

# New member Information Pack

## Introduction

Welcome to the Public Employees Pension Fund's ("PEPF") Career Average Scheme

### Your New Member Information Pack

Please read this booklet which includes information about the benefits in the Career Average Scheme of the PEPF.

This information pack is to provide a short introduction to the Career Average Scheme. If you require more detailed information, please visit our webpages for a full Scheme Guide ([www.gov.je/yourpension](http://www.gov.je/yourpension)).

This booklet is for general use, so it cannot cover every personal circumstance. It does not give you any rights under contract or statute law. If there is any dispute over your pension benefits, the relevant Regulations will apply.

If you need further information about the Career Average Scheme, see our Full Members Guide or contact the Public Employees Pension Team (PEPT) using the details at the end of this document.

### Introduction to the Career Average Scheme.

The Career Average Scheme provides benefits based on the pensionable earnings paid to you in each year you are employed.

Other benefits you could be entitled to include

- Life cover, with a lump sum of 3 times your annual pensionable earnings if you die in service, as well as cover for your family in the event of your death;
- Ill Health cover for you should you be unable to work;
- You may receive tax relief on your contributions to the Career Average Scheme;
- You can give up some of your pension on retirement and in service (subject to certain conditions) to get a tax free cash lump sum;
- Your employer contributes 16% of your pensionable earnings into the scheme; and
- You can purchase additional pension by electing to pay more contributions through Additional Voluntary Contributions (AVCs).

### Who can join?

All permanent employees of the Government of Jersey automatically become a member of the scheme from the day they start their employment. Employees on a fixed term contract will have the option to join the scheme. Employees on a zero hour contract are not eligible to join the scheme.

If you are an employee of an Admitted Body you will need to contact your employer to ascertain if you are eligible to join the scheme (a list of Admitted Bodies can be found at the end of this booklet).

### What does it cost?

For members who are classed as 'Ordinary Members' the initial contribution rate will be 7.75%.

For members who are classed as 'Uniformed Members' the initial contribution rate will be 10.10%.

(Please note that contribution rates could change depending on the financial condition of the Fund, following an actuarial valuation)

## Benefits of the Career Average Scheme

Each scheme year you build up a pension of 1/66th of pensionable earnings paid in that year. The amount of pension earned is added to your pension record annually. The following year the opening balance of your pension record is then revalued by Jersey RPI+1%.

Please Note: The revaluation rate of Jersey RPI+1% and the accrual rate of 1/66th are not guaranteed and are subject to change following an actuarial valuation.

Pensionable earnings consist of your annual pensionable salary and any pensionable allowances that you may receive. Payments of a temporary nature are deemed non pensionable under the scheme Legislation,

## Are my pension benefits guaranteed?

No, the scheme is not a traditional balance of cost pension scheme where a defined level of benefits would be guaranteed by your employer. Your Career Average Scheme pension benefits are not guaranteed.

Employer contributions into PEPF are capped in legislation at 16.5% of pensionable earnings. Employer contributions into the scheme cannot be more than 16.5% of pensionable earnings. If the scheme is in deficit and the benefit package is unaffordable within the contributions paid by you and your employer then;-

- your benefits may be revalued by less than Jersey RPI whilst you are in employment;
- your pension may be increased by less than Jersey RPI whilst you are in retirement;
- your accrued pension may be increased by less than Jersey RPI if you have left employment but not yet taken your pension;
- the rate at which you accrue future benefits may be reduced; and/or
- your employee contribution may be increased.

Your benefits are dependent on the financial position of the pension fund remaining satisfactory. The financial position of the pension fund is determined every 3 years when the Scheme Actuary undertakes an actuarial valuation.

The Public Employee Pensions Team will keep you informed of the outcome of each actuarial valuation and any impact on your benefits and contributions.

## When can I take my pension?

If you are an ordinary member, the age at which you can retire and receive your pension unreduced (also known as your Normal Pension Age) will be the same as your State Pension Age. You will be able to retire and receive your pension up to 10 years earlier than your Normal Pension Age but your pension will be subject to an actuarial reduction for early payment and being paid out for longer. You could even work past your Normal Pension Age and retire later, this would mean that your pension could receive an actuarial increase for being paid later and possibly for a shorter period.

If you are a Uniformed Member then your Normal Pension Age is 60 and you will be able to choose to retire from age 55 (subject to an actuarial reduction).

If your employer determines that you are permanently unable to perform the duties of your job due to ill health but you are capable of undertaking any other employment, then you could receive your pension early without a reduction. If you are retired on grounds of ill health and you are not capable of undertaking any other employment, then your pension could receive an enhancement.

## Transfer in of pension rights from another employer

On joining the scheme you will have the ability to transfer pension rights from any other employer or personal pension scheme in to the PEPF. This will create additional pension in the year you transfer in

If you have benefits in another public sector pension scheme, either in Jersey or in the UK, you could transfer those pension rights into the Career Average Scheme through the Public Sector Transfer Club. To take advantage of transferring through the Public Sector Transfer Club you need to arrange for the transfer request to be received in writing to the Pensions Team within 12 months from becoming eligible to join or re-join the scheme. For further information on Transfers In please see our Transfer In leaflet available on our webpages on [www.gov.je/yourpension](http://www.gov.je/yourpension).

## Additional Voluntary Contributions (AVCs)

You may also pay Additional Voluntary Contributions to purchase additional pension. The additional pension that you purchase will be increased in a similar manner to the pension you build up through normal contributions. For more information please visit the Additional Voluntary Contributions (AVCs) webpages on [www.gov.je/yourpension](http://www.gov.je/yourpension).

## Survivor Benefits

Members of the Career Average Scheme can nominate someone to receive a lump sum of 3 times their pensionable earnings in the event of their death in service. We have an online form available for you to inform the team who you would like to nominate for payment of a benefit in the event of your death. Benefits can be paid on the death of a deferred member and pensioner members, this can be found on our webpages on [www.gov.je/yourpension](http://www.gov.je/yourpension).

## Privacy Notice

The PEPT has its own privacy notice, this notice sets out how your personal data is processed in order to provide you with certain public services and to meet our statutory obligations, in accordance with the Data Protection (Jersey) Law 2018 and the Data Protection Authority (Jersey) Law 2018. You can find the full policy on the following page.

**Please note that nothing stated in this document overrides the legislation and where there is a dispute between what is in this document and the legislation, the legislation will prevail.**

**This document contains information about benefits in the Career Average Scheme as at the date this document was last updated.**

# Privacy Notice

This Privacy Notice is issued by the Management Board, the Committee of Management and the Public Employees Pension Team in its capacity as Administrator of the Jersey Teachers Superannuation Fund ("**JTSF**") and the Public Employees Pension Fund ("**PEPF**"), (together, the "**Schemes**"), as controllers of your personal data.

This notice sets out how your personal data is processed in order to provide you with certain public services and to meet our statutory obligations, in accordance with the Data Protection (Jersey) Law 2018 and the Data Protection Authority (Jersey) Law 2018.

We explain below what personal data we collect, how we will hold your personal data and what your rights are in relation to that data.

We may collect the following personal data:

- your name;
- your address and contact details;
- your date of birth; and
- details regarding your employment with the Government of Jersey, such as your department and job role.

We may also collect certain special category personal data, including details regarding your health (although this will be in limited circumstances, for example, if you make an application for an ill health pension).

This data is either collected directly from you when we request it, when you provide such data when requesting our services, or from other Government of Jersey departments, such as your employer.

We collect your personal data in order to:

- carry out any service you have requested of us;
- monitor and improve the performance of the Schemes;
- ensure that we meet our legal obligations;
- prevent and detect fraud and financial crime;
- process financial transactions including grants or payment of benefits;
- allow the statistical analysis of data so we can plan the provision of services;
- where necessary, allow us to comply with our law enforcement functions; and/or
- to protect individuals from harm or injury.

We do not use any automated decision making as part of our processing of your data.

We will endeavour to keep your information accurate and up to date, however, if you are aware that the data that we hold in respect of you is incorrect, please advise us as soon as possible by contacting the Data Protection Officer (DPO). Details for the DPO can be located at the bottom of this Privacy Notice.

We will only keep your personal data for as long as it is necessary. Once your personal data is no longer required, we will endeavour to destroy any personal data which we hold in respect of you. However, we may have a legal obligation to continue to hold some aspects of your personal data.

We will not pass any personal data on to anyone outside of the Government of Jersey, other than those who either process information on our behalf, or because it is necessary to do so as per our legal obligations. Where we are required to transfer your personal data, we will only do so once we have sufficient security measures in place with the recipient to protect your personal data. We do not process your information outside the UK or European Economic Area, which includes using web services that are hosted outside of those jurisdictions. At no time will your information be passed to organisations for marketing or sales purposes or for any commercial use without your prior express consent.

The information you supply may be shared with:

- your employer;
- the Comptroller of Taxes for the Government of Jersey;
- the Social Security Department;
- Government of Jersey Human Resources Department;
- the Law Officers Department;
- the Treasury and Exchequer;
- the Government of Jersey Internal Auditor;
- the Committee of Management (the governing body of the PEPF);
- the Management Board (the governing body of the JTSF);
- Aon Hewitt Ltd (the Schemes' Actuary and the Employer's Actuary for the JTSF and the PEPF)
- Carey Olsen (the legal advisors to the Committee of Management and Management Board);
- Price Waterhouse Coopers (the external auditors to the JTSF and PEPF); and
- Her Majesty's Revenue and Customs (HMRC), where required.

Your data may also be shared with the UK National Fraud Initiative for the purposes of protecting the Schemes by picking up cases of fraudulent claims. It will not be processed further unless permitted under a condition as outlined in the Data Protection (Jersey) Law 2018.

You are entitled to ask us to:

- stop processing your information or request that the processing of your personal data is restricted;
- to correct or amend your information;
- provide a copy of the information we hold about you;
- erase your personal data; and
- withdraw your consent to the processing of your information (where consent has been provided previously).

Please note that we may not be able to provide you with certain services where you request any restrictions to our processing of your personal data. We may not be able to fully erase your personal data, where our legal obligations prevent us from doing so.

In order to exercise any of the rights you are entitled to as outlined above, or if you wish to submit a complaint about the way your information is being used, you can contact the DPO at [dataprotection2018@gov.je](mailto:dataprotection2018@gov.je).

Alternatively, you are entitled to complain to the Jersey Office of the Information Commissioner by emailing [enquiries@dataci.org](mailto:enquiries@dataci.org).



# New Joiner Form



PLEASE COMPLETE THE FORM IN BLOCK CAPITALS AND BLACK INK

## Applicant Details

Full Name					Title				
Date of Birth					Female		Male		
Previous Name								If applicable	
Marital status	Single		Married		Civil Partnership		Co-Habiting		
Social Security Number									or National Insurance Number if applicable
Home Address									
					Post Code				
Email Address					Telephone Number				

## Employment Details

Employer			
Job Title			
Department and Section		Payroll Number	If known
Start Date of Membership	Date on which your membership in the PEPS will begin (if known)		

## To be completed by Fixed Term Contract Employees only

A.	Confirmation of <b>'JOINING'</b> for Fixed Term Contract Employees
I am on a Fixed Term Contract and can confirm that I wish to become a member of PEPS. I understand that once implemented this cannot be changed for the duration of the contract and will apply to any extension to the contract unless at that time I advise to the contrary.	
	Please tick the box if you wish to join PEPS
B.	Option of <b>'NON-MEMBERSHIP'</b> for Fixed Term contract Employees
I am on a Fixed Term Contract but do not wish to join PEPS. I understand that once implemented this cannot be changed for the duration of the contract and will apply to any extension to the contract unless I advise to the contrary.	
	Please tick the box if you do not wish to join PEPS

Contract Period for -

Date From

Date To

## Employee's Signature

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Date Signed

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## Survivor Benefits Nomination Form Guidance Notes

If you wish to inform the team of any persons who could receive a benefit in the event of your death you can complete our online survivor benefit nomination form. This form is available on our webpages on [www.gov.je/yourpension](http://www.gov.je/yourpension), under the page titled Survivor Benefits.

### Why do I have to complete a Survivor Benefits Nomination Form?

The Survivor benefits nomination form lets the PEPT know who you would like a survivor pension and/or a cash lump sum to go to in the event that you die whilst you are in employment and contributing to the scheme, as a deferred member or as a pensioner.

### What are the benefits?

The Career Average Scheme will pay a benefit to your spouse, civil partner, nominated co-habiting partner, a dependant or children.

If you die whilst you are employed and contributing to the scheme, you can nominate any person to receive a death in service lump sum of 3 times your pensionable earning, or, if you do not wish the money to go any specific person, you can request the money to be paid into your estate.

Under the PEPF Regulations the Committee of Management retains the discretion with regard to the payment of a lump sum in the event of your death. For this reason the PEPF Committee of Management will have the greatest regard for your wishes but it is not bound by them.

Payment is generally made on the official notification of your death through the presentation of your death certificate. Please note that, if possible, your Will should reflect the details that are entered on your death benefits nomination form with regard to the death in service lump sum.

### Who can receive the death in service cash lump sum?

You can nominate any person you wish to receive the lump sum, this could be your partner, your children, your family, your friends etc.

Even though you have completed the death benefits nomination form, the Committee of Management still retain the discretion to decide who your lump sum should be paid to. If your circumstances change prior to your death and you did not amend your death benefits nomination form, for example if the recipient you had originally nominated had died or your marriage, co-habiting partnership or civil partnership status has changed since the date of your nomination, then the Committee may wait for a Grant of Representation from a personal representative before paying out the lump sum.

### Can I change these details?

You can cancel or change a nomination for the death in service lump sum at any time by completing a new online form. The new form will overrule any previous form on your file.

## Further information

If you have any questions or issues about your benefits or require any help with any of the forms in this booklet, the PEPF or pensions in general, you should contact the Public Employees Pension Team through the following means

**By post:**

Public Employees Pensions Team  
Treasury and Exchequer  
Union Street,  
St Helier,  
Jersey,  
JE2 3DN

**By Telephone:** (4)40227.

**By Email:** [pept@gov.je](mailto:pept@gov.je) or **visit our website:** [www.gov.je/yourpension](http://www.gov.je/yourpension)

If you would like to book a meeting with one of the pensions team at the Union Street Building please contact the team by email or phone to arrange a date and time for you to attend.

## Admitted Bodies

- Andium Homes
- Beaulieu Convent School
- Brig-y-Don
- Comité des Connétables
- Family Nursing & Home Care (FNHC)
- Jersey Advisory & Conciliation Services (JACS)
- Jersey Competition Regulatory Authority (JCRA)
- Jersey Data Protection Commission (JDPC)
- Jersey Employment Trust/Workforce Solutions (JET)
- Jersey Financial Services Commission (JFSC)
- Jersey Gambling Commission
- Jersey Heritage Trust
- Jersey Overseas Aid Commission (JOAC)
- Jersey Post
- Jersey Telecom
- Les Amis Incorporated (Including Maison Variety)
- Parish of St Brelade (including Maison St Brelade)
- Parish of St Clement
- Parish of Grouville
- Parish of St Helier
- Parish of St Lawrence
- Parish of St Martin
- Parish of St Ouen
- Parish of St Saviour
- Ports of Jersey