



Pensions

PUZZLED BY PENSIONS?

PENSIONS AWARENESS CAMPAIGN TOOLKIT REP'S BRIEFING



Pensions



INTRODUCTION



Pensions Awareness is one of Usdaw's Key Campaigns - our aim is to encourage more of our reps and members to start talking about pensions. If we can all gain a better understanding we can start to make plans for our futures and our retirements.

We know that lots of people are turned off by pensions because they seem so complicated. Many believe pensions are something to think about tomorrow and not today and some tell us that they simply cannot afford to pay into a pension scheme.

We believe that the more we can get our members talking about this important issue, the better they will understand what pensions are about. There are some common misconceptions about pensions and we need you to help us engage with our members and dismiss these myths.

The basic messages about pensions are much simpler than most of us might think.

We hope this Rep's Briefing will help you to organise a Pensions Awareness Campaign to stop our members feeling intimidated by the subject of pensions, to understand the importance of saving for their retirement and above all, to help them see that they have choices. We don't expect you to be a pension expert, we simply need you to be aware of the support we can provide and the materials we have; you can then refer our members to the Pension Section within Usdaw and we will do the rest.

This toolkit contains details on how to get started and has been designed to help you organise a Pensions Awareness Campaign so that you can:

- Fully understand how the Pension Section can support you and your colleagues.
- Find out more about your employer's pension scheme.
- Carry out surveys in your workplace to help find out about people's attitudes to pensions.
- Direct members to the Usdaw Pension Section on more complex issues.
- Help your colleagues to find out how much their State Pension will be.
- Encourage members to sign up to Usdaw's online Pension Home Study course.
- Stop colleagues from being scammed.
- Direct members to Usdaw's chosen advisers should anyone need independent financial advice.
- Refresh your Union noticeboard on a regular basis.

We believe that carrying out a Pensions Awareness Campaign is a positive initiative, it shows our members we are a pro-active union, that we are prepared to offer support not just in the bad times, but in the good as well and above all it can create a great opportunity for you to help recruit new members.

On behalf of myself and the Executive Council I would like to thank you for the work you do and extend my thanks, in anticipation of you helping to support our Pensions Awareness Campaign.

A handwritten signature in blue ink that reads "Paddy Lillis". The signature is written in a cursive, flowing style.

Paddy Lillis
Usdaw General Secretary



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1. ABOUT USDAW'S PENSIONS AWARENESS CAMPAIGN

What's in the Toolkit?

- Rep's Briefing.
- Who we are what we do - contact details for the Pension Section.
- Posters for Pensions Awareness Campaign.
- Posters for Pension Scammers Campaign.
- Information about Usdaw's Pension Guides.
- Answering the Doubters leaflet.
- Pension Awareness Rep's survey form.
- Order form for campaign materials and merchandise.
- Campaign feedback form.

What's the Rep's Briefing for?

The Rep's Briefing has been designed so that:

- You can understand what the Pensions Awareness and Pension Scammers Campaigns are all about.
- You can feel confident about promoting the campaigns even though you are not a pension expert.
- You can undertake some key activities using the campaign materials.
- You can sign up to any of the four bitesize learning modules in respect of the new online Pension Home Study course (can be accessed via laptop, tablet or smartphone).

What are the campaign's aims?

- To help you understand the full range of services on offer from the Pension Section and how we can support you as a rep.
- To encourage members to start thinking now about what income they will need when they retire.
- To raise confidence and awareness about pensions so that our members can make informed decisions.
- To improve take-up in workplace pensions.
- To encourage you and our members to learn more about pensions by accessing the online Pension Home Study course and our pension website.
- To help promote Usdaw in order to recruit and retain members.



How can I learn more about pensions?

The Pension Section is continually trying to find new ways of supporting you and our members:

- Regular articles are featured about pensions in the *arena* and *Network* magazines.
- Check out Usdaw's pension website at www.usdaw.org.uk/pensions where you can access our full range of pension guides and communications and you can also find out more about our campaigns.
- Access our free online Pension Home Study course and choose from four bitesize learning modules, including State Pensions, Defined Benefit pensions, Defined Contribution pensions and understanding your pension rights.
- Apply to attend our popular National Pension Conference (via your Area Organiser and Regional Officer).

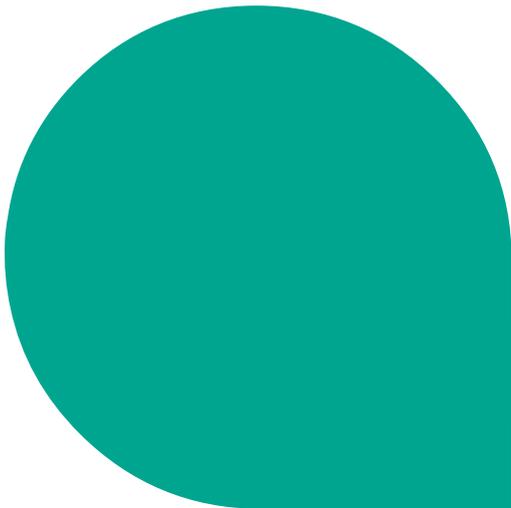
How else can I help our members?

- You can explain to members the benefits of joining their workplace pension scheme.
- You can help to ensure employers are making every effort to promote their workplace schemes properly.
- You can encourage existing pension scheme members to stay in their workplace arrangements.

- You can explain that if you do not join a pension scheme you are throwing away additional money from your employer, pensions are in a nutshell, deferred pay.
- You are our 'eyes and ears' so if an employer fails to comply with the auto-enrolment legislation (if they offer incentives to opt out of the pension scheme or if they do not comply with the new rules) then this needs to be referred to the Pension Section so that we can raise a complaint with the Pensions Regulator.
- You can contact the Pension Section for support if your employer enters into a consultation to make changes to their pension arrangements.
- You can signpost Usdaw members to the Pensions pages on the Usdaw website or to call the Pension Section if they have any queries you cannot answer.

Remember, we do not expect you to be a pension expert and we are here to support you.







2. WHY ARE PENSIONS SO IMPORTANT?

We know many people struggle with pensions because they can be complicated and so we are not expecting you to become a pension specialist.

We do believe however, there are some simple messages which you can share with our members, to help them think about their finances in the future and help them manage their expectations.

Why lose out on deferred pay from your employer?

At Usdaw we see pensions as deferred pay:

According to research carried out by a leading UK pension provider, if a 22 year old, on average earnings opted out of their workplace pension scheme, they could miss out on £450,000 of pension savings by the time they reach 68.

Pensions are tax efficient

Unions and pensions experts will tell you that pensions are still the best way for you to save over a period of time because they attract tax concessions like no other savings product. In a nutshell, that means that there is more money available which can be invested in your pension pot.

If you contribute to a pension:

- You will receive a Government top-up known as tax relief. To explain this in a different way, if you are a basic rate taxpayer, for every £8.00 that you pay into your pension pot, the Government will top this up by a further £2.00 in the form of pension tax relief.
- Whilst you are saving for your retirement your pension pot grows, free of tax.

- From the age of 55 onwards (57 from 2028) you can access your pension and will be eligible to receive part of your settlement as a tax-free lump sum. Most people in the retail and distribution sector now participate in what is known as a Defined Contribution (DC) pension arrangement and up to a quarter of your pension pot can be taken as a tax-free lump sum.
- If you are participating in a DC arrangement and you die before you reach the age of 75, you can usually pass on whatever has built up in your pension pot to whoever you like, tax free.

You could make savings on your National Insurance

Your employer may operate a Salary Exchange (or Salary Sacrifice arrangement), which is an alternative method of paying your regular pension contribution into the workplace pension scheme.

If you earn above the minimum or living wage and are not in receipt of certain state benefits, you might be eligible to join your employer's salary exchange arrangement which means you and your employer will qualify to pay a reduced amount of National Insurance, so you will see a little extra in your take home pay.



A minimum of 8% of your pay must be paid into your pension pot

Since the introduction of auto-enrolment in 2012, if you are eligible to be auto-enrolled into your workplace pension scheme, a total minimum contribution of 8% of your wages must be paid from April 2019.

Your employer is required to pay a minimum contribution of 3% and you must pay the balance of 5%. This might seem like a lot of money for you to pay however, once you allow for the tax top-up from the Government and if you can participate in a Salary Exchange arrangement, this can reduce your outlay quite considerably.

You should also bear in mind that some employers offer a more generous contribution structure than the statutory minimum amount.

If we look at Tesco and Sainsbury's for instance, these companies offer their employees a matching contribution structure from 4% up to 7.5%.

Check what your employer offers and what it looks like in pounds and pence for you.

The more you can contribute and the earlier you start can have a massive impact on the size of your pension pot when you retire.

You sometimes qualify for extra benefits

Many employers will offer additional benefits for free if you join their workplace pension scheme.

One example of this is life cover. As long as you continue to be employed, some employers offer 'Death in Service' benefits. The amount you receive is usually expressed as a multiple of your salary.

Morrisons currently offer a Death in Service benefit of 4 x your pay.

Some employers are keen to incentivise their employees to pay as much as they can into their pension pots. One example of this is if you join the 'Step Up' section of the Retirement Savings Plan at Sainsbury's, you will not only receive a higher matching contribution from the employer but there is an attaching Death in Service benefit of 6 x your pay.

In addition to life cover some employers also offer ill-health benefits, in the event that you are off work on a long-term basis due to illness. Some employers offer what is known as a Group Income Protection Plan, which will pay you a percentage of your salary (up to 75% less any state entitlement) for a specified amount of time, should you fall ill on a long-term basis.



Pensions are for young people

It is often a challenge to engage younger people with the topic of pensions.

There are many reasons for this but many find it a hard concept to part with their hard-earned cash and not see any rewards until they finish work in many years to come.

This is of course understandable, but the simple message we should be giving here is that the younger you can start to save the better the outcome will be.

For those who have access to a Defined Contribution workplace pension, it is basically the same concept as having a savings account but with great tax concessions and your employer also contributes to your pension.

A New Deal for Workers

We are often told that the reason people want to opt-out of their workplace pension is because they simply cannot afford the contributions.

Workers in retail, manufacturing, distribution and home delivery have been undervalued and underpaid for far too long. Usdaw's 'A New Deal for Workers' Campaign is committed to pressurising the Government to improve pay, contracts, protection, equality and job security for all our members.

If we can improve the minimum wage to £10 per hour and bring an end to rip-off youth rates, we believe more individuals will be captured by auto-enrolment and get on that first rung of saving for their retirement.

You have control

Many people we talk to feel that they have no control over their pension however, many workplace arrangements will now offer online access to your pension pot.

You can use your smartphone to see at a glance when your contributions are being invested and how well they are doing. Many schemes will also allow you to make changes online similar to online banking apps.

We appreciate not everyone feels comfortable accessing their information online and this may appeal to younger rather than older members.

Flexibility

As mentioned previously, the modern Defined Contribution (DC) pension schemes offer a lot of flexibility when you come to access them.

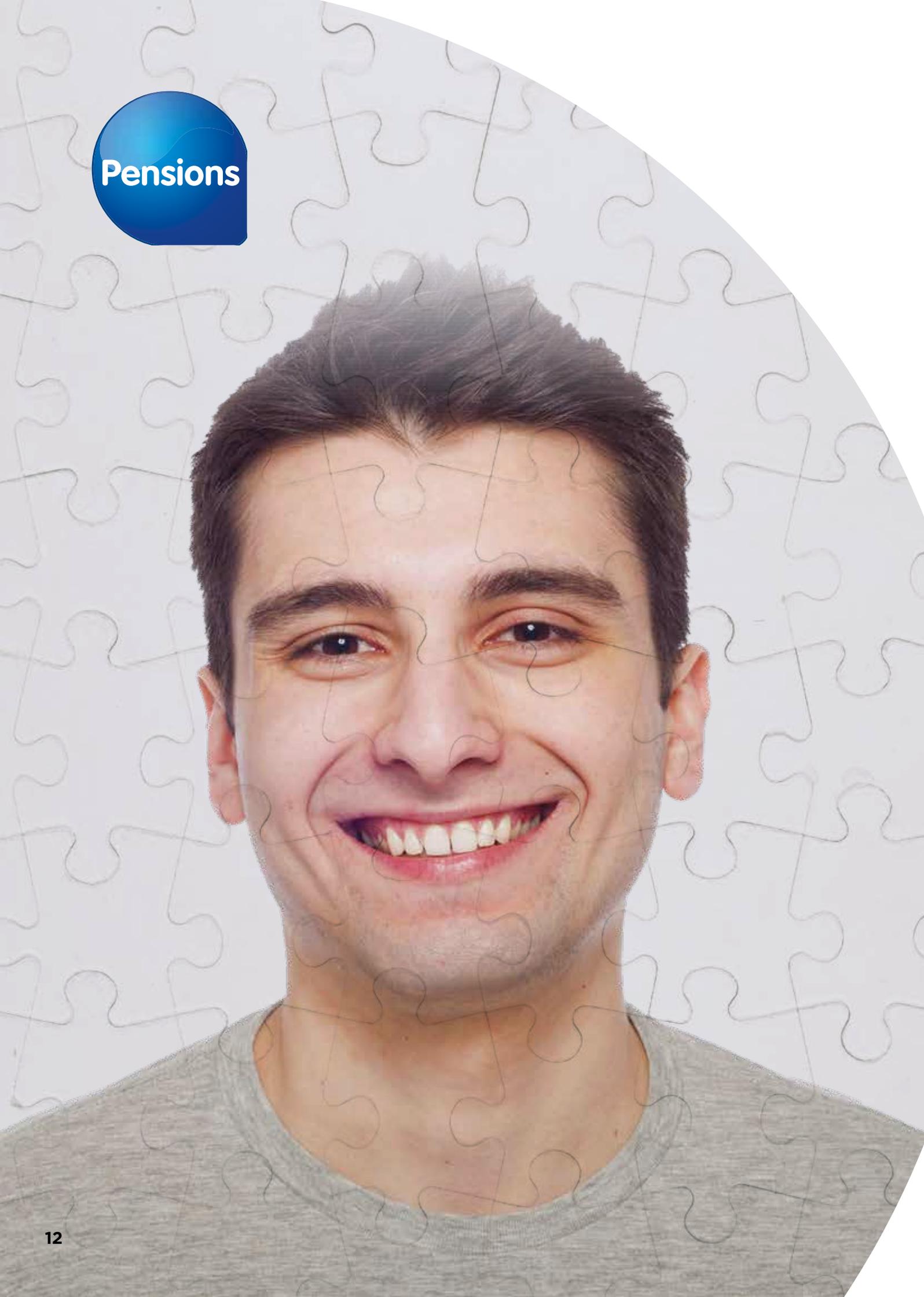
Currently the earliest age you can access your pension pot is 55 (set to increase to 57 from 2028).

Even if you accumulate a number of DC pots throughout your working life you can still take up to 25% of each pot as a lump sum, tax-free.

You can also access your pension pots and continue to work.

These are just some of the key messages which you can share with your colleagues. There are a number of questions which our members might typically raise when you challenge them to think about their retirement. We have provided a factsheet with some ready-made answers which you can give them.

Check out the 'Answering the Doubters' factsheet which has been included as part of the toolkit.



3. PLANNING THE CAMPAIGN IN YOUR WORKPLACE

Here's our action plan to get the Pensions Awareness Campaign started in your workplace. On the following pages there are several activities for you to carry out. Our aim is to encourage our members and non-members to start talking about pensions and Usdaw.

Try to get your employer on board. Ask if they can provide any pension materials for your campaign, for instance member booklets and posters, which you can display alongside Usdaw's campaign materials.

See if your employer will allow some 'downtime' for you and your colleagues on the day. We believe that working together in this way could encourage your colleagues to think more about their personal finances and empower them to take more ownership and responsibility for their retirement savings.

Get together with other reps in your workplace and decide which activities you will do, when and on what scale. The more organised you are, the better the outcome will be.

Make the Pensions Awareness Campaign an agenda item for your rep team meetings.

If you are the only rep in your workplace, don't be put off; the activities have been designed so you can carry out the tasks on your own and in any order. Asking colleagues to complete our pension survey is a great ice-breaker and might also help you to recruit new members to the Union.

Many of the tools we have suggested to help you carry out the activities can be downloaded from the Pension Section on Usdaw's website www.usdaw.org.uk/pensions

Alternatively you can call and order directly from the Pension Section - an order form is included with this pack for your convenience.

Find Out About Your Employer's Pension Arrangements

See Activity Sheet 1 on page 16.

This exercise is designed to help you understand what is on offer from your own employer.

We have included some hints and tips as to how you can approach this and if you are uncertain about anything you can always speak to Usdaw's Pension Team.

The Answering the Doubters factsheet will also help you to anticipate any negative responses about pensions.

State Pension Forecast

See Activity Sheet 2 on page 17.

There are basically two very important messages we want you to share with your colleagues regarding the State Pension.

1. Try to encourage - or better still help - your colleagues to go on the Pension Section of the Usdaw website to check their State Pension Age.

This is different depending on when you were born. You can get an online forecast by accessing the link below (this link will directly connect you to the Government website): www.usdaw.org.uk/Help-Advice/Pensions/Puzzled-by-Pensions/When-will-I-get-it

2. Once your colleagues are aware of their State Pension Age encourage them to get a State Pension forecast.

Not everyone will be eligible to receive the full amount of the single tier State Pension from the Government. This will depend on how many years' worth of National Insurance credits you have (you now need 35 years), it is also dependant on your National Insurance record itself and if you were contracted out of the State Second Pension (SERPS) for a period of time. You can access from the link below:

www.usdaw.org.uk/Help-Advice/Pensions/Puzzled-by-Pensions/How-much-will-I-get

State Pension forecasts can also be accessed by completing a BR19 form; however, the Government are now trying to encourage everyone to apply online.

Mapping Your Workplace

See Activity Sheet 3 on page 18.

This activity is designed to help you approach your colleagues to see what their attitudes to pensions are and whether they would like to learn more.

A survey is provided with this pack, which you can hand out and we can then analyse the feedback to see what people would like to learn more about.

Online Pensions Home Study

See Activity Sheet 4 on page 19.

We would like our reps to attempt at least one of the four pension modules in the online Pension Home Study course.

Once you have had a go, try and encourage other reps and members to also complete at least one of the modules. The modules are interactive and should only take around 20 to 30 minutes. You can revisit the modules at any time and you have two full days in which to complete each module.

Perhaps you could age profile your target audience; for instance the State Pension module might appeal more to people over 50 and the Know Your Rights module to younger members?

If your colleagues attempt any of the modules, be sure to ask them to complete the online feedback information so that we can continue to assess how we can improve our online learning offering.



Pension Scammers

See Activity Sheet 5 on page 20.

Pension Scammers ruin people's lives.

This is a really important campaign for the Union because prevention is our only way of protecting our members right now.

The activity sheet will hopefully help you to spot the scammers and how to report them.

We need you to display the Pension Scammers campaign posters on your Union noticeboards, to raise awareness of the issues and to raise the profile of the Union in your workplace.

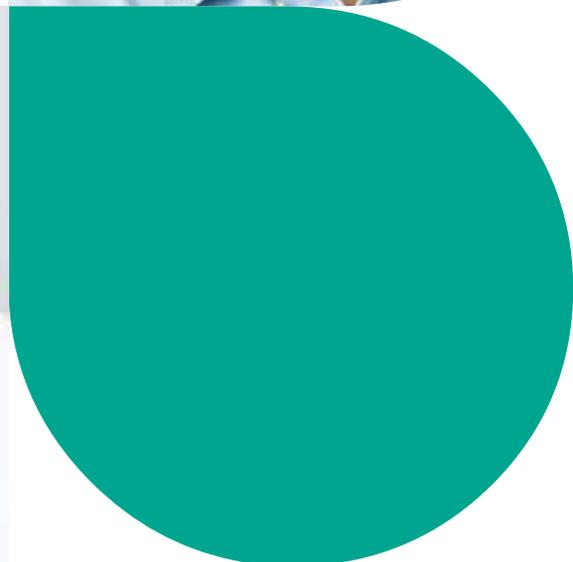
Make sure you refresh your noticeboard on a regular basis, so that potential new members can understand the full range of services that we offer.

Pension Awareness Day Campaign

See Activity Sheet 6 on pages 21-22.

We want you to think about the benefits of workplace campaigns.

Try to consider how a Pensions Awareness Day Campaign fits into the organising agenda and how you can plan and organise a campaign in your own workplace.



Activity Sheet 1

Find Out About Your Employer's Pension Arrangements

Aims	<ul style="list-style-type: none">- To find out what is on offer from your employer's workplace pension.- To share this information with your colleagues to ensure they understand their rights and to explain how important it is to save for their futures.- To raise the profile of Usdaw's Pension Section and the Union, which may also help you to recruit new members.
Helpful Tools	<ul style="list-style-type: none">- Employer enquiry letter.- Answering the Doubters Factsheet.- Usdaw Pension Factsheets.- Online access.- Annual benefit statement.
Activity Checklist	<ul style="list-style-type: none">- Start by reading through the Rep's Briefing and the Answering the Doubters factsheet, so you understand why pensions are important and to anticipate how people might react when you talk about pensions.- Establish the contact details for your HR/Pension Department.- Use the sample Employer Pension Enquiry Letter (see Appendix 1) as guidance to gather as much information and documentation as you can about your workplace scheme.- Check if Usdaw has produced an easy to understand factsheet about your workplace pension, which you can share with your colleagues.- Find out from your HR/Pension Department if you can access details of your workplace pension online. Familiarise yourself with this process - very few members are confident in accessing their pension benefits online. Help them to understand what is available so they feel confident and in control.- Check when the annual benefit statements are due each year. This explains what you have paid into your workplace scheme and what your pension is worth. Familiarise yourself with this document and if you need help, contact us.- Familiarise yourself with the 'Usdaw Pensions Team - Who We Are What We Do' factsheet, so you understand the full range of services we can offer.- Above all, remember we do not expect you to be a pension expert; you can refer any members to Usdaw's Pension Section on 0161 224 2804, or email us at: pensions@usdaw.org.uk
Follow up	<ul style="list-style-type: none">- If any issues arise, share these immediately with Usdaw's Pension Section on 0161 224 2804, or email us at: pensions@usdaw.org.uk- If your employer proposes to make any changes to their pension arrangements let us know so we can help and support you.

Activity Sheet 2

State Pension

Aims	<ul style="list-style-type: none">- To encourage your co-workers to learn more about the State Pension and to specifically find out when they will receive their State Pension and what they will actually get.
Helpful Tools	<ul style="list-style-type: none">- Understanding Your State Pension guide.- Online access.- Answering the Doubters factsheet.- Understanding your State Pension poster.- State Pension quiz.- Online Pensions Home Study course (module 1).
Activity Checklist	<ul style="list-style-type: none">- Circulate copies of Usdaw's Understanding Your State Pension guide. The guide explains how to obtain a forecast, how your colleagues can find out their State Pension Age and how they can claim their State Pension when the time comes.- Encourage your colleagues to visit Usdaw's pension web pages, which provide information about the State Pension and has direct links to the Government's website, which will enable members to get an online forecast.- Some people believe that the State Pension will be enough to live off when they retire. Check out the Answering the Doubters factsheet so you can respond to this and encourage them to get a forecast so that you can help manage their expectations.- Plan a poster campaign on your Usdaw noticeboard about the State Pension. Everyone who works, or is entitled to National Insurance credits for at least 10 years, will qualify for a State Pension yet very few know anything about it! Let's get people talking.- Try and make learning fun and see if your colleagues will have a go at our State Pension quiz - there are ten multiple-choice questions and full answers can be provided.- If any of your colleagues would like to learn more about the State Pension, direct them to our online Pension Home Study course (see Activity Sheet 4).
Follow up	<ul style="list-style-type: none">- Speak to your colleagues who apply for a forecast. Whilst we appreciate not everyone will be in a position to contribute to their workplace arrangement, at the Union we see the State Pension as a foundation on which to build your retirement income. Pension is deferred pay. It forms an important part of your retirement package and for those who are eligible to receive an employer contribution, why turn down free money?- Can you ever be too old to join a workplace pension scheme or become a member of Usdaw? Many of us are working longer now and the need for support and protection has never been more important. Always have a supply of membership forms handy.

Activity Sheet 3

Mapping Your Workplace

Aims	<ul style="list-style-type: none">- To understand what your colleagues' attitudes to pensions are.- To find out if your colleagues would like to know more about pensions.- To ensure your colleagues know their rights.
Helpful Tools	<ul style="list-style-type: none">- Survey forms.- Usdaw's Guide Auto-Enrolment.- Ask A Question postcard.
Activity Checklist	<ul style="list-style-type: none">- Conduct a survey of your workplace.- Decide which shifts/departments you are going to survey.- Think about when you are going to do this and how. How will you get access to members? Will you need facility time? Whose permission will you need?- How many survey forms will you need? Do you have access to a photocopier so that you can copy the survey form included in the Rep's Briefing or will you need to order some from Head Office?- Use the survey as a means to break the ice and to start talking to colleagues. Try and target both members and non-members to promote the work of the Union.- If any of your colleagues are not in your workplace scheme try to find out why. Refer them to Usdaw's Guide to Auto-Enrolment so they are aware of their rights.- If any of your colleagues have questions get them to complete one of our Ask A Question postcards.
Follow up	<ul style="list-style-type: none">- Look at the survey forms and think about what they tell you about attitudes to pensions in your workplace.- Follow up with any non-members who expressed an interest in joining the Union.- Return the completed survey forms to: Usdaw Head Office Voyager Building 2 Furness Quay Salford Quays M50 3XZ If required we can plot the results into a graph for you so you can share the results with management to help them better promote their pension scheme to staff.- Follow up by encouraging your colleagues to complete one of our pension quizzes to test their knowledge and see if they would be interested in signing up for the Usdaw Pension Home Study course.

Activity Sheet 4

Online Pension Home Study

Aims	<ul style="list-style-type: none">- To enrol yourself on the online Pension Home Study course.- To familiarise yourself with Usdaw's Pensions Guide which is a good 'go to' reference book about pensions in general.- To enrol all of your reps team on the online Pension Home Study course.- To encourage other Usdaw members in your workplace to enrol on the online Pension Home Study course.- To encourage everyone to give feedback about the course so we can continue to improve our offering.
Helpful Tools	<ul style="list-style-type: none">- Pension Home Study course leaflet- Pension Home Study postcard.- Usdaw's Pensions Guide.
Activity Checklist	<ul style="list-style-type: none">- Include the online Pension Home Study course as an item on the agenda at your reps' meetings.- Plan activity to encourage more Usdaw members to enrol.- Place a copy of the Home Study leaflet/postcard on your Union noticeboard.- Order a supply of leaflets and postcards to share with your colleagues if they are interested.- If you are a member of your local Usdaw branch, give the course a mention at your next meeting.- Suggest to your Federation School that you could have a session about pensions in order to raise awareness.
Follow up	<ul style="list-style-type: none">- There are a total of four modules available; once you and your colleagues have completed one of the modules, give us some feedback and set yourself a goal to do another.- Let us know if you and your colleagues would like to learn more and if you have a specific topic in mind.

Activity Sheet 5

Pension Scammer Campaign

Aims	<ul style="list-style-type: none">- To understand how pension scammers operate.- To learn how to spot a scam.- To know how to check if an adviser is registered with the Financial Conduct Authority.- To understand how you can report a suspected scam.- To make your colleagues aware of the pension scammers.
Helpful Tools	<ul style="list-style-type: none">- Pension Scammers poster.- Pension Scammers leaflet – ban on cold calling.- How much has been lost to pension scammers leaflet.
Activity Checklist	<ul style="list-style-type: none">- Put up the posters and leaflets on the Union noticeboard.- Consider if you can display the scammer posters anywhere else within your workplace – the more people read this information the better.- Order your materials from the Pension Section.- If any of your colleagues are considering transferring their pension benefits to an alternative pension pot give them one of our leaflets and if they are in any doubt, ask them to speak to us in the Pension Section on 0161 224 2804, or email us at pensions@usdaw.org.uk- Make your colleagues aware that Usdaw has an affinity partnership with a firm of registered independent financial advisers, Lighthouse Financial. Contact the Pension Section for more information on 0161 224 2804, or email us at pensions@usdaw.org.uk- Highlight the help and support Usdaw can give to non-members and try to encourage them to join the Union.
Follow up	<ul style="list-style-type: none">- Keep your noticeboard refreshed with campaign materials.- Remember once someone transfers their money to a scammer ‘once it’s goneit’s gone’. Prevention is our only weapon right now; the more we can make people aware, the better.

Activity Sheet 6

Pensions Awareness Day Campaign

Aims	<ul style="list-style-type: none">- To organise and hold a Pensions Awareness Day Campaign in your workplace.- To promote details of your workplace pension scheme in an easy-to-understand way.- To promote Usdaw's pension guides, leaflets and merchandise.- To increase your confidence about the subject.- To raise the profile of the Union for members and non-members.- To use as a recruitment tool.
Helpful Tools	<ul style="list-style-type: none">- Your workplace pension handbooks.- A selection of Usdaw's 'Puzzled by Pensions?' pension guides, factsheets and leaflets.- A selection of Usdaw's 'Puzzled by Pensions?' merchandise.- Usdaw's Pension Survey.- Feedback forms.
Activity Checklist	<ul style="list-style-type: none">- Think about when you want to hold your campaign; the more organised it is the better the outcome will be.- Determine who you need to approach to set up your stall and whether you need permission for any downtime you might need.- Decide where you will set up your stall.- If setting up an actual stall is not possible in your workplace, perhaps you can organise your Union noticeboard to display pensions materials for a specified period of time?- Think about who you want to target and how you are going to engage them.- How will you advertise the event? Can you make use of social media by posting information or links on your local Facebook pages?- Order your materials in advance from the Pension Section to ensure the materials can be sent out in plenty of time. Think how many employees you have in store so the Pension Section can determine how much to send you.- Approach your employer to see if they can provide some additional materials about your workplace scheme.- Think about perhaps linking to other campaigns such as Usdaw's 'A New Deal for Workers' Campaign (if we can improve people's pay and contracts of employment this will have a knock-on effect with their pension provision). Perhaps link with a Legal Plus Day for something different?- If any of your colleagues are not a member of your workplace arrangement find out why and let them know their rights by referring them to our Guide to Auto-enrolment. <p style="text-align: right;"><i>Continued overleaf ...</i></p>

Activity Checklist

- Check if your employer offers a range of contribution rates. Everyone will be auto-enrolled at a minimum contribution rate but are often unaware they have access to improved rates from their employer and if you pay more, your employer usually pays more too.
- If your employer operates a Salary Exchange (also known as Salary Sacrifice) arrangement as a way of paying pension contributions, refer colleagues to our Salary Exchange Explained factsheet (www.usdaw.org.uk/salexchange) so they can understand how they can make savings on their National Insurance contributions when they join their workplace pension scheme.
- Encourage everyone to complete a nomination form so that their life cover and pension benefits will be left to the right people if the worst happens.
- Be aware of how you can signpost members to other organisations if they need more specific advice (see our Useful Contacts on page 25).
- Remember, the reps who support our Pension Awareness Day Campaigns can be put forward to attend our very popular annual Pension Conference.

We know pensions can seem complicated but there are some simple messages that you can share. Representatives from the Pension Section are unable to attend the Pensions Awareness Days due to resources, but they are only a phone call away and will be able to help you or our members, if you encounter any queries you cannot answer.

Follow up

- Ask colleagues to return the Pension Survey and feedback forms and forward on to the Pension Section, either via email at pensions@usdaw.org.uk or through the post to:
 Usdaw Head Office
 Voyager Building
 2 Furness Quay
 Salford Quays
 M50 3XZ
- Give us your feedback on how you thought the campaign went and share your ideas as to how we could improve the experience for members.
- Look out for regular pension articles in *Network* and *arena*.
- Keep up-to-date by visiting the Pension Section of the Usdaw website at: www.usdaw.org.uk/pensions

Sample Letter

Pension Enquiry Letter for your Employer

HR/Pension Department

Dear Sir/Madam

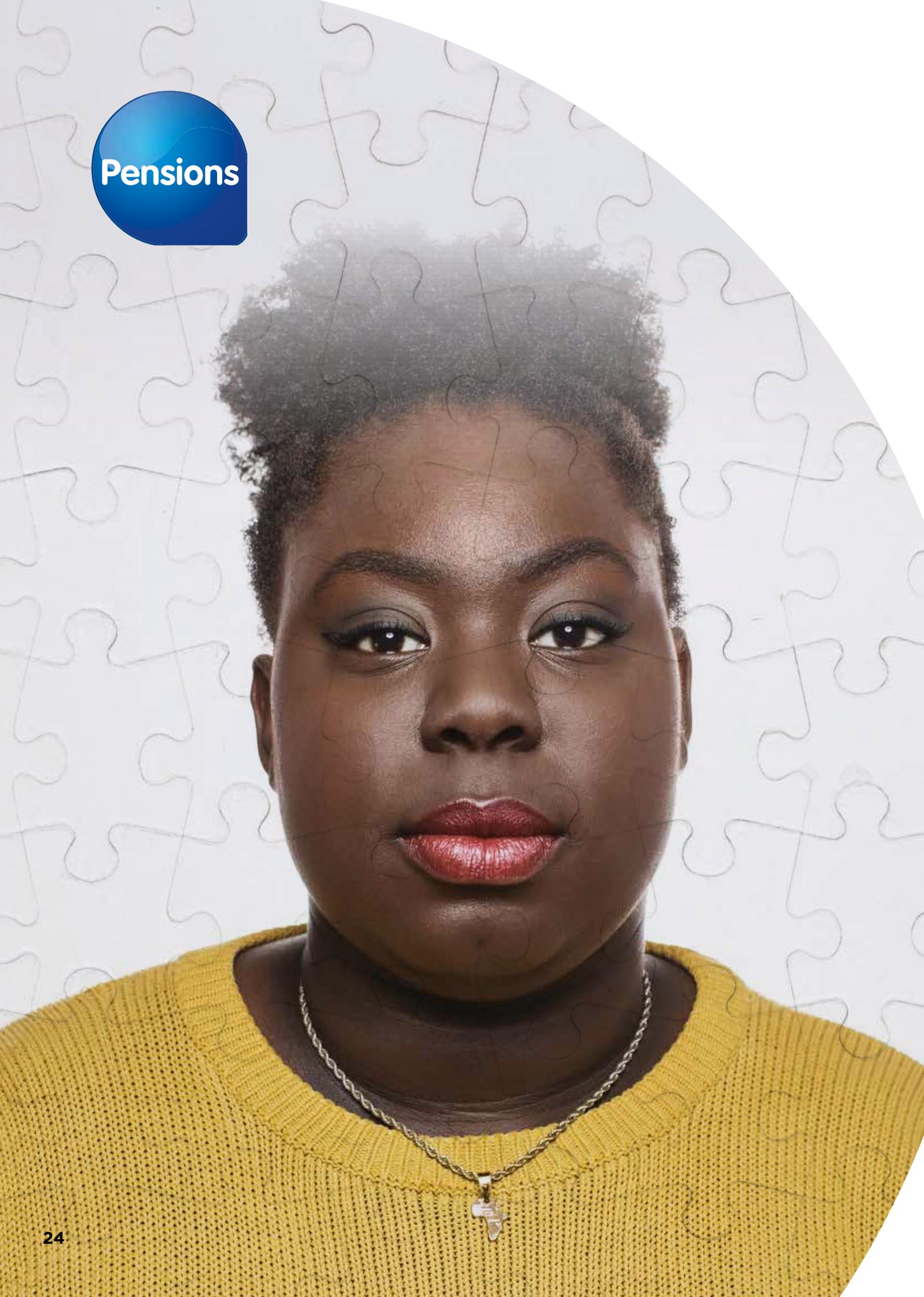
I wish to find out more about the company's workplace pension scheme.

Please provide me with the following information:

1. The full name of the company's current pension scheme.
2. Please provide me with a copy of the membership booklet.
3. Who is eligible to join the pension scheme?
4. Is there a deferment period before an employee can join? If so how long is this?
5. What is the minimum amount of employee and employer contribution that must be paid into the scheme?
6. Can employees pay a higher contribution than the minimum amount? If so what is the corresponding employer contribution?
7. Does the company offer a Salary Exchange arrangement?
8. Are there different sections which members can join? If so please can you give full details of these and the benefits available?
9. Do employees qualify for life insurance if they join the pension arrangement? If so please give details.
10. How can employees access a nomination form for the life cover and pension benefits?
11. Are there any other benefits available if an employee joins the pension scheme – for instance income protection cover?
12. Do you offer employees online access to their pension pots? If so how do they go about this?
13. What support is available as employees approach their Normal Retirement Date?
14. What is the procedure if a member is forced to stop working due to ill health?

Thank you for your assistance.

Yours faithfully



4. USEFUL CONTACTS

For all your pension enquiries:

Usdaw's Pension Team
Usdaw Head Office, Voyager Building,
2 Furness Quay, Salford Quays M50 3XZ

Tel: 0161 224 2804
email: pensions@usdaw.org.uk
web: www.usdaw.org.uk

For State Pension enquiries:

The Pension Service (Part of the
Department for Work and Pensions)

Tel: 0800 731 7898
web: www.gov.uk

For complaints and potential compensation:

Pensions Ombudsman,
10 South Colonnade, Canary Wharf,
London E14 4PU

Tel: 0800 917 4487
web: www.pensions-ombudsman.org.uk

If your company becomes insolvent:

Pension Protection Fund (and all member enquiries):

PPF Member Services, Pensions Protection Fund, PO Box 254, Wymondham NR18 8DN

Tel: 0330 123 2222
email: ppfmembers@ppf.co.uk
web: www.ppf.co.uk

For issues with your Workplace Pension:

Pensions Regulator, Napier House,
Trafalgar Place, Brighton BN1 4DW

Tel: 0345 600 0707
web: www.thepensionregulator.gov.uk

For free guidance about money matters and your pension:

MaPS (Money and Pensions Service)

MaPS incorporates Pension Wise, The Pensions Advisory Service and the Money Advice Service all of which offer support and guidance for people looking to talk about money and pensions.

www.moneyandpensionservice.org.uk

For tax issues:

HM Revenue & Customs,
National Insurance Helplines
PT Operations North East England
HM Revenue and Customs
BX9 1AN

Tel: 0300 200 3500
www.gov.uk

If you are trying to track down a lost pension:

The Pension Tracing Service

Tel: 0800 731 0193
www.gov.uk/find-pension-contact-details

To find out more about pension transfers:

Financial Conduct Authority (FCA)

Tel: 0800 111 6768 (freephone)
or 0300 500 8082
www.fca.org.uk



**Improving workers' lives –
Winning for members**

**Helpline 0161 224 2804
www.usdaw.org.uk/pensions**

