



Professional Footballers'

# Pension Scheme

2011 Section  
**A Guide for Players**



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# Introduction

## Background

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.

**Whilst 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 which 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.**

## 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.

The standard contributions to the 2011 Section from the Transfer Levy are held in the Footballers' Retirement Fund (FRF).

## 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.

## Enquiries

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

**The Scheme Administrator**  
Professional Footballers' Pension Scheme  
Aon Hewitt Scanning Division  
PO Box 196  
Huddersfield  
HD8 1EG

Telephone: **0345 078 0096**  
Email: [footballerspensions@aonhewitt.com](mailto:footballerspensions@aonhewitt.com)

# 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 £5,208 per annum invested on your behalf to provide units in the Footballers' Retirement Fund (FRF)
- be insured for 4 x your Reckonable Earnings should you die whilst a Member of the Scheme
- have the option to pay additional voluntary contributions (such additional voluntary contributions may be paid as part of a salary sacrifice arrangement)

## On reaching retirement you will be able to:

- take part of your units as a tax-free cash lump sum (under current legislation)
- use the rest of your units to buy a pension through the purchase of an annuity
- include allowance for annual increases to your pension
- include benefits for your spouse or dependants on your death after retirement

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

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

# Definitions

Throughout this booklet, certain words and phrases are used with particular meanings. These are explained below:

<b>Club</b>	Any football club registered with the Leagues
<b>Earnings Cap</b>	The Earnings Cap for pension scheme purposes is currently £150,000 (Scheme year 2016/17) and may be increased to such other rate at the Trustees' discretion from time to time
<b>HMRC</b>	Her Majesty's Revenue and Customs
<b>Leagues</b>	the F.A. Premier League or the English Football League
<b>Member</b>	A Registered Contract Player under contract to a Club
<b>Normal Retirement Date</b>	55th birthday for Members who joined the Scheme after 6 April 2006 and 35 for members who joined the Scheme before that date, unless a different date has been agreed individually with HMRC
<b>Reckonable Earnings</b>	Your total earnings, subject to the Earnings Cap, you have received from your Club (as taken into account for PAYE purposes) during each year ending on 1 August and fixed on that date for the following year. If you have not completed a full year's employment, a pro-rated Reckonable Earnings will apply
<b>Scheme</b>	the Professional Footballers' Pension Scheme
<b>Scheme Anniversary Date</b>	1 August
<b>Transfer Levy</b>	the levy collected on player transfers between Clubs
<b>2011 Section</b>	the 2011 Section of the Scheme which was established with effect on and from 1 January 2011

# 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 F.A Premier League or the English Football League.

Membership of the 2011 Section commences on the first day of the month after you: (a) sign a first or new registered contract; or (b) sign an opt-in form for the 2011 Section of the Scheme before your pre-2011 contract expires.

## 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 which can build up free of tax set by the Government. However, the Transfer Levy will only be used to make contributions to the Scheme.

Within these limits, most players will get tax relief on their contributions. If you contribute £80 before tax into your pension scheme the tax relief the Government gives you on that is worth at least £20, based on the current basic rate of income tax.

## 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.

## 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.

## May I assign my benefits?

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.

**NOTE: 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.**

# 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 additional voluntary contributions (for further details see below).

## 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 £5,208 per annum 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 into the Footballers' Retirement Fund (FRF), which is detailed in the investment section of this booklet.

## Can I pay additional voluntary contributions (AVCs)?

Yes. 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?**

As a default, your AVCs will be used to purchase additional units in the FRF. Should you wish to invest in alternative funds, the Trustees have arranged for a range of professionally managed funds to be available to you at a cost substantially below that which can normally be arranged privately. These funds are offered through Standard Life.

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 below.

**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.

**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 through the Transfer Levy will be invested into the default investment fund, the **Footballers' Retirement Fund (FRF)**.

## Footballers' Retirement Fund (FRF)

### What is the FRF?

The FRF is a unitised fund which is invested in a range of diversified growth funds targeting equity-like returns without the volatility associated with traditional investments. The investment managers have a performance objective to deliver positive returns regardless of market conditions.

### How does the FRF work?

Diversified growth investment managers are given increased flexibility in how they can invest and as a result they have greater scope to exploit market inefficiencies and opportunities. Often the manager can invest in the full range of asset classes, take short positions and use derivatives, swaps and other financial instruments to control risk and exposure to different assets.

### What will the FRF be invested in?

The FRF invests in a combination of diversified growth funds run by high-quality investment managers identified and closely monitored by the Trustees to ensure that investment returns and the levels of risk being taken to meet these returns remain within acceptable levels.

A range of diversified growth funds is used in order to increase diversification and further lower the volatility of the FRF return. Typically, a diversified growth fund will only exhibit 1/3 to 2/3 of the volatility usually found in equities.

### What is the target return of the FRF?

The FRF target return will depend on the current split of the underlying investment managers, but will typically aim to achieve 3%-5% above cash rates, measured over three year periods.

If you would like details of the current FRF target and the constituent investment managers, please contact the Scheme Administrator.

**Are the investment  
returns guaranteed?**

No, the FRF is not a guaranteed return product and there can be no assurance that it will achieve its investment objective.

Past performance is not a guide to future performance. The value of investments, and the income from them, may go down as well as up and are not guaranteed. You may not get back the amount invested.

**Is the FRF a hedge fund?**

No. The FRF can use similar tools to those used by hedge funds, but for the purpose of de-risking the investments held, rather than seeking the maximum possible return.

## Administration of the FRF

**When will the contributions be invested?**

The FRF has a single monthly transaction day. All transactions requested in the month leading up to this day will be carried out as at the monthly transaction day.

**How will my units be valued?**

A single monthly FRF unit price is used for all transactions, which is determined by the Scheme's investment consultants reflecting the performance of the underlying investments over the previous month.

**What about any disinvestments I need?**

For any planned event, for example if you reach your Normal Retirement Date, your units will be disinvested in the prior month.

For unplanned events (for example transfers out of the Scheme), your units will be disinvested at the next monthly transaction date.

**Will my investments be used to pay expenses?**

Currently, only annual investment management charges, which are made through the unit prices of the underlying investments, apply.

The cost of running the Scheme and payment of life insurance premiums is met separately.

There is, however, a facility for these expenses to be deducted from funds under management if future funding requires this.

## 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 used to purchase additional units in the FRF.

In addition to the FRF you can also choose to invest your AVCs in any of the range of additional funds available. A separate note setting out the range of funds available is attached to this booklet and can also be found at the following address:-

[http://uk.standardlifeinvestments.com/institutional/fund\\_prices/pooled\\_pension\\_funds/index.html](http://uk.standardlifeinvestments.com/institutional/fund_prices/pooled_pension_funds/index.html)

If you wish to invest in a fund other than the FRF, 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.

### What should I invest in?

The actual choice of where to invest your funds will depend upon your attitude to risk and your own personal circumstances. You should consider taking independent financial advice.

### 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.

### 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 on Retirement

## What is my Normal Retirement Date?

The Normal Retirement Date under the Scheme is age 55 for Members who joined the Scheme after 6 April 2006. Members who joined the Scheme before that date have a Normal Retirement Date of age 35.

## How is the value of my units calculated?

The value of your units in the 2011 Section will be made up of the following items:

- the Transfer Levy contribution of £5,208 per annum;
- any AVCs you decide to make;
- any transfer values received from other pension schemes or personal pension schemes;
- investment returns earned in the FRF or other assets secured by the above.

You will be provided with a statement each year to show the value of your units.

**How much will my pension be on normal retirement?**

The amount of your pension on retirement depends on the value of your units, on the options you make at retirement, and on annuity rates at that time (assuming you decide to purchase an annuity with your units). On retirement, your annuity will usually be secured via an insurance company selected by the Trustees, unless you elect the "open market option" and secure your pension from an insurance company of your choice. You should seek advice from an Independent Financial Adviser if you wish to make use of this open market option.

You are free to choose the rate at which the pension is to increase during retirement. You are also free to choose the level of any spouse's or dependant's pension payable on your death and any guarantee period selected.

You can also choose whether the payment of your own pension should be guaranteed for a specified period after retirement if you were to die within this guarantee period.

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.

**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.

**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 FRF units 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.

**May I take my cash  
lump sum but defer the  
purchase of an annuity?**

If you want to start receiving some of your benefits but delay converting all of it into an annuity, then you will need to transfer your benefits to another specialist arrangement outside of the Scheme. You should take independent financial advice if this is of interest to you.

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

If you are ill and can no longer continue working then you may be able to retire immediately at any age. This option will normally require the consent of the Trustees. The value of your units 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.



**How much State  
Pension will I get?**

The State Pension is a regular income paid by the UK Government to people who have reached State Pension age. The State Pension was previously provided in two parts:

- a Basic State Pension to which all employees were entitled, if they had paid sufficient National Insurance contributions, plus
- any pension from SERPS/S2P, which was based on earnings between a lower and an upper level in each tax year.

The two-tier system, described above, was replaced by a single-tier system as of 6 April 2016. 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 qualifying years to get the full new State Pension. You will receive a proportionate amount of the full new State Pension if you have between 10 and 34 qualifying years.

State Pensions are currently payable to men from age 65. Between April 2018 and April 2020, the State Pension Age is being increased further to age 66, with further rises to age 68 expected in future years.

**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).

# Benefits on Death in Service

## Is there a lump sum benefit?

Yes. If you die whilst 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).

In addition, the value of your FRF units 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 million for tax year 2016/17).

## 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.

## 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.

If you have chosen a guarantee period when securing your annuity at retirement then your annuity will continue to be paid for the remainder of this guarantee period.

For example, if you choose a guarantee period of 5 years but die only 3 years after retirement, then your annuity will continue to be paid at the same rate to your spouse or dependants for the remaining 2 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.

As all of your benefits have to be purchased from the value of your FRF units at the time of your retirement, 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.

# 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.

## 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.

**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 FRF units 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 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.

**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  
Aon Hewitt Scanning Division  
PO Box 196  
Huddersfield  
HD8 1EG

## 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.

## 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 Nominated Adjudicator is the Secretary to the Trustees of the Scheme and the address is:

**Mrs Kirsty Maginn**  
PFPS Pensions Manager  
EFL House  
10-12 West Cliff  
Preston  
PR1 8HU

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

If you are not satisfied by the decision you will have up to six months to move on to the second stage of the procedure which will involve a review by the Trustees of the Scheme. Again, you should receive a written decision within two months.

After the review by the Trustees you will be able to refer your complaint to the office of the Pensions Ombudsman, if you wish. Access to this organisation would not be possible until the Trustees' dispute resolution procedure has been completed.

You may contact The Pensions Advisory Service at any time for assistance.

Full details of the Internal Dispute Resolution Procedure can be obtained from the Trustees.

**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:

**The Pensions  
Advisory Service**

The Pensions Advisory Service (TPAS) is available at any time to assist Members and beneficiaries of the Scheme in connection with pensions queries they may have or with difficulties which they have failed to resolve with the Trustees or administrators of the Scheme. TPAS has local voluntary advisors and can be contacted through your local Citizens Advice Bureau or at its own head office: TPAS, 11 Belgrave Road London SW1V 1RB. Telephone: 0300 123 1047. Further information can be found at:

[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

**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. Telephone: 020 7630 2200. Further information can be found at:

[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 Mail Handling Site A, Wolverhampton, WV98 1LU. Telephone: 0345 600 2537. Further information can be found at:

[www.nidirect.gov.uk/articles/find-lost-pension](http://www.nidirect.gov.uk/articles/find-lost-pension)



## 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.

## Other Information

The FRF 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.





**Premier  
League**