

Benefit information**What is this benefit?**

This benefit enables you to add extra money in to your pension from your gross salary.

The ombudsman provides a non-contributory pension depending on your age:

Age	Employer Contribution
Less than 25	6%
25 - 29	8%
30 - 35	10%
More than 35	12%

If you wish to make personal contributions into the scheme the ombudsman will also match these up to a maximum of 3%

Employee contribution	Employer Contribution
1%	1%
2%	2%
3%	3%
4%	3%
5%	3%

Instead of having your pension contributions deducted from your salary, you agree to have your gross salary (before deductions for Income Tax and National Insurance) reduced by the amount of your pension contributions. The ombudsman then contributes an equivalent amount into your pension on your behalf – up to a maximum of 3%.



When can I change my pension contributions?

Once you have made your selection, you are not able to change this unless you have a valid life event or at the next annual benefit selection window.

- The full amount is invested with no deductions for Income Tax or National Insurance
- Contributions stop when you leave your current employment
- Please review the scheme members booklet to understand the scheme rules and the investment options available to you

More information on your pension can be found on the Plan website



What happens if I leave?

The pension administrators will write to you to confirm your end date with the ombudsman. They'll also include a leaver statement, and a "transfer out" form.

If you want to transfer your pension plan funds into a different scheme, you can return the "transfer out" form to the address supplied with the letter. During this time, you'll still be able to see details of your pension plan online using your username and password.

If you choose to leave your plan where it is, it will be frozen until you're able to take your pension fund in line with the legislation at the time.



Where can I find more information about the pension scheme?

You can login to the pension website **here**.

You will need to be with the organisation for at least a month to be able to login to this website. You will also be sent a letter from "the plan" with your login and password information.