 for contact details).

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### May I assign my fund?

You may not assign your benefits or use them as security for a loan. If you attempt to do so, you may forfeit your right to benefits.

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### Notes

If you have previously registered for "enhanced protection" or "fixed protection" with HM Revenue & Customs then you should seek independent financial advice prior to joining the 2011 Section, since to do so may have adverse tax consequences for you.

Membership of the Scheme is temporarily suspended for the duration of a loan period to a Foreign Club.

# CONTRIBUTIONS

## How much must I contribute?

Players are not required to contribute to the 2011 Section of the Scheme although players can choose to make AVCs (see pages 9 and 10).

You have the option to self select where you wish for your contributions to be invested. Further information can be found in our factsheet, or you can contact the Scheme administrators for the available investment options.

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## How much is contributed to the 2011 Section?

The Transfer Levy will be used to make contributions to the 2011 Section of the Scheme of £6,420 per annum (from 1 August 2022) on your behalf. These contributions are invested on a monthly basis.

The amount of contribution may change in the future. If this happens, you will be informed by a separate announcement.

## Where are the levy contributions invested?

Contributions will be invested in the Scheme's default investment strategy. Further detail on the default is contained in a separate investment guide available on the pension scheme's website or on request.

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## How do I pay Additional Voluntary Contributions (AVCs)?

In order to increase your benefits at retirement, you may wish to pay additional contributions to the Scheme up to the HMRC limits set by the Government.

The Scheme is also able to accept contributions through a salary sacrifice arrangement. Under such an arrangement you agree to be paid a lower salary by your Club and the amount "sacrificed" will be paid by the Club to the Scheme as AVCs on your behalf. You will pay lower income tax and National Insurance contributions as a result.

If you wish to pay contributions through salary sacrifice then your Club will need to operate such an arrangement. Please contact your Club Secretary in the first instance if you require further details on whether this is available to you.



## Where will my AVCs be invested?

A range of investment options are available for you to invest your AVCs. If you do not make a choice, your AVCs will automatically be invested in the Scheme's default investment strategy.

If you wish to invest additional contributions outside of the range of funds offered within the Scheme, then you can set up your own arrangement. Please contact an Independent Financial Advisor if you would like further details on this.

Further details on investment can be found in the investment section from page 12.

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## Do I get tax relief?

Yes, as the Scheme is a registered scheme in accordance with Chapter 2 of the Finance Act 2004, your Scheme benefits qualify for tax relief, subject to HMRC limits laid down by the Government.

If you would like further information on the overall limits on contributions and benefits then please contact the Scheme Administrator in the first instance. You should also consider seeking independent financial advice.

**£6,420**

From 1 August 2022, the annual contribution paid into the Scheme on players' behalf increased from £6,180.



## What happens if I am absent due to illness?

If you are temporarily absent from work due to sickness or injury, then the Rules of the Scheme provide that you will normally remain a Member of the Scheme whilst you are still a Registered Contract Player.

If you are seriously ill and unable to play, you may be entitled to early retirement from the Scheme due to incapacity.



# INVESTMENT

All contributions funded by the Transfer Levy will be invested in the Scheme's default investment strategy.

## What is the default investment strategy?

The default investment strategy aims to maximise returns for members by taking a lifestyle approach to investing, whereby your fund is automatically invested in line with a pre-determined investment strategy that changes as you approach normal retirement age.

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## ADDITIONAL VOLUNTARY CONTRIBUTIONS (AVCS)

### Where will my AVCS be invested?

If you make AVCS and do not make a decision in respect of how your contributions are to be invested, by default your contributions will be invested in the default investment strategy.

In addition to the default, you can also choose to invest your AVCS in any of the range of additional funds made available by the Trustees.

If you wish to invest in a fund other than the default, you will be asked to sign an investment disclaimer acknowledging that, whilst the funds have been made available by the Trustees, you have taken responsibility for your own investment selection and no investment responsibility or liability remains with the Trustees.

Further details on the default or AVC fund range are available online in the Scheme Library at [www.footballerspensions.com](http://www.footballerspensions.com)

## CONTRIBUTIONS

You can make Additional Voluntary Contributions to the Scheme and the amount you pay can vary.



### May I switch between funds?

You may switch your existing AVC investment between any of the available funds. Your first switch within any calendar year is free. Any additional switches may be subject to a charge. Investment switch instruction forms may be obtained from the Scheme Administrator.

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### May I vary the amount of AVCs that I pay?

Yes, you may vary the amount of AVCs you pay, and AVC instruction forms are available from the Scheme Administrator.

You may vary your level of AVC contributions each year without charge. Any other amendments made to your AVCs may be subject to a charge.

# BENEFITS

## BENEFITS ON RETIREMENT

### What is my Normal Retirement Date?

The Normal Retirement Age under the Scheme is age 55 for members who joined the Scheme between 6 April 2006 and 3 November 2021. Members who joined the Scheme before 6 April 2006 have a Normal Retirement Date of 35.

If you join the Scheme after 4 November 2021, your Normal Retirement Age is currently 55 if you retire before 6 April 2028. If you retire after this date, the Normal Minimum Pension Age (NMPA) will apply, which is currently planned to rise to age 57 from 6 April 2028.

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### How is my fund valued?

Your fund value in the 2011 Section will be made up of the following items:

- the Transfer Levy Contribution of £6,420 per annum (for the year starting 1 August 2022).
- any AVCs you decide to make.
- any transfer values received from other pension schemes or personal pension schemes.
- investment returns.

You will be provided with a statement each year that will include details of your fund value, contributions paid during the year and an estimate of your fund and pension payable at your retirement.

## AGED 55

The Scheme's Normal Retirement Age is currently aged 55 for Members who joined the Scheme after 6 April 2006. Subject to the Normal Minimum Retirement Age in place at the time of retirement.



## What are my options at retirement?

When you retire you can choose to:

- Take part of your total fund as a tax-free cash lump sum (subject to legislation); and either:
  - a) Use your remaining fund to purchase a pension, also known as an 'annuity'; or
  - b) Designate your remaining fund to flexible access drawdown; or
  - c) Take a small pot (taxable) lump sum, if your total fund is less than £10,000.
  - d) The Scheme will contact you just before your Normal Retirement age with details of your options. It is therefore important that you inform the Scheme if your address changes.

## What are my options if I choose to purchase a pension?

All or part of your fund can be used to purchase a lifetime pension, also called an annuity, secured via an insurance company selected by the Trustees. You can also select the 'open market option' and secure an annuity from an insurance company of your choice.

The amount of income you will receive will depend on the value of your fund at retirement, your age and what level of income the insurance company is willing to offer you at the time. It is a good idea to shop around to see what different insurance companies will offer you.

The amount of income you receive will also depend on decisions you make when purchasing your annuity, such as:

- Whether you would like your income to stay level or increase over time; and
- If you would like your pension to continue to a spouse or dependant when you die.

## What is flexible access drawdown?

You can designate your fund to flexible access drawdown, which allows you to draw a taxable income to suit your needs, while the rest of your fund remains invested. Once you have taken your tax-free lump sum you can start to draw an income immediately or wait until a later date. Each withdrawal you make will be taxed at your marginal rate and there will be a cost for each withdrawal.

When you start to take an income from your flexible-access drawdown fund, you will be subject to the Money Purchase Annual Allowance. This means that in the future you will only be able to save up to £4,000 a year in a defined contribution arrangement, before tax charges apply.

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## How much will my pension be on Normal Retirement?

If you are unsure about how to take your benefits from the Scheme, you should seek independent financial advice. You can find an adviser near you online at [www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser](http://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser)

For the avoidance of doubt, any benefits arising under the 2011 Section of the Scheme are in addition to any benefits that you may also be entitled to under the Income or Cash sections of the Scheme.

As you will see, the options you choose at retirement will have an effect on the level of benefits for both you and your spouse. You should therefore think very carefully about these options when you come to retire.



## Can I transfer my accrued benefits?

You may at any time up to the date of your retirement elect to transfer your benefits to another registered pension scheme.

If you decide to transfer your benefits from the Scheme you may apply for a Statement of Entitlement from the Scheme Administrator. You are entitled to one valuation each year free of charge, any further valuation requested may incur a charge. The value of your entitlement is not guaranteed, as it depends on the value of the underlying investments.

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## May I retire before my Normal Retirement Date?

Due to HMRC limitations, you may not normally take your benefit before your Normal Retirement Date, except that the Trustees may approve earlier payment if you retire because of incapacity. You should contact the Professional Footballers' Association if you think you may qualify for early retirement through incapacity.

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## May I take part of my benefit at retirement as a tax-free lump sum?

When you retire you may, if you wish, exchange part of your pension for a cash sum. This sum would be tax-free under current HMRC practice.

The cash sum available will typically be equal to 25% of the value of your fund at the date your investments are sold. The pension which may be purchased with the balance of your fund will be reduced accordingly.

## May I defer retirement?

Yes, if you continue in employment as a Registered Contract Player you may defer the payment of your benefits beyond your Normal Retirement Date.

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## What happens if I am ill and no longer able to work?

If you can no longer continue to play professional football due to physical or mental incapacity, then you may be able to retire immediately at any age. This option will normally require the consent of the Trustees, who will require sight of medical evidence supplied by a qualified medical practitioner. The fund value at that time can then be used to provide you with a pension. You should seek advice from an Independent Financial Advisor on the most appropriate options for your individual circumstance.

## What is the State Pension?

The State Pension is a regular income paid by the UK Government to people who have reached State Pension age.

State Pension age for a man may be between 65 or 68 depending on when you were born. You can check your State Pension age online at [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)

To qualify for the new State Pension you will need at least 10 qualifying years on your National Insurance record. You will need at least 35 years to get the full new State Pension. The full new State Pension is £185.15 per week (in 2022/23).

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## Are pensions taxed?

Pensions in retirement are currently taxed under the PAYE system as earned income.

**If you would like further information about your likely State Pension, then you can apply for a pension forecast from the Department for Work and Pensions at [www.dwp.gov.uk](http://www.dwp.gov.uk)**

**£600,000**  
Death before retirement brings a lump sum benefit of four times your Reckonable Earnings, up to a maximum of £600,000.



## BENEFITS ON DEATH IN SERVICE

### Is there a lump sum benefit?

Yes. If you die while a Registered Contract Player before your retirement (either before your Normal Retirement Date, or after your Normal Retirement Date, so long as you remain a Registered Contract Player under contract to a Club) an insured benefit of four times your Reckonable Earnings will be payable (subject to a minimum of £5,000 and a maximum of £600,000). This is subject to the availability of satisfactory insurance evidence.

In addition, your fund value will also be paid as a lump sum, subject to HMRC limits. The maximum benefit allowed from all pension arrangements (including the life insurance benefit) is equal to the Lifetime Allowance (set at £1,073,100 for the 2021/22 tax year).

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### How is the benefit payable?

The lump sum benefit will be paid at the discretion of the Trustees to (or for the benefit of) any one or more of your dependants or beneficiaries. In this way, the payment does not form part of your estate and is currently free from Inheritance Tax.

Please note that if the Trustees are unable to trace your dependants or beneficiaries, the benefit will be paid to your estate and therefore may be subject to Inheritance Tax.

## BENEFITS ON DEATH IN SERVICE (CONTINUED)

### May I choose who should receive benefits in the event of my death?

Although the Trustees have absolute discretion in allocating the payment, you may use the Expression of Wish Form enclosed with this booklet to indicate the person or persons to whom you would like the benefit to be paid. Your wishes will not be binding on the Trustees, but they would normally be taken into account.

You can change your Expression of Wish Form at any time, and it is always a good idea to keep this updated as your personal and family circumstances change.

## BENEFITS ON DEATH AFTER RETIREMENT

### What benefits will be provided?

The benefits payable will depend on the options that you choose on retirement.

The Scheme supports Annuity Purchases, Cash Payments and Flexible Access Drawdown. However, the options available on retirement depend on the value of benefits at the time.

If you have chosen to purchase an annuity with a guarantee period then your annuity will continue to be paid for the remainder of this guarantee period.

For example, if you choose a guarantee period of five years but die only three years after retirement, then your annuity will continue to be paid at the same rate to your spouse or dependants for the remaining two years.

If you choose a spouse's pension at retirement then a pension at the level you bought (typically 50% or 66.67% of your pension) will start to be paid to your spouse, after any guaranteed period has expired. This will continue to be paid for the lifetime of your spouse and will attract annual increases if this was an option you chose to buy with the value of your FRF units.

If you opted for flexi-access drawdown, your remaining units will be passed to your dependant(s) at your death. This means it is important to complete an Expression Of Wish Form.

## BENEFITS ON LEAVING SERVICE

### What happens if I leave before retirement?

If you cease to be a Registered Contract Player before your Normal Retirement Date, you will also cease to be a Member of the Scheme.

Your membership of the Scheme would also be suspended for any period of time whilst you are on loan to a foreign club.

If you leave the 2011 Section, you may at any time request a transfer to another registered pension scheme. Otherwise, the value of your units will remain invested until your Normal Retirement Date and will continue to earn investment returns in the same way as if you were still a Member. The only difference will be that there will be no new contributions being added each year.

The same options will be available to you on your retirement. Any previous service accruing benefits under the Cash and Income Sections of the Scheme will be taken into account.

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### Can I transfer my accrued benefits?

You may at any time up to the date of your retirement elect to transfer your benefits to another registered pension scheme.

If you decide to transfer your benefits from the 2011 Section you may apply for a Statement of Entitlement from the Scheme Administrator. You are entitled to one valuation each year free of charge; any further valuation requested may incur a charge. The value of your entitlement is not guaranteed, as it depends on the value of the underlying investments.

## TRANSFER

At any time up to the date of your retirement you can transfer your benefits to another registered pension scheme.



### What if I die after leaving service but before I take my benefits?

If you die before retirement with an entitlement to benefits in the 2011 Section, the value of your fund will be paid as a lump sum benefit, and/or used to provide a spouse's or dependant's pension.

Although the Trustees have absolute discretion in allocating the payment of the lump sum benefit, you may use an Expression of Wish Form to indicate the person or persons to whom you would like the benefit to be paid. Your wishes will not be binding on the Trustees, but they would normally be taken into account.

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### Can I leave the 2011 Section if I am still a Registered Contract Player?

Membership of the 2011 Section is voluntary and you can leave at any time, after giving the Trustees notice in writing. If you subsequently wish to re-join the 2011 Section after opting out then you will need to give the Trustees notice in writing before doing so.

**If you opt out of the Scheme then the Transfer Levy will not be used to pay contributions into your own personal pension.**

# FURTHER INFORMATION

## Enquiries

Any enquiries in connection with the 2011 Section should first be addressed to:

**The Scheme Administrator**  
Professional Footballers' Pension Scheme  
11 Europa View  
Sheffield Business Park  
Sheffield  
S9 1XH

Further information is available on the PFA's website:  
[www.thepfa.com/players/union-support/pension-scheme](http://www.thepfa.com/players/union-support/pension-scheme)  
Or the pension scheme's website:  
[www.footballerspensions.com](http://www.footballerspensions.com)

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## Benefit Statement

You will be provided with a statement each year showing the value of your units, including the transfer value you may have taken at the Scheme Anniversary Date. Please inform the Scheme Administrator if your address changes.

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## Expression of Wish Form

You can obtain an Expression of Wish form online at [www.thepfa.com/players/union-support/pension-scheme](http://www.thepfa.com/players/union-support/pension-scheme) or request a copy from the Scheme Administrator (contact details above).

## Internal Dispute Resolution Procedure

The Trustees of the Scheme operate an internal dispute resolution procedure.

If you have a complaint about the operation of the Scheme, or if you disagree with any information or details provided about the Scheme or your benefits, you should contact the Nominated Adjudicator in writing setting out the nature of your complaint, along with details of your full name, address, date of birth and national insurance number.

The address to send your complaint to is:

### **The Professional Footballers' Pension Scheme**

EFL House  
10-12 West Cliff  
Preston  
PR1 8HU

Your complaint will be investigated by the Trustees and, within two months of your complaint, you should receive a written decision from the Trustees. If this is not possible, you will be contacted to explain the reason why and the date you can expect the decision.

## Service for Scheme Members

A number of agencies have been set up by the Government to offer additional help and protection to members of pension schemes, though they are not intended to replace the existing relationships between players and the Scheme. The agencies are as follows...

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### MoneyHelper

MoneyHelper brings together three bodies of financial guidance: Pension Wise, the Money Advice Service and The Pensions Advisory Service. MoneyHelper is available at any time to assist members and beneficiaries with pensions questions, and with issues they've been unable to resolve with the Trustees or administrators of the Scheme. The address is: MoneyHelper, Holborn Centre, 120 Holborn, London, EC1N 2TD.

Further information can be found at:  
[www.moneyhelper.org.uk/en/pensions-and-retirement](http://www.moneyhelper.org.uk/en/pensions-and-retirement)

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### The Pensions Ombudsman

In cases where a complaint or dispute cannot be resolved, normally after the intervention of TPAS, an application can be made to the Pensions Ombudsman for an adjudication. The Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to occupational pension schemes. The services of the Ombudsman are available to Scheme members, beneficiaries and prospective members of the Scheme. The address is : Pensions Ombudsman, 11 Belgrave Road, London SW1V 1RB.

Further information can be found at: 020 7630 2200 or [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

## The Pension Tracing Service

The Pension Tracing Service, which is operated by the Department for Work & Pensions, is available to assist former members and their dependants with pension entitlements, who have lost touch with earlier employers. Enquiries should be addressed to:  
The Pension Service 9, Mail Handling Site A,  
Wolverhampton, WV98 1LU

Further information can be found at: 0345 600 2537  
or [www.nidirect.gov.uk/articles/find-lost-pension](http://www.nidirect.gov.uk/articles/find-lost-pension)

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## Data Protection Act 1998

The Trustees, the Clubs and the Leagues have both a legal obligation and a legitimate interest to process data relating to you for the purpose of administering and operating the Scheme and paying benefits under it. This may include passing on data about you to your employer and the Scheme Actuary, Auditor, Scheme Administrator and such other third parties as may be necessary for the administration and operation of the Scheme.

The Trustees, the Clubs and their service providers may from time to time be regarded as Data Controllers (for the purposes of the Data Protection Act 1998) in relation to the data processing referred to above and can be contacted via the Secretary to the Trustees. This data may include "sensitive personal data" for the purposes of the Act.

On joining the 2011 Section, you are therefore asked to give your consent to the processing of such data, which may include data concerning your health, any offences and about your family relationships.

## Divorce

If you divorce there are a number of options available in relation to your benefits under the Scheme:

- i) The court may make no order for dealing with your Scheme benefits, but will instead take them into account when looking at the value of your and your spouse's assets; or
- ii) The courts may " earmark " or " attach " your benefits such that when they become payable, some or all of them are paid to your spouse. The benefits you would receive would be reduced accordingly; or
- iii) The court may " share " or " split " your benefits such that some or all are immediately allocated to your spouse who will then be obliged to transfer the value of those benefits to an arrangement of his/her own. Your benefits would be reduced accordingly.

If you need more information about these options you should speak in the first instance to your solicitor. In the case of options ii) and iii), the Trustees would impose charges for implementing the court order and for the provision of information as permitted by law. Further details will be provided on request. If you are in the process of considering financial arrangements on a divorce, you should keep the Trustees informed of developments in so far as these relate to scheme benefits. You may also wish to consider updating your Expression of Wish Form.

## Pension Scams

Pension scams are on the increase in the UK. They usually involve the scammer trying to get you to move your pension to other investments. Find out more about how to identify pension scams at [www.moneyhelper.org.uk/en/money-troubles/scams/how-to-spot-a-pension-scam](http://www.moneyhelper.org.uk/en/money-troubles/scams/how-to-spot-a-pension-scam)

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## Keeping the Scheme up to date

Don't forget to let the Scheme Administrator know if you move house so that the Scheme can contact you with important information about your pension.

You should also contact the Scheme if your beneficiaries change to update your Expression of Wish Form.

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## Other Information

The Standard Default Investment and any other funds of the Scheme are totally independent of the assets of the Clubs or the Leagues.

An Annual Report is audited each year and a copy is available on request from the Scheme Administrator.

The information set out in this booklet is in accordance with both current tax laws and pensions legislation. The law may, however, change in the future in such a way as to make it necessary to amend the Trust Deed and Rules.



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