

Sopra Steria Retirement Benefits Scheme (“the Scheme”)

For Spouses and Adult Dependant Pensioners

Does my pension increase once in payment?

Your pension may be made up of several different elements. Each of these elements may be treated differently in respect of increases once your pension is in payment. The details of this were included in the letter you received when your Scheme pension payment commenced and any increases will be applied every year.

What happens when I die?

When you die, your Scheme pension will cease to be paid to you with effect from the date of your death. If your Scheme pension is overpaid, it may be necessary to claim the amount of the overpayment from your Estate.

What State pension will I receive?

To obtain a forecast of your State pension, both in relation to your own entitlements and any relating to your deceased partner, please refer to <https://www.gov.uk/government/publications/application-for-a-state-pension-statement>. Your State pension age depends on your gender and date of birth; you can find out details of this at <https://www.gov.uk/calculate-state-pension>.

What happens if I move house?

You should inform the Scheme Administrators. The contact details are included at the end of this document.

What happens if I emigrate?

Your pension can continue to be paid to you and you should inform the Scheme Administrators. The contact details are included at the end of this document.

How safe is my pension?

In the unlikely event that the Company became insolvent and was unable to support the Scheme then the Pension Protection Fund (“PPF”) might step in and pay compensation to members, where eligibility conditions are met. There are more details about the eligibility conditions and compensation available from the PPF on its website at www.pensionprotectionfund.org.uk.

Do I have any options as to what I can do with my pension?

Once in payment, your pension will be payable to you for the rest of your lifetime. You are not able to transfer your pension out of the Scheme once it is in payment.

How can I get further support?

The Money and Pensions Service is available at any time to assist members and beneficiaries of pension schemes with pensions questions and issues they have been unable to resolve with the Trustee of the Scheme. The Money and Pensions Service provide services through:

- Pension wise provides pension guidance for over 50s with a personal or workplace pension. You can call them on 0800 138 3944 or find out further information at <https://www.pensionwise.gov.uk/en>.
- The Pensions Advisory Service provides free and impartial pensions guidance on workplace and personal pensions for everyone. You can call them on 0800 011 3797, write to them at Money and Pensions Service, 120 Holborn, London, EC1N 2TD or find out further information at <https://www.pensionsadvisoryservice.org.uk/>

What if I am unhappy with the service I receive?

The Scheme operates an internal dispute resolution procedure for the resolution of any dispute that you may have relating to your benefits under the Scheme. For further details regarding the procedure, or to request a complaint form, please contact the Scheme Administrators, whose details are included at the end of this document.

The Pensions Ombudsman may investigate and determine certain complaints or disputes about pensions that are referred to them. You can call them on 0800 917 4487, email them at enquiries@pensions-ombudsman.org.uk, or find out further information at <https://www.pensions-ombudsman.org.uk/>.

The Pensions Regulator may intervene in the running of schemes where trustees, managers, employers or professional advisers have failed in their duties. The contact details depend on the nature of your concerns, but the full contact details can be found at <https://www.thepensionsregulator.gov.uk/en/contact-us/scheme-members-who-to-contact>, or find out further information at <https://www.thepensionsregulator.gov.uk/>.

Where can I get further information?

For any further questions you have regarding your pension please contact the Scheme Administrators, Capita at:

The Sopra Steria Retirement Benefits Scheme (SPP Section)

c/o Capita Employee Benefits

P O Box 555

Stead House

Darlington

DL1 9YT

Email: steria@capita.co.uk

Telephone No: 0330 3115119

The Scheme is a tax registered scheme.

You can also request a copy of the Scheme's annual report, which contains further information regarding the Scheme, using the above contact details.

Certain generic information relating to the Scheme will be posted onto the Scheme's web-site which can be found at [https://www.ssrbs.co.uk/](https://www.ssrbs.co.uk).

If you have not yet provided the Trustee with your email address, you are encouraged do so, to allow the Trustee to provide you with more timely communications and to support the Trustee's continued drive to reduce both its costs and paper wastage. If you are not sure whether the Trustee holds an up to date email address for you then please contact the Scheme Administrators to check.

IMPORTANT NOTE

Whilst every effort has been made to ensure the accuracy of the above answers, nothing contained in them should be construed as providing greater benefits or other rights than are provided for under the terms of the Scheme's Trust Deed and Rules, which will in all cases prevail in case of inconsistency.