UNIFI
PENSION SCHEME

Insured with
Alba Life Limited
Britannic Court
50 Bothwell Street
Glasgow G2 6HR

Authorised and Regulated by the
Financial Services Authority

Risk Benefits insured with
Legal and General
INTRODUCTION

Each of us must at some time give serious thought to the subject of retirement. State pension alone is unlikely to be sufficient to maintain the same standard of living after retirement. Our pension scheme therefore has a great deal to offer. In fact, a final salary scheme such as ours is widely regarded as one of the very best ways of making provision for retirement.

This booklet explains both the benefits our scheme provides and the way the scheme operates. If you want more detail than this booklet provides you should contact the scheme's administrator at Oathall House, Oathall Road, Haywards Heath, West Sussex RH16 3DG.

Our scheme is a contributory contracted-out salary-related scheme. During membership of our scheme you build up entitlement under the state scheme to basic pension, but not to benefits under the state earnings related pension scheme before 6 April 2002 or to the state second pension from 6 April 2002. Our scheme benefits will however more than replace the state earnings related pension and/or state second pension given up. More details are given later in this booklet.

Please note that this booklet should be taken only as a summary of the scheme and the benefits that are provided. Whilst every effort has been made to ensure the accuracy of this booklet, the formal documents will prevail in the interpretation of all of the conditions of the scheme.

AMICUS and UNISERVICE Ltd
Dated: March 2001
(Revised January 2005)
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The terms below have special meanings:

♦ **Pensionable salary** means your basic pay excluding bonuses, commission, overtime or any fluctuating emoluments. It is fixed at 1st January.

♦ **Final Salary** means your Pensionable salary on 1st January immediately prior to the earlier of your date of retirement or leaving service.

♦ **Pensionable Service** means the period of your service with the Union/Company from the date of joining the scheme up to your Normal Retirement Date.

♦ **Normal Retirement Date** means your 60th birthday.

♦ **Widow or Widower** is the woman or man to whom you are married at the date of death.

♦ **Dependant** is your spouse, child or any other individual who in the opinion of the trustees is financially dependent on you at the date of your death or retirement for all or any of the necessities of life. A child may only be regarded as Dependant until he or she reaches 18 years of age or ceases to receive full time educational or vocational training but is less than 23 years of age.

♦ **Qualifying Child** is your child who is aged less than 18 years of age or who is in receipt of full-time educational training but is less than 23 years of age.

The current trustees of our scheme are Maurice Cope, Robert Maurice Drake, John Michael Holmes, Iain William MacLean and Douglas Stanley Patterson.

The address for contacting the trustees is Oathall House, Oathall Road, Haywards Heath, West Sussex RH16 3DG.
LIKE MOST PENSION SCHEMES, OUR SCHEME IS SET UP UNDER TRUST. CONTRIBUTIONS TO THE SCHEME ARE PAID OVER TO TRUSTEES AND MUST BE USED TO PROVIDE THE BENEFITS PROMISED TO MEMBERS. SCHEME BENEFITS ARE THEREFORE SAFEGUARDED. IT IS ALSO IMPORTANT TO NOTE THAT THE SCHEME, NOT THE EMPLOYER, IS RESPONSIBLE FOR PAYING BENEFITS.

THE EMPLOYER WHO SETS UP A SCHEME USUALLY APPOINTS THE TRUSTEES. HOWEVER, SINCE APRIL 1997 SCHEME MEMBERS ARE ENTITLED TO A SAY IN THE APPOINTMENT OF THE SCHEME TRUSTEES. WE WILL CONSULT YOU WHEN OUR TRUSTEE ARRANGEMENTS COME UP FOR REVIEW. WHOEVER IS APPOINTED AS TRUSTEE MUST, WHEN CARRYING OUT THEIR TRUSTEE DUTIES, ACT ONLY IN THE INTERESTS OF SCHEME MEMBERS AND OTHER BENEFICIARIES.


APPROVAL BY THE INLAND REVENUE MEANS THAT THE SCHEME AND ITS MEMBERS CAN BENEFIT FROM ALL THE TAX ADVANTAGES CURRENTLY AVAILABLE. FOR EXAMPLE, TAX RELIEF CAN BE GRANTED ON PAYMENTS TO THE SCHEME. ALSO, THE MONEY HELD IN THE SCHEME - USED TO PROVIDE YOUR BENEFITS - CAN BUILD UP FREE FROM TAX. IN RETURN, AS YOU MIGHT EXPECT, THE INLAND REVENUE LIMITS TO SOME EXTENT THE AMOUNT YOU CAN PAY TO THE SCHEME AND THE BENEFITS THAT CAN BE PROVIDED.

THE LIMITS ARE ALL INCLUDED IN THE SCHEME'S LEGAL DOCUMENTS. IF YOU WISH TO SEE THESE, YOU SHOULD APPLY IN WRITING TO THE TRUSTEES.

Note: Contributions to our scheme are invested in policies with Alba Life Limited.
WHO CAN JOIN?

You can join on the 1st of the calendar month after you first meet the eligibility conditions. The conditions are:

- that your contract of employment provides for participation in the scheme
- you have reached age 16 but not age 55
- you have completed six months satisfactory service

If you want to join the scheme on meeting the eligibility conditions, you must first complete an application form. When you join, the trustees need to see your birth and marriage certificates. You should pass the completed application form with your birth and marriage certificates to the scheme Administrator as soon as possible.

You may also be asked – before full death benefits can be provided – about your state of health. If affected you will be contacted personally.

The trustees may in some circumstances invite employees to join even though they do not meet the conditions.

You need not join even if you become eligible; if you do however pass up your opportunity, you will not normally be given another. If you are a member you may choose to give up your membership by giving four weeks’ notice to the trustees. As from the date notified as the date of cessation of membership, for a period of four weeks you have the right to rescind your decision. If you do give up your membership, you will be able to re-join later only if:

(a) One year has passed since leaving,
(b) You are not within five years of Normal Retirement Date,
(c) The value of any personal pension purchased by transfer of UNIFI pension scheme funds is repaid to the scheme and
(d) Satisfactory proof of good health is provided.

If you have accepted employment at AMICUS or UNISERVICE Ltd. on a short-term contract basis, you will be included in the scheme with effect from the first day of the month following the completion of six months satisfactory service. However, you will only be eligible for a lump sum death benefit of four times Final Salary payable to your dependants if you die in service. No pension or spouse’s pension rights are applicable in these cases. Before full death benefits can be provided you may be asked about your state of health. If affected you will be contacted personally.
Note: It is important for you to keep the trustees informed of any change in your personal circumstances and details of your dependants.

If you have a pension not yet in payment from a previous employer, a personal pension plan or any other pension policy in your own name, you may ask the trustees of the scheme to accept a transfer value in respect of such pension arrangements into the scheme. The acceptance of a transfer is at the discretion of the trustees and subject to any Inland Revenue or legislative restrictions.

In some circumstances, a transfer could be to your advantage, but occasionally it may be financially more advantageous to leave the money with the other arrangement and draw the benefits at retirement as an extra pension. You should always take independent financial advice before making decisions about transferring your benefits.
WHAT DOES IT COST?

You pay 2.5% of pensionable salary to the scheme. N.B: with effect from 1st September 2005 this figure will increase to 5%.

The employers’ contribution is the amount recommended by the scheme actuary to meet the balance of the cost of the benefits promised less the employee members’ contributions. The amount will vary from time to time to take account of things like changes in membership and earnings and the return on the scheme’s investments.

The scheme actuary checks the position regularly so that the level of contributions paid to the scheme should be enough to provide the benefits promised on an ongoing basis.

If you want to provide extra benefits for yourself or your dependants you can also pay voluntary contributions. Details are given in the next section.

Any payments you make are deducted from your earnings when you are paid. (If you have not already done so, you will be asked to sign a form agreeing to this.) Any payments you make are deducted before tax is calculated, giving you immediate tax relief at the highest rate you pay.
If you are interested in saving towards your retirement, voluntary payments to your pension scheme have a number of advantages e.g.

- They qualify for full tax relief, as they are taken from your earnings before tax is calculated
- The full proceeds, including tax-free interest, is used to provide benefits only for you and your dependants.

You may be able to provide one or more of the following extra benefits from your voluntary payments (within the Inland Revenue limits mentioned earlier which will take into account your main scheme benefits):

- Pension for yourself
- Lump sum on death
- Dependants' pensions
- Pension increases on the pension provided from your voluntary payments once in payment.

The Inland Revenue imposes a limit on the amount you can pay - 15% of earnings (including any compulsory payments).

You would normally be expected to pay a regular amount each month. However, you will be able to increase or reduce your payments to suit your circumstances. You will also be allowed to make extra single payments as and when convenient. And you will be able to stop your voluntary payments if you need to.

If you want to begin voluntary payments or would like an illustration of the benefits that might be provided please tell the scheme Administrator. You may also find it useful to seek the advice of an Independent Financial Adviser.

Note: If you began voluntary payments before 8th April 1987, you may be able to take part of the proceeds as tax-free cash.
At normal pension date

Your pension at Normal Retirement Date is calculated as $1/720^{th}$ of your Final Salary for each completed month of your Pensionable service up to a maximum of 480 months.

If your service comprises either part-time or both part-time and full-time employment the calculation of qualifying service will be reduced in proportion to the number of hours actually worked each week.

You will be told the actual amount of your pension shortly before Normal Retirement Date.

Early retirement

If with the Union/Company’s consent you retire early, you may choose to take your pension immediately with the trustees’ consent. This is possible only after age 50, or perhaps earlier if you are forced to retire by ill health. Your benefits will be based on Pensionable Service up to the date you retire and your final Salary at your date of retirement as defined on P5 “Special Terms”. The amount of pension is then reduced - because potentially it will be paid for longer.

Late retirement

If with the Union/Company’s consent you stay in service after Normal Retirement Date, your pension will not normally begin until you actually retire. (But see the Note below.) If your pension is deferred, it will be increased to take account of late payment.

Note: Your pension for pre 6 April 1997 pensionable service will not be less than your GMP at pensionable age. The option to take your pension early may be restricted to ensure that this requirement is met.

If you joined the scheme before 1 June 1989, you may be able to take your pension at Normal Retirement Date even if you stay in service. The options will be fully explained if the circumstances arise.

A restriction applies to these options, however, in that they may not reduce the pension you have remaining below the level of any GMP that you have.
Options

You can exchange part of your pension for tax-free cash. You will normally be allowed a cash sum of at least 3/80ths of final salary for each year of Pensionable Service (with an overall limit of 1.5 times Final Salary). Shortly before Normal Retirement Date you will be told the maximum cash sum you can take and the amount of pension you need to exchange to take it.

You may also be able to exchange part of your pension to provide a pension for a chosen dependant after your death. The pension for the dependant must not be more than the pension you keep.

DEATH BENEFITS

In service

If you die while employed by the Union/Company before Normal Retirement Date, a lump sum is payable equal to four times your Final Salary and the amount of any contributions you have paid to the scheme will be refunded as well.

There is also a Dependant’s pension of 50% of your prospective pension. Your prospective pension is the amount you would have received if you had continued in Pensionable Service until Normal Retirement Date without any change in the rate of your Final Salary. A Qualifying Child’s pension may also be payable. The amount is shown in the table below.

If you die while employed by us on or after Normal Retirement Date, a lump sum is payable which is actuarially equivalent to 5 years' instalments of your retirement pension (less any instalments you have already received).

The Dependant’s pension in these circumstances is 50% of the pension you would have received if you had retired on the day before your death (disregarding any you might already have exchanged for tax-free cash). A Qualifying Child’s pension may also be payable. The amount is shown in the table below.

After retirement

If you die after retirement, a lump sum is payable, which is actuarially equivalent to any unpaid balance of 5 years' pension instalments.

There is also a Dependant’s pension of 50% of your pension (disregarding any you might already have exchanged for tax-free cash). A Qualifying Child’s pension may also be payable. The amount is shown in the table on the following page.
**DEATH BENEFITS (CONT’D)**

Table in respect of a Qualifying Child’s pension

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<thead>
<tr>
<th>Number of Qualifying Children</th>
<th>Total amount of pension</th>
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<tbody>
<tr>
<td>1</td>
<td>20% of the Dependant’s pension</td>
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<tr>
<td>2</td>
<td>30% of the Dependant’s pension</td>
</tr>
<tr>
<td>3</td>
<td>40% of the Dependant’s pension</td>
</tr>
<tr>
<td>4</td>
<td>50% of the Dependant’s pension</td>
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If, when you die, there is no adult Dependant but a Qualifying Child or Children, the Qualifying Child’s pension described in the table above shall be doubled.

**After leaving service**

If you die after leaving and before retirement a refund will be payable of any personal contributions you have left in the scheme.

If you are married a pension will also be payable to your spouse. This will be equal to:

- Any GMP built up for your spouse before 6 April 1997 plus
- One-half of the pension you have built up from 6 April 1997 until the date of leaving

Note: Any pension for your spouse (on death before or after retirement) will not be less than any spouse’s GMP.

If you are married, any dependant’s pension (on death before or after retirement) will be paid to your surviving spouse and will not be less than any spouse’s GMP. If you are not married, the trustees will decide who your dependant is; they will normally choose your partner, children or someone who is financially dependent on you.
LEAVING SERVICE

If you leave service before retirement you will be told at the time the amount of benefit and options available in the circumstances. This section explains the general principles.

Leaving after 2 or more years' membership

You will be entitled to a pension at Normal Retirement Date of 1/720th of your Final Salary for each completed month of your Pensionable Service.

Your pension at pensionable age will not be less than your revalued GMP.

There will also be a Dependant's pension on your death after Normal Retirement Date of 50% of your pension at the date of leaving service and for any qualifying children a pension as shown in the Death Benefits section.

The amount will not be less than any spouse's GMP.

Benefits provided by voluntary payments and by any transfer from a previous employer's scheme will be in addition.

Leaving with less than 2 years' membership

You will be entitled only to benefits provided at Normal Retirement Date by any personal contributions you have made (and by any transfer from a previous employer's scheme). The trustees may if your employer decides give you the benefit of the employer's contributions as well.

As an alternative, you may choose a refund of personal contributions, less tax (currently at the rate of 20%). If so, you would not be eligible for any other benefit from the scheme. In this case we would pay a special premium to the state to re-instate your SERPS and/or S2P benefits. Your share of the cost of this premium would be deducted from your refund.

Note: If you are entitled to benefits under the scheme, they will normally be held in the scheme until Normal Retirement Date. It is important to notify any change of address.

In deciding whether you have 2 years' membership, account may sometimes have to be taken of years before you joined the scheme e.g. if you brought in a transfer value.
LEAVING SERVICE (CONT'D)

Options

Options will be available - as explained in the Retirement Benefits section - to take your pension early or late or to exchange part of your pension for a lump sum at retirement. The amount of pension would be adjusted as explained in the Retirement Benefits section.

You will also have the option to transfer your benefits out of the scheme. Transfer may be possible to

- a new employer's pension scheme
- an insurance policy in your name
- a personal pension scheme
- a stakeholder pension scheme

The ability to transfer may however be restricted if the receiving scheme is not authorised to accept contracted-out benefits.

If you would like to transfer your benefits from the scheme please contact the trustees. Your transfer value would be calculated by the scheme actuary as the value of your benefits held under the scheme. You should receive a guaranteed statement of entitlement within 3 months of your request. You will have 3 months from the date of the statement to accept that guaranteed transfer value. If the new scheme or policy is suitable (and you are applying at least a year before Normal Retirement Date) the trustees must normally follow your wishes. However the other scheme is not obliged (unless it is a stakeholder pension scheme) to accept your transfer.
LEAVING THE SCHEME

If you choose to leave the scheme without leaving service with your employer, retirement benefits for the service you have completed will be held for you under the scheme until Normal Retirement Date. If you have completed less than 2 years' membership, you can choose instead to receive a refund (less tax, currently at 20%) of any contributions you have paid to the scheme.

In any event you will have the option to transfer your benefits to an insurance policy or personal pension scheme. Your transfer value would be calculated by an actuary as the value of your benefits held under the scheme.

If you would like to transfer your benefits from the scheme, please contact the trustees. You will receive a guaranteed statement of entitlement dated within 3 months of your request. You will have 3 months from the date of the statement to accept that guaranteed transfer value.

Note: If you leave the scheme, you will lose your cover for death in service benefits.

PAYMENT OF BENEFITS

Your pension will be paid by monthly instalments in advance for the rest of your life.

Pension for an adult Dependant will be paid by monthly instalments after your death for the rest of the Dependant's life. In the case of a Qualifying Child's pension it will be paid in monthly instalments while the child remains under age 18 (or age 23 if in full-time education).

Any lump sum payable on your death in service or death after retirement will be paid normally to one or more of your relatives or Dependants. It is up to the trustees to decide who receives the lump sum. You can tell the trustees of anyone (or perhaps even a charity) to whom you would prefer payment to be made; but legally the decision rests with the trustees. This system aims to minimise delay and avoid any inheritance tax becoming payable if the lump sum was paid to your estate.

Note: An Expression of Wish form for the purpose of telling the trustees your wishes is included with this booklet.
**INFLATION PROOFING**

**Benefits in payment**

Pensions are normally based on earnings shortly before your employment ends, which provides valuable protection against inflation. Also, once in payment pensions are increased in line with movements in RPI over the period since retirement subject to a maximum increase of 5% per annum compound and a minimum of 3%. This incorporates any increase to GMP’s in payment as explained in Contracting-out.

If you wish further protection, you might consider paying voluntary payments to provide an increase in pensions once in payment.

**Early leavers**

If you leave service or the scheme before retiring, any benefits you leave in the scheme will be increased for each full year up to Normal Retirement Date.

Benefits that depend on your final salary are increased in line with LPI (up to 5% p.a. compound). Limited Price Indexation (LPI) provides protection from inflation and means that your benefits must increase by 5% per annum or the change in the retail price index if less to a minimum of 3% per annum compound. Benefits that depend only on the amount paid to provide them (e.g. benefits provided by voluntary payments) will be increased by bonuses/interest added by the Insurer up to Normal Retirement Date.

**Note:** Any part of your benefits representing a GMP (for contracting-out purposes) are excluded from the increase explained above and is increased instead (by at least as much) as explained in ‘Contracting-out’.
CONTRACTING-OUT

As a member of our scheme you are contracted-out of the state additional pension scheme. The State Additional Pension Scheme was known prior to 6 April 2002 as The State Earnings Related Pension Scheme (SERPS) and from that date as The State Second Pension (S2P).

If you are contracted-out, except as set out below you will build up entitlement to only the basic pension from the state scheme. In consequence of this, we both pay lower National Insurance contributions. Currently you pay 1.6% less and we pay 3.5% less than the full rate on earnings between the lower and upper earnings limits (£79 per week and £610 per week respectively as at 6 April 2004.

Benefits under S2P are higher than those under SERPS for anyone earning under a threshold figure (£26,600 per annum as at 6 April 2004). If your earnings exceed the threshold benefits accrue under S2P at the same rate as under SERPS. In all cases, the reduction in National Insurance contributions is based on benefit accrued at SERPS level only.

If you earn below the threshold you will also receive a top up pension under S2P paid by the state with your basic state pension. The S2P top up is based on benefit levels under S2P and what they would have been under SERPS. The threshold figure will be reviewed periodically by the government.

Benefit under our scheme must meet minimum standards laid down by the government. In relation to pensionable service before 6 April 1997, contracted-out schemes had to provide members with a guaranteed minimum pension (GMP) at pensionable age that was broadly equivalent to the SERPS pension given up by contracting-out. GMP also built up for widows, at half the member’s rate, and for widowers, also at half rate but only in respect of pensionable service from 6 April 1988.

If contracted out employment stops before pensionable age, no further GMP builds up but the amount already accrued is revalued through to pensionable age to maintain protection from inflation.

From 6 April 1997, contracted-out schemes must meet an overall test of quality (known as the reference scheme test) in relation to the benefits provided. The scheme actuary has certified that our scheme satisfies this test.
ABSENCE FROM WORK

If you are temporarily absent from work but continue to be paid your full salary or wages, membership of and payments to the scheme will continue as usual.

If you receive a reduced salary or wages (e.g. under a sick pay or permanent health insurance plan) membership and payments will normally continue. For scheme purposes, your salary or wages will be taken at a level in force before your absence.

If you receive no salary or wages, membership will normally continue for a limited time. The trustees will decide in the circumstances whether payments to the scheme are to continue.

The above also applies if you are on unpaid maternity leave. However, during paid maternity leave, the position is a little different:

- the Employer’s contributions to the scheme will continue based on the level of earnings you received before your maternity leave started
- the Employer will continue contributions to provide your additional death benefits based on your pre-absence earnings
- any contributions that you pay will be based on the level of earnings you actually receive while absent.

Notes: If for any reason membership or payments are to stop, you will be told the effect on your benefits and any options you may have.

If you are not being paid your full salary or wages, any payments you make to the scheme may be suspended - even though your payments continue. If you miss any payments and do not make them up later, your benefits might be affected.

TAXATION

Pensions in payment are taxable as earned income. Tax is deducted before the pension is received.

The cash sum, which you can have instead of part of your pension, is normally paid tax-free, as is any lump sum on death.

If, on leaving service or the scheme, you receive a refund of personal contributions, tax is payable, currently at 20%.
The trustees can alter the provisions of the scheme with the Employers’ consent at any time if they feel it is right to do so. If this happens, or the scheme is to be terminated, you will be told in writing. In any event, benefits already paid for and which you have already built up would not normally be affected.

OPRA

The Pensions Act 1995 established the Occupational Pensions Regulatory Authority (OPRA). A major part of OPRA’s responsibilities is to monitor the proper application of the Pensions Act 1995 and the Pension Schemes Act 1993 and to assist in the enforcement of this legislation. OPRA has been given the power to intervene in the running of a pension scheme in any circumstance where the scheme trustees, employers or their advisers fail in their duties under the legislation.

OPRA has also taken over the responsibility of the Registrar of Pension Schemes. Details of our scheme, including the address for contacting the trustees have been given to the Registrar and will be kept up to date in future. Therefore if you ever lose touch with the pension scheme the Registrar can help you to trace it. You can contact the Pension Schemes Registry at PO Box 1NN, Newcastle-upon-Tyne NE99 1NN.

The address for contacting OPRA is Invicta House, Trafalgar Place, Brighton, East Sussex BN1 4DW.

Annual Report and Accounts

An annual report will be made available on request, detailing specific information about our scheme, including details of the trustees and their advisers, the number of scheme members at that time and the scheme’s policy on pension increases, calculation of transfer values and investments.

Complaints about the Scheme

If you have a problem or complaint about the scheme, in the first instance you should contact the trustees. If, despite the trustees’ best efforts, your problem is not resolved you have further steps open to you.

In accordance with the Pension Act 1995 the trustees have made formal arrangements for the resolution of disputes under the scheme. In the first
instance you should contact David Nott at Willowbank, 128 College Road, Hurstpierpoint, West Sussex BN6 9AJ if you wish to make a complaint. A complaint can be made by either yourself as a scheme member (whether an active member, a deferred member with preserved benefits or a current pensioner), your widow, widower or surviving dependant in the event of your death, or any prospective members of the scheme. A representative nominated on behalf of the complainant can, if required, make a complaint on the complainant's behalf.

If you are not satisfied with the decision given by the trustee considering the complaint in the first instance, you may refer the matter to all of the trustees within six months. As well as the information provided at the first stage, you must also include a copy of the first stage decision, the reason why you are dissatisfied with the first stage decision and a request to the trustees to review it.

**OPAS**

If the problem cannot be resolved by means of the internal dispute resolution procedure, the office of the Pensions Advisory Service (OPAS) can be contacted. The role of OPAS is to help scheme members and beneficiaries to resolve their difficulties with the scheme trustees or administrators. The address for OPAS is 11 Belgrave Road, London SW1 1RB.

OPAS is available at any time to assist yourself and your Dependants with any query you have about pension schemes generally or any difficulty you are experiencing with the UNIFI Scheme. However OPAS will not normally act unless the point of difficulty has already been taken up with the trustees.

If all else fails, it is possible to make a complaint to the Pensions Ombudsman who can be contacted at the same address as OPAS. The Ombudsman has power to investigate complaints and disputes about occupational schemes and make a binding decision. You can of course seek legal redress yourself rather than go through the above procedures.

**Funding of the Scheme**

The benefits promised by the scheme are provided from the scheme's resources. The Employer and Employee member provide the trustees with the necessary funds. Payments to the scheme are reviewed annually. The Employer and/or employee would be obliged to make extra payments to the scheme should actuarial advice show the funds of the scheme to be insufficient to meet its obligations in accordance with the minimum funding requirement of the Pensions Act 1995.

You should also note that the trustees have power, if they think fit, to provide extra benefits subject to the approval of the Employer. Any extra benefits will not necessarily be paid for in advance, but in accordance with the scheme rules, the Employer would be obliged to fund the benefit improvements.
In order to operate the scheme, the trustees and the Employer will need to process data relating to you, or any person whose data you have provided in connection with any benefits that may become payable after your death. Such data will be processed solely for the purpose of administering and operating the Scheme and paying benefits under it. This may include passing on this data to the Scheme’s advisers and such other third parties as may be necessary for the administration and operation of the scheme.

The trustees may need to hold sensitive personal data in respect of, for example, your health, which may be required when you join the scheme, or in connection with a possible ill-health early retirement. Death benefit nomination forms may also include sensitive data. In order for the trustees to process such data, your explicit consent may be required.

The trustees and the Employers are regarded as Data Controllers for the purposes of the Data Protection Act 1998 in relation to the processing referred to above.