House of Commons

Parliamentary Contributory Pension Fund (PCPF)

Pensioners' E-Booklet – MPs' Section

November 2019

Version 1

Contents

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Introduction

This booklet tells you:

- how and when your pension is paid and the basis on which tax is deducted from it
- about deductions that may be made from your pension or lump sum
- what happens on your death after retirement
- what pension increase are
- whether and when you are eligible to receive pension increases
- how and when pension increase are paid and the interaction between increases in your PCPF pension and your basic state retirement pension.

If you feel there is a relevant topic that has not been covered in this e-booklet, please contact the Pensions Unit. Further information on the *Fund* and your benefits can be obtained from the Pensions Unit or the administrators - **for contact details click here**. (Wherever you see a page reference underlined, clicking on it will take you to that page.)

Every effort has been made to ensure the accuracy of this e-booklet. However, it is intended only as a guide and is not a legal document. The legislation that governs the *Fund* will override this e-booklet if there is any discrepancy between the two.

With best wishes,
Brian Donohoe MP, Chairman
August 2012

Special terms

There are a number of technical terms used throughout this e-booklet. These terms, shown in italics throughout this e-booklet, are defined below.

Annual Allowance

The amount of pension that an individual can build up during each tax year without having to pay a tax charge in a pension scheme registered with HM Revenue & Customs under the Finance Act 2004. If the total of contributions paid to personal pension schemes and the PCPF Additional Voluntary Contribution scheme, when aggregated with the monetary value of the benefits built up under the PCPF and any other defined benefit scheme, are more than the Annual Allowance, the excess amount will be subject to a tax charge. From 2011/12, the Annual Allowance has been reduced to £50,000.

For more information, please refer to HMRC (www.hmrc.gov.uk).

Children

Your dependent children are any of your children (including an adopted child or financially dependent stepchild) who are under the age of 17 (age 22 if continuing in full-time education) or who are dependent on you due to disability at the time of your death.

Dependant

Dependants can be:

- your legal spouse or registered civil partner;
- your partner – as nominated by you, using the appropriate document, and who at the time of your death fulfils the *Trustees'* criteria as set out in the declaration.

Final Pensionable Salary

Your basic salary as an *MP* in the 12 months preceding your retirement or date of leaving the *Fund*, if earlier.

Fund

The Parliamentary Contributory Pension Fund - comprising the MPs Pension Scheme and the Ministerial Pension Scheme.

Guaranteed Minimum Pension (GMP)

Part of the pension benefits built up by *Pensionable Service* relating to service as an *MP* prior to 6 April 1997. Broadly, your GMP replaces the benefits you would otherwise have built up under the State Second Pension (S2P).

Lifetime Allowance

This is the lifetime limit on the total value of your benefits from all pension arrangements that are registered with HM Revenue & Customs, which may be paid without attracting a tax surcharge. When your benefits become payable (including lump sums payable on your death before retirement), if their value is over the limit, the excess amount will be subject to additional tax, unless the benefits at 5 April 2006 have been protected by registering with HMRC.

The Lifetime Allowance is £1.8 million for tax years 2010/11 and 2011/12, but will be reduced to £1.5 million from 2012/13.

For more information, please refer to HMRC (www.hmrc.gov.uk).

Special terms cont'd

Minister
A paid Minister or Office Holder who sits in either House, and holds a *Qualifying Office*.

Ministerial Pension Scheme
The section of the *Fund* that *Ministers may choose to join* (in addition to the *MPs'* Section) while they are both a serving *MP* and a serving *Minister*.

MP
Abbreviation for Member of Parliament, used where it is necessary to distinguish between service as an MP and membership of the *Fund*.

Normal Retirement Age
Your 65th birthday.

Pensionable Salary
Basic salary you are entitled to receive as an *MP* (even if you choose to draw a lesser amount).

State Pension Age
Currently 65 for men. Women born before 6 April 1950 have a State Pension Age of 60 and women born after 5 April 1955 have a State Pension Age of 65. Women born between these dates will have a State Pension Age (based on their date of birth) of between 60 and 65.

Trustees
The Trustees are responsible for managing the *Fund* and have a duty to manage it in the best interests of all members. Nine of the Trustees are appointed by a Resolution of the House (on the advice of the Whips' Office). The other Trustee is nominated by the Association of Former Members.

Payment of retirement benefits

Your pension will be paid by the PCPF administrators Buck. For contact details click here. They will write to you as soon as possible after you have left parliament to let you know what your retirement benefits will be. They will try to answer all your questions at this time but we have summarised the information you need directly after retirement in the following pages.

When will my pension be paid?

Your monthly pension will be paid on the 15th of the month. The first instalment is normally paid on the 15th of the month following your retirement. If the 15th of the month falls on a weekend or bank holiday, your pension will then be paid on the preceding working day.

What if my pension payment is delayed?

If, for whatever reason, payment of your benefits is delayed, any arrears of pension will be included with your next monthly pension payment as described above.

If Pension administrators do not have your P45 or appropriate tax code notification at the time of payment, tax will be deducted using an emergency tax code. When Pension administrators receives formal notification from HM Revenue & Customs (HMRC) of your tax code, adjustments will then be made accordingly. Please note, however, that until a tax instruction is received from HMRC, Pension administrators are unable to adjust your tax code.

How will my pension be paid?

Your pension will be credited directly into a UK bank or building society account that is solely or jointly maintained by you. If you are considering moving abroad, please see paragraph 'Moving abroad?' 'on page 9 for payment options.

How often will I receive a payslip?

At present Pension administrators will send you a payment advice on a monthly basis.

How will my retirement lump sum be paid?

Pension administrators will normally pay the lump sum directly by electronic payment to a UK bank or building society account that is solely or jointly maintained by you. You are asked to confirm your preference on the retirement option form.

Income tax deductions

How will income tax deductions be applied to my pension?
Initially this will depend on whether or not Pension administrators have received your P45.

What is a P45 and what happens to it?
The P45 is a document that details the tax code and pay and tax details from your previous employment. The P45 is in four parts:

- part 1 is sent by IPSA to the tax office
- part 1A should be retained by you
- parts 2 and 3 will normally be sent direct to Pension administrators by IPSA. If however IPSA has provided you with parts 2 & 3 of your P45, please forward them to Pension administrators immediately.

If Pension administrators are in receipt of your P45, the actual tax code that must be applied to your pension payment is taken from your P45, but applied on a 'month 1' basis (which means that only one month's tax-free pay allowance is applied).

If Pension administrators is not in receipt of your P45, the tax code that must be applied to your pension payment is the emergency tax code, 'month 1' basis. After we have processed your first monthly pension payment on our payroll system, we will send you form P161- Getting a pension for the first time. This should be completed and sent to HMRC.

Once HMRC have assessed your tax position they will confirm your new tax code to you and Pension administrators. Please note that in accordance with HMRC regulations, Pension administrators are unable to amend your tax code or refund any overpayment of tax until they receive written authority from HMRC via a revised tax code notification.

What happens if I receive another source of income?
If you are in receipt of income from more than one source, a higher rate of tax may become payable. You may be required in these circumstances to pay any underpayment of tax as a lump sum in the January following the relevant tax year. Should you wish this position to be taken into account through PAYE, and to prevent any underpayment of income tax, you should notify HMRC of any taxable income you receive in addition to your PCPF pension.

You should also ensure that any new source of income that is likely to have a tax liability (such as capital gains), is notified to the tax office by 5 October following the relevant tax year. This will prevent you incurring any penalties for failing to notify them.

Income tax deductions cont'd

How do I contact the tax office?

Should you have any queries regarding your tax position or the tax code allocated, please contact the tax office at the address shown below. Always quote your National Insurance number and quote pensioner employer reference: 940/44P.

HM Revenue & Customs
Public Department 1 Ty-Glas Road Llanishen
Cardiff
CS14 5QZ
Phone: 029 2032 5080

Your P60

A P60 is a certificate that shows the total amount of pension you have received and income tax deducted in any given tax year. It is issued annually, after the end of a tax year. Whilst HMRC require Pension administrators to issue your P60 so that you receive it by 31 May each year, every effort is made to issue your P60 to you by 30 April. Please note that this is an important document – please do not destroy it. Keep it in a safe place as you may require it to complete a tax return or prove your income.

Lifetime allowance

This is the lifetime limit on the total value of your benefits from all pension arrangements that are registered with HM Revenue & Customs that may be paid without attracting a tax surcharge. When your benefits become payable (including lump sums payable on death before retirement), if their value is over the limit, the excess amount will be subject to additional tax, unless the benefits at 5 April 2006 have been protected by registering with HMRC.

The Lifetime Allowance was reduced to £1.5 million from 2012/13.
For more information, please refer to HMRC or **Information Sheet 4 - Tax limits**.

Give As You Earn (GAYE)

Pension administrators operate a GAYE scheme, whereby you can make contributions to charities through your pension payments and tax relief is given at source on the contribution made.

Change in personal details

For any changes to personal details (address, bank details or marital status), please confirm the new details in writing to Pension administrators. Always quote your pension number (from your payslip) and sign and date your letter. If you are changing your bank account please provide a cancelled cheque, original current bank statement or paying-in slip to confirm the change. Changes received on or after the 5th working day of the month, will be processed in the following month. Please note that you should also notify the tax office of any change to your address.

If you change your marital status, please inform us in writing as soon as possible and provide a copy of the relevant certificate.

Contacting the pensions payroll section

Any changes to personal details or queries relating to your monthly pension payments should be forwarded to:

PCPF Administration Team
Parliamentary Contributory Pension Fund
Buck (Bristol)
PO Box 319
Mitcheldean GL14 9BF

Telephone: 0330 123 0634
Email: PCPF@buck.com

Please quote the pension number on your payslip in any correspondence.

Moving abroad?

If you are moving abroad, please advise us as soon as possible. We will then send you a letter outlining the options available to you, together with an HMRC information leaflet.

Can I allocate part of my pension to a beneficiary nominated by me?

This is not possible for any retired member. Allocations must be made prior to retirement.

The different elements of your pension

Your total pension could come from the following sources:

From Pension administrators at retirement
- the MPs section PCPF pension - this amount includes the GMP element
- the Ministerial section PCPF pensio

From another pension arrangement at retirement
- another occupational pension scheme
- a Free-Standing AVC Scheme
- a personal pension

From the Department for Work and Pensions (DWP) at State Pension Age (or such later date as you agree with the DWP)
- the basic State retirement pension
- an additional pension from the State Second Pension (S2P) if you were contracted in to that scheme during any period from 6 April 1978
- a graduated pension if you paid graduated National Insurance contributions to the State Graduated Pension

You may also have benefits from the money purchase additional voluntary contribution (AVC) arrangement, which is administered for the PCPF by Zurich. If so, you can use the fund to buy an annuity with Zurich or another provider. You may defer making a decision regarding your Zurich AVC fund until after you have drawn your main PCPF benefits.

Members of the PCPF are contracted out of S2P. As a result, both members and the Exchequer pay a lower rate of National Insurance contributions on part of members' pay. In return, the PCPF has to guarantee that the pension paid for PCPF service from 6 April 1978 to 5 April 1997 will be at least equivalent to the pension you have foregone by being contracted out of S2P. This pension is known as the Guaranteed Minimum Pension (GMP). For most members, the GMP forms part of their overall pension.

If you have retired before your State Pension Age, the following will apply:
The pension in excess of the GMP will increase each year in line with the price inflation. The GMP in respect of service from 6 April 1988 will be increased in line with the increase in price inflation, subject to a maximum of 3% a year. If price inflation exceeds 3%, the balance of the increase will normally be paid by the State pension scheme. Increases on the GMP for service before 6 April 1988 are normally provided through the State pension scheme.

If you have retired after your State Pension Age, the following will apply:
The pension will increase each year until you reach your State Pension Age, in line with price inflation. After State Pension Age, only the pension in excess of the GMP will increase each year in line with price inflation. The GMP for service from 6 April 1988 will be increased in line with the increase in price inflation, subject to a maximum of 3% a year. If price inflation exceeds 3%, the balance of the increase will normally be paid by the State pension scheme. Increases on the GMP for service before 6 April 1988 are normally provided through the State pension scheme.

In addition to your PCPF pension, including the GMP, you will probably be entitled from State Pension Age to receive the basic State pension from the DWP.

Working after retirement

In order to qualify for a pension, you must have left office, stood down or been defeated as an MP. Reaching age 65, or achieving your maximum 2/3rds pension, does not automatically make you eligible for a pension if you have not left the House.

If, after you have retired, you should later be re-elected or offered a paid Ministerial position, you would at that point be eligible to rejoin the Fund. Depending on whether you are re-elected as an MP, or appointed or reappointed into a paid Ministerial position, your pension in payment may be affected. Under the PCPF, abatement is judged against an MP's basic salary.

If you are re-elected as an MP (and are entitled to an MP's salary): your total PCPF pension in payment will be suspended, including any pension in payment for previous Ministerial service. This applies whether or not you choose to draw the MP's salary.

If you are appointed or re-appointed as a paid Minister, but not an MP: you continue to receive your MP's pension in payment, but your Ministerial pension in payment may be reduced to ensure that your Ministerial pension plus your Ministerial salary does not exceed an MP's salary.

Your GMP is always paid from age 70 unless you agree otherwise. You should note that your total income, including your pension, will be assessed for income tax.

When you subsequently leave the House again, your original pension will be reinstated and any further benefits you have accrued will be paid by Pension administrators alongside your original benefits.

If you retired on grounds of ill health, please note that in addition to the suspension and abatement outlined above, the continuing payment of your ill health pension will be reviewed by the Trustees of the PCPF.

Benefits for widow(er)s, partners and Dependants

Death after retirement

Upon death after your pension has started, a *Dependant's* pension of 5/8ths of your pension at retirement (before any exchange for a tax-free lump sum or reduction for early retirement) is payable. Please note however, that if you die after your 75th birthday, the *Dependant's* pension cannot exceed the pension paid to you at the time of your death.

If your *Dependant* is more than 12 years younger than you and you were elected/re-elected after 3 November 2004, the pension may be reduced. This reduction aims to allow for the likely cost to the *Fund* of paying the pension for a longer period.

If you marry shortly before you die, the *Dependant's* pension may also be reduced. The *Trustees* have discretion to make this decision. If there is no surviving spouse or civil partner, a *Dependant's* pension will only be paid if you have nominated a partner (see **page 4**).

The pension administrators will contact any *Dependant* they have on record, requesting that they complete an application form. They will also request original copies of marriage certificates or Civil Partnership certificates, as well as the birth certificates of all dependants entitled to a pension. Original certificates can be provided to the pension administrators at any time to suit your convenience. You should note that a *Dependant's* pension cannot be paid until both the application form and certificates have been completed and returned to the pension administrators.

Nominating a *Dependant*

If you are not married or do not have a civil partner, you can nominate your partner to receive a pension. The form that you need to complete (which is different from the Nomination Form described above) is available from the administrators of the Fund – see **page 19** for contact details.

Any pension benefits payable on your death will be based on your standard benefits i.e. before conversion even if you have decided to convert some or all of these benefits to give you additional cash or pension.

Children's pensions

A pension (allowance) is also payable to each of your dependent *Children* up to a maximum of two at any one time. The allowance to each child is 3/16ths of your pension (or 4/16ths if you have just one dependent child), and is payable until the child ceases to qualify as a dependent child.

If you have more than two dependent *Children*, the *Trustees* will decide which Children will be the recipients. If one or both of the chosen recipients cease to qualify for a *Children's* pension, the Trustees may award a *Children's* pension to any other *Children* who may qualify.

Children's pensions are increased to 5/16ths where there is no surviving parent at the time of your death.

Benefits for widow(er)s, partners and Dependants cont'd

Special arrangements
Special arrangements apply for the first three months after your death. If, for that period, the total amount of the pensions paid to your *Dependant(s)* is less than your pension payment at the time of your death, the *Dependant(s)* pension will be increased so that the total benefits your *Dependant(s)* receive(s) from the Fund is the same amount as your pension.

Five year guarantee
Your pension is guaranteed for five years after you retire. If you die before age 75 within five years of retiring, the balance of your pension payments to the end of that period will be paid as periodical payments to your *Dependant(s)* or estate. The normal *Dependant's* pension will start at the end of the five year period.

If you were over age 75 when you retired your guarantee period starts at the point at which you left the House of Commons or your 80th birthday, if earlier, and not when you cease to be a contributing member of the PCPF.

If no *Dependant's* pension is payable
Should no *Dependant's* pension or *Children's* pension be payable upon your death, a lump sum may be payable to your estate, at the discretion of the *Trustees*.

Tax charges if you exceed the Lifetime Allowance
Lump sum benefits payable upon your death after retirement are measured against the Lifetime Allowance (LTA) in the same way as your retirement benefits when they became due.

The value of the benefits 'crystallised' at retirement are recorded in your retirement statement and are advised to you annually with your pension increase notification. Any future benefits paid to you add to the 'crystallised' value of the LTA.

Therefore if you had used all of your LTA at retirement, any death lump sum that may be payable will inevitably be in excess of the LTA and will be subject to the LTA excess tax recovery charge of 55%.

Alternatively, if you have used up most of your LTA, then only the amount of lump sum that is in excess of the LTA will become subject to this tax recovery charge.

You can, however, elect to protect your lump sum, should it become payable, so that it will be taxed at 35% rather than 55%. It is important to remember that your lump sum is only taxable if it is in excess of the LTA, but is otherwise tax free in most circumstances. Yet if you elect to protect your death lump sum then it will be taxed at 35% whether or not it is above the LTA limit.

This option is therefore only likely to be appropriate for those pensioners who have used all, or nearly all, of their LTA. Please contact Pension administrators if you would like to opt for this form of protection.

How pensions are paid and increased

Pensions are paid in monthly instalments, starting on the 15th of the month following your retirement. They continue for the rest of your life.

Pensions paid from the Fund, whether to you or to your *Dependant(s)*, will increase each April as described in the following sections.

Increases to pensions in payment for those with P*ensionable Service* between 1978 and 1997

Your pension comprises two parts:

- the *Guaranteed Minimum Pension (GMP)*. An entitlement which broadly replaces the benefits you would otherwise have built up between 6 April 1978 and 5 April 1997 under the State Second Pension (S2P); and
- the excess over the *GMP*.

Any benefits you have transferred into the Fund that cover the period 6 April 1978 to 5 April 1997, may also include a *GMP* element.

Your whole pension is increased in line with the increase in price inflation to 30 September preceding the date at which the increase is applied, but not all of this increase is actually paid by the *Fund*. The responsibility for the *GMP* element is shared between the *Fund* and the State. The *Fund* pays the whole of the increase on the excess over the *GMP*. For *GMPs* earned before 6 April 1988, the Government normally has responsibility for the full increase applied to the *GMP*. For *GMPs* earned after 5 April 1988, the Fund will normally pay price inflation increases up to a maximum of 3% a year, with the Government normally responsible for increases in excess of 3% a year.

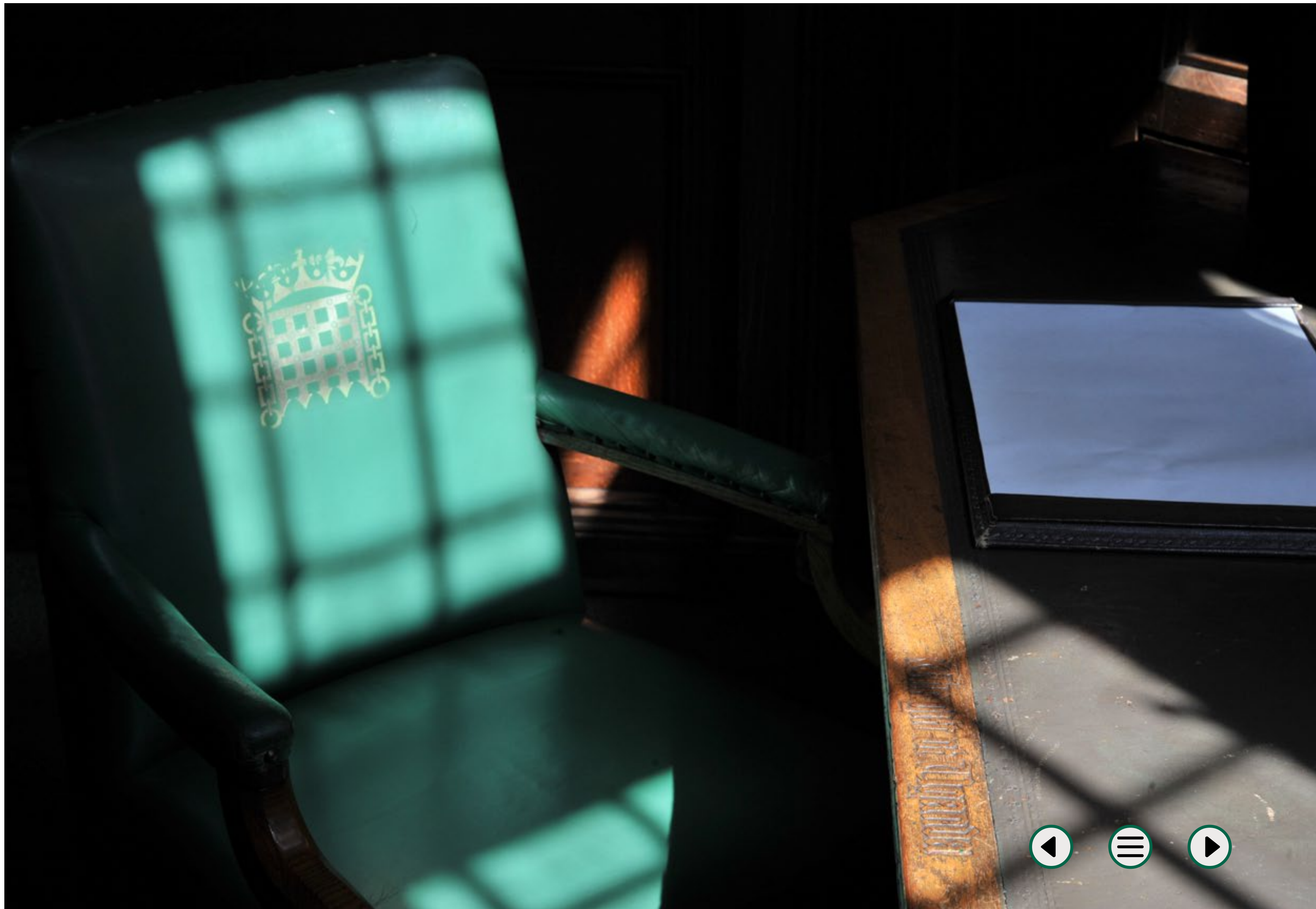
In certain exceptional circumstances, the *Fund* will pay the full increase due on the pension, even if there is a *GMP* element.

GMPs normally come into payment at the age of 65 for men and 60 for women, even if your *Fund* pension has not come into payment. If you continue as an *MP* after having reached this age, payment of your *GMP* will be automatically deferred for up to five years. After the initial, automatic five years' deferment has passed, your *GMP* can, with your consent, be suspended for any further period as long as you remain in service as an *MP*.

If payment of the *GMP* is deferred, it is given an uplift to compensate for the fact that it is being paid late. The uplift will not increase the amount of pension you actually receive at retirement, but will increase the proportion of your pension that is the *GMP* element.

Pension built up entirely after April 1997

If you did not join the *Fund* until after 5 April 1997 and have not transferred any benefits into the Fund that include a *GMP* element, you will not have any *GMP*. The whole of your pension will be increased in line with the rise in price inflation to 30 September preceding the date at which the increase is applied.



How pensions are paid and increased cont'd

Why the DWP may not pay increases on GMP

Increases on your GMP will not be paid by the DWP if you:

- are a widower, unless you are receiving either a State pension which includes an additional pension based on your late wife's contributions, or incapacity benefit based on your late wife's contributions;
- are resident in an overseas country that is not listed (see under 'If you live abroad' on **page 16**); or
- have deferred the start of payment of your basic State pension beyond State Pension Age and are not in receipt of invalidity benefit; or
- are for some reason temporarily disqualified from receiving your basic State pension; or
- have an additional pension from SERPS (see **page 17**), paid as part of your State pension, which is less than the total GMP to which you are entitled. This is a rare occurrence, but should it occur in your particular case and you require a detailed explanation as to how the figures have been calculated, you should write, quoting your National Insurance number, to:

  HM Revenue & Customs
  NI Services to Pension Schemes
  Central Office
  Newcastle-upon-Tyne
  NE98 1YX

If you think that any of these situations apply to you, you should write to Pension administrators, giving details of your circumstances. If it is established that the DWP is not providing increases on your GMP, Pension administrators will be able to increase your pension from PCPF once confirmation of the situation has been received.

How pensions are paid and increased cont'd

How deferring your State pension affects the PCPF pension increase
New State pension regulations allow you to defer drawing your State benefits until a later date, and to receive an increased level of State benefits at the point at which you eventually draw them. Please contact the DWP for more details.

If you do decide to defer drawing your State pension, the GMP element of your PCPF benefits will not apply until the date at which you eventually draw it. Please inform Pension administrators if you decide to defer drawing your State benefits, so that the pension increase paid by Pension administrators will be applied to your total PCPF pension.

When you eventually begin to draw your State pension benefits, future PCPF pension increases will be calculated in the usual manner.

You must notify Pension administrators when you eventually begin to draw your State pension.

If you live abroad
Overseas countries where the DWP will pay GMP increases (see **page 15**)

If you live abroad in any country listed below, you may be entitled to have increases on your UK State benefits, and therefore on your GMP, provided by the DWP:

- a European Community (EC) country including Gibraltar
- a country in the European Economic Area
- a country with which the UK has a reciprocal agreement allowing you to get the increased rate. These countries include Bermuda, Israel, Jamaica, Jersey and Guernsey, Isle of Man, Mauritius, Turkey, USA and the republics of the former Yugoslavia that are not EU Member States (Bosnia-Herzegovina, Croatia, Montenegro, the Republic of Macedonia and Serbia)
- the Philippines (this applies only to increases awarded after 1 December 1989)
- Barbados (this applies only to increases awarded after 1 April 1992)
- increases are also payable in Sark under UK domestic legislation

If you live abroad in a country not listed above, you may not get an increase on your GMP from the DWP and you should therefore write to Pension administrators with the necessary details so that increases can be given by Pension administrators on your full pension.

You will automatically receive increases from Pension administrators on any pension over and above the GMP.

The *Fund* and State Pensions

The State Pension scheme is made up of two parts – the Basic State Pension and the State Second Pension (S2P), an earnings-related scheme (previously the State Earnings- Related Pension Scheme or SERPS).

The Basic State Pension

Provided you have paid the required National Insurance contributions during your working life, you will receive a Basic State Pension. The pension is a fixed amount set by the Government and is increased each year in line with price increases. It is paid from *State Pension Age*.

You cannot opt out of the Basic State Pension.

The State Second Pension (S2P)

S2P is linked to your earnings and is paid from *State Pension Age*. It is based on an average of the earnings on which you pay National Insurance contributions (called band earnings). Any S2P payments are currently increased in line with price inflation.

The *Fund* is contracted out of S2P. This means that, for the period of your membership, you will not build up any entitlement to S2P benefits. Instead, you and the Exchequer (your notional employer) pay reduced National Insurance contributions on part of your pay, and in return, the Fund is required to provide benefits that will be at least the same as, or better than, those which you might have received from S2P.

Further information

Where can I get more information?

For general information about the *Fund*, or if you have a query about anything contained in this e-booklet, please contact the administrators of the *Fund* at the address on **page 19**.

Alternatively, you can discuss any issues relating to your pension with a member of staff from the House of Commons Pensions Unit. The Pensions Unit can be contacted as shown on **page 19**.

Your annual benefit statement

Each year, the *Trustees* send you a statement containing details of the current value of your benefits.

What if I need advice?

The Trustees are not permitted to give you any form of financial advice. For a list of independent financial advisers in your area, visit the IFA Promotions website at www.unbiased.co.uk.

For more information on pension organisations that can help you, please ask for **Information Sheet 5 – Sources of help and information on pensions**.

What if I have a complaint?

If you have a complaint relating to the *Fund*, you should contact the Pensions Unit, who will always try to provide a prompt and accurate response. If the matter cannot be resolved informally, the *Fund* has a formal Disputes Resolution Procedure and details are available from the Pensions Unit.

At any time during the disputes procedure, you may refer the complaint to The Pensions Advisory Service or the Pensions Ombudsman. Please ask fo **Information Sheet 5 – Sources of help and information on pensions for further details** for further details.

What if I get divorced or dissolve a civil partnership?

Pension rights are always taken into account as part of your assets when the Court is arranging a divorce settlement or a dissolution order of a civil partnership. The *Trustees* must comply with any order made by the Court in divorce or dissolution proceedings and the order may affect your benefit rights under the *Fund*, including any benefits payable on your death. Please ask for **Information Sheet 2 – Divorce** for further information.

Assigning your *Fund* benefits

Your *Fund* benefits are strictly personal and cannot be assigned to any other person or used as security for a loan.

Data Protection Act 1998

The *Trustees*, the Secretariat and their advisers, and the administrators of the *Fund*, will process personal data in relation to you in order to administer the *Fund*. This may include sensitive data (as defined in the Data Protection Act 1988). In accordance with the Data Protection Act 1998, all information concerning *Fund* members and their *Dependant(s)* will be treated by the *Trustees* and their advisers as confidential. If you wish to inspect any data that is held about you, please contact the administrators of the *Fund* (contact details are on **page 19**).

Trustees' Report and Accounts

Each year, the *Trustees* produce independently audited accounts. You can request a copy of this from the Pensions Unit. A summary annual report (the PCPF Annual Review), which includes an abbreviated version of the accounts, is issued to members each year.

Your contacts

Please send all requests for information about your pension entitlement to the 'third party' organisation which has been appointed by the *Trustees* to administer the Parliamentary Contributory Pension Fund:

PCPF Administration Team
Parliamentary Contributory Pension Fund
Buck (Bristol)
PO Box 319
Mitcheldean GL14 9BF

Email
PCPF@buck.com

Telephone
0330 123 0634

Website
www.myPCPFpension.co.uk

If you require a meeting to discuss your pension please contact:

Pensions Unit
House of Commons
London SW1A 0AA

Telephone 020 7219 2106
Fax 020 7219 2554
Email pensionsmp@parliament.uk

House of Commons