

Fujitsu Comparable Pension Scheme Booklet

Section E

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1 Introduction

This guide describes the benefits provided by Section E of the Fujitsu Comparable Pension Scheme ('the Scheme'). It should be read together with any other announcements or literature given to you which refer to your membership of the Scheme. This guide outlines the benefits which apply to active members of the Scheme and does not attempt to describe all the circumstances that may arise. If you are entitled to benefits that differ from those shown in this guide you will have been notified separately.

The Scheme is governed by a Trust Deed and Rules which specifies how the Scheme must be operated, and the full terms and conditions of the Scheme are contained within that document. If there is any discrepancy between the Trust Deed and Rules and this booklet, or any other supporting literature, the Trust Deed and Rules will prevail. Only the Trust Deed and Rules may be used for legal interpretation.

The Member Website (MSS) <https://fujitsu.pensiondetails.co.uk>

MSS is a useful tool as you can run your own benefit calculations at any time. You can also update your personal details such as your postal address, email address and your expression of wish form and view the Scheme's document library. MSS is regularly updated with news, information and features.

If you have questions about your pension benefits or need more information, please either visit [MSS](#) or contact the **Pensions Department** at group.pensions@uk.fujitsu.com or telephone **0208 052 5156**. You may also write to the Pensions Department at the following address:

**The Pensions Department
Fujitsu
Lovelace Road
Bracknell
RG12 8SN**

2 Definitions

Certain terms are used in connection with the Scheme and their meanings are given here for ease of reference.

Annual Allowance is an annual amount by which your pension savings can grow in a year before being subject to tax. The Government reviews the Annual Allowance from time to time so this amount may change in future tax years. You can check the current Annual Allowance at <https://www.gov.uk/tax-on-your-private-pension/annual-allowance>.

Company is Fujitsu Services Limited and any subsidiary or associated company which has elected to participate in the Scheme.

Final Pensionable Pay is the highest average annual amount of Pensionable Pay over any consecutive period of 12 months during the three final years before retirement or earlier date of leaving, less (unless otherwise notified by the Company) an amount equal to 75% of the single person's Basic State Pension.

Incapacity is serious ill health or incapacity that means you are no longer able to perform your own job. The Trustee will determine whether you meet the definition of Incapacity based on such medical evidence as it may require.

Lifetime Allowance is the overall limit on the tax advantaged pension savings that you can accumulate over your entire working life. You may have benefits above this amount protected against a tax charge if you have applied for one of the Lifetime Allowance protections available. The Government reviews the Lifetime Allowance from time to time so this amount may change in future tax years. You can check the current Lifetime Allowance at <https://www.gov.uk/tax-on-your-private-pension/lifetime-allowance>.

Normal Retirement Date is your 65th birthday.

Pensionable Pay is your basic annual salary.

Pensionable Service is the number of years and complete days of your contributory membership of the Scheme. Part time service is counted proportionately on the basis of hours worked. Pensionable Service is currently limited to a maximum of 40 years at your Normal Retirement Date or 45 years if you joined the Scheme on or after 1 March 2008. If you opted to transfer your benefits from another registered pension scheme into the Scheme, your Pensionable Service will include the transferred pensionable service.

Principal Employer is Fujitsu Services Limited.

Qualifying Service is the number of years and complete days of your contributory membership of the Scheme plus the period of your membership of any other pension arrangement from which a transfer value has been received.

Spouse means your opposite sex or same sex wife, husband or registered civil partner. If you do not have a Spouse, similar benefits may be provided to a financial dependent. This is at the Trustee's discretion and would be considered on a case-by-case basis.

State Pension Age is the age from which you are entitled to start taking your State retirement benefits. Your State Pension Age is based on your date of birth. You can check your State Pension Age at www.gov.uk.

Trustee is Fujitsu Comparable Pension Trust Limited.

3 Who can join the Scheme?

You will be eligible to join the Scheme solely on invitation from the Company. Membership of the Scheme is not a condition of employment and you can opt out whenever you wish.

There is no specific period of notice you need to give but you must let **AskHR** know that you wish to leave and they will arrange for your contributions to cease from the month following the date of notification.

If, after opting out, you subsequently change your mind, you will not usually be allowed to rejoin the Scheme so you should think carefully before you decide to opt out.

4 Can benefits be transferred?

The Trustee currently has a policy of not accepting transfer payments for benefits from other pension arrangements except in special circumstances where it may be asked to do so by the Company. If you are advised that you can transfer previous benefits into the Scheme you will usually receive a Pensionable Service credit in exchange.

5 What are my contributions?

Your contribution to the Scheme is 5% of your Pensionable Pay. Contributions to the Scheme will usually be made using a Salary Swap arrangement as explained below.

A Salary Swap arrangement means that you do not pay any Scheme contributions, but instead you contractually give up an amount of your salary which matches the ordinary contributions you would have made. The Company then makes contributions to the Scheme equal to the salary which you gave up, known as 'Salary Swap Contributions'.

The Company will establish a 'notional salary' for you (equivalent to what your Pensionable Pay would have been if you had not given up some of your salary as part of the Salary Swap arrangement) which will be used to calculate your benefits in the Scheme.

You do not have to join the Salary Swap arrangement, but if you do your salary is contractually reduced, and the lower salary means you save money by paying less in National Insurance contributions. This may mean a slight reduction in your entitlement to 'contribution based' State benefits (such as Incapacity Benefits and Jobseekers' Allowance) and possibly to 'earnings related' State benefits (such as Maternity Allowance).

You cannot be in Salary Swap if this would take your salary below the National Minimum Wage and the Company may choose to impose a higher threshold. You will be contacted if your salary is not enough to allow you to participate in Salary Swap, and in this case your contributions would be collected directly from your salary.

If you leave the Scheme without leaving employment, your salary will be restored to the level it would be without Salary Swap.

Whether you participate in Salary Swap or not, you will usually receive tax relief at the highest rate you pay on your contributions, subject to the Annual and Lifetime Allowances.

You can choose to opt out of the Salary Swap arrangement and pay contributions by direct deduction from your salary. If you wish to opt out you need to contact **AskHR** but please remember that you will lose the National Insurance contribution saving you can make through the Salary Swap arrangement, so your take home pay will be less.

Salary Swap Contributions continue until your Normal Retirement Date or earlier date of retirement, leaving service or death. Should you continue in service after your Normal Retirement Date you may choose to continue paying Salary Swap Contributions.

6 What does the Company pay?

The Company meets the cost of the Scheme, after taking account of the members' contributions. At least once every three years the Scheme's assets and liabilities will be valued by the Scheme Actuary and a rate of Company contribution will be calculated and agreed with the Company on a basis which is considered sufficient to ensure that the benefits are funded over the long term.

7 What happens to the contributions?

All contributions are paid into a trust fund which is separate from the Company's business. Scheme benefits are paid from this fund which is invested by independent experts appointed by the Trustee. For the lump sum death in service benefit, the Trustee is currently paying premiums from the Scheme to an insurance Company for a policy which it has taken out to provide the benefits.

8 What are my normal retirement benefits?

On retirement at Normal Retirement Date you will become entitled to a pension, payable for the rest of your life, which is calculated by multiplying 1/60th of your Final Pensionable Pay by the number of complete years of your Pensionable Service, plus a proportionate amount for each additional complete day of such service.

You may also be entitled to a State Pension from the Government, payable from your State Pension Age. State Pension Age may be later than your Normal Retirement Date. You can check your State Pension Age at www.gov.uk.

9 Can I take a cash sum at retirement?

When you retire you may, if you wish, convert part of your pension to provide a tax-free cash sum. The maximum amount that you can take as cash is 25% of the value of your pension benefits and your pension will be reduced to take account of any cash sum payable.

You may be able to take all of your benefits under the Scheme as a cash sum in certain, limited circumstances (but usually only on or after age 55). This option would apply if your benefits under the Scheme had a value of under £10,000 or if your benefits under all registered pension arrangements had a value of under £30,000. (The Government may change these amounts from time to time).

From April 2015 the government introduced greater flexibilities on how pensions can be taken, including taking up to the whole amount of your pension as a cash sum. If you are considering a transfer out of the Scheme to take advantage of these options we recommend that you get advice or guidance to help you with this decision. Pension Wise is a service set up by the government to provide free and impartial guidance. For more information go to www.pensionwise.gov.uk

Transferring out would be a material step and may have significant risks attached. When you are looking into your options, you should consider taking independent financial advice to help you decide which option is the most suitable for you (and in some circumstances the Trustee of the Scheme will require you to have done so). You can find an adviser on this website: www.unbiased.co.uk.

10 Can I retire early?

You can choose to retire early from age 55 with the Company's consent. However, if you transferred benefits from another registered pension arrangement into the Scheme, you may have a protected retirement age of 50.

Your pension will be based on completed Pensionable Service and Final Pensionable Pay at your retirement date. A reduction will then be made to your pension to allow for its early payment, unless otherwise notified by the Company. You may convert part of this early retirement pension for a tax-free cash sum.

You should contact the Pensions Department if you would like an early retirement quote.

You will require the Company's consent if you wish to take your benefits early while still continuing to work for the Company.

11 What benefits are paid if I have to retire early because of ill health?

If you retire because of Incapacity, you may become entitled to immediate benefits with the consent of the Trustee if you have at least two years' Qualifying Service.

The pension will be calculated as 1/60th of Final Pensionable Pay at the date of your early retirement for every year of Pensionable Service (with a proportionate amount for each additional day). The pension will not be reduced for early payment. Evidence of continued eligibility for an ill health pension may be required. If at any time before Normal Retirement Date this cannot be provided, or if you earn any other income, the Trustee has discretion to suspend the pension being paid over the period up to your Normal Retirement Date.

You may be able to convert part of your ill health early retirement pension for a tax-free cash sum.

12 Can I retire after my normal retirement date?

If you remain employed after Normal Retirement Date you can:

- Take your pension at Normal Retirement Date.
- Stop participating in the Scheme but take your pension at a later date.
- Continue to participate in the Scheme and continue to accrue pension benefits beyond your Normal Retirement Date.

Once you stop participating in the scheme your pension is calculated using your Pensionable Service and Final Pensionable Pay at that date. If you stop participating in the scheme on or after Normal Retirement Date and take your pension at a later date, your pension will be uplifted by a late retirement factor reflecting the period from when you stopped to participate to when you decide to take your pension.

13 What benefits are payable on death?

Death in service before Normal Retirement Date

If you die before Normal Retirement Date while employed by the Company, the following benefits will be payable:

- **a lump sum** of 4 x your Pensionable Pay at the date of your death
- **a pension** for your Spouse of one half of your pension based on Final Pensionable Pay at date of death and pensionable service up to your Normal Retirement Date
- **dependant children** pensions are also payable
- **a bereavement grant** of £1,000

Death in service after Normal Retirement Date

If you die after Normal Retirement Date while employed by the Company but before taking your benefits, the following benefits will be payable:

- **a pension for your Spouse** of one half of your own pension calculated at your date of death. This based on your Final Pensionable Pay and completed Pensionable Service.
- **a lump sum** benefit of:
 - 4 x your Pensionable Pay if you continued to contribute to the Scheme (or continued to participate in the Salary Swap arrangement) after your Normal Retirement Date;
 - Or**
 - 5 x the annual amount of your deferred pension calculated on the assumption that you had retired the day before your death if you did not continue to contribute to the Scheme (and no Salary Swap arrangement is in place) after your Normal Retirement Date.
- **dependant children** pensions are also payable
- **a bereavement grant** of £1,000

Death after retirement

The following benefits will be payable:

- **a lump sum** If you die within five years of the start of your pension, a lump sum will be paid equal in value to the instalments of your own pension which would have been paid from the date of your death to the end of the five year period, ignoring any pension increases that may be granted after your death;
- **a pension for your Spouse** of one half of your own pension entitlement on your date of death calculated based on your pension before any commutation for cash at retirement
- **dependant children** pension are also payable

Death in deferment

In the event of your death after you leave the Scheme and before commencement of your pension and before Normal Retirement Date the following benefits become payable:

- **a spouse's pension** equal to one half of your own deferred pension including increases up to the date of death;
- **dependant children** pensions are also payable

Spouse's and dependent children's pensions

- The Spouse's pension will be paid for the remainder of his or her lifetime unless your Spouse remarries or enters into a new registered civil partnership, when it will stop.
- If your Spouse is more than 10 years younger than you the pension will be reduced to take account of the longer period for which it is likely to be paid.
- Any Spouse's pension paid will be subject to income tax.
- Dependent children's pensions of one half of the Spouse's pension will be payable for each child under the age of 18 (or 23 if in full-time education or vocational training), up to a maximum of two children.
- If no Spouse's or children's pensions become payable on death before retirement the accumulated amount of your own contributions (where contributions were deducted directly from your salary) will be refunded plus an allowance for interest as determined by the Scheme's actuary. If you participated in the Salary Swap arrangement an equivalent benefit will be provided.

14 Do pensions increase during payment?

Pension in excess of GMP is currently increased each year in line with the Retail Prices Index (RPI) subject to a maximum increase, currently of 2.5% a year. GMP (if applicable to your pension) will be increased as required by legislation.

Special increases may apply to any benefits you have transferred into the Scheme. You will be notified of these separately.

Each year, pensions being paid will be reviewed by the Trustee and, with the Company's consent, it may grant an additional increase above the amount guaranteed. This depends on inflation, the financial strength of the fund and other relevant considerations.

Pension increases will take effect on 1st April in each year. A proportionate increase will be granted in the case of pensions which came into payment during the preceding year. The increases described in this section apply to pensions payable to your Spouse or children.

15 What happens if I leave service or opt out of the scheme?

If you have completed at least two years' Qualifying Service, you will be entitled to deferred pension benefits payable from your Normal Retirement Date based on your Final Pensionable Pay at, and Pensionable Service completed to, the date of leaving.

During the period up to Normal Retirement Date the deferred benefits will currently be increased by the rise in the retail prices index up to a maximum of 5% per annum.

At their absolute discretion the Trustee and the Company may award additional increases.

Special terms may apply to any benefits you have transferred into the Scheme. You will be notified of these separately.

Early retirement

Subject to Trustee consent being granted you may draw your deferred benefits before your Normal Retirement Date provided that you are then over the age of 55

The benefits will be based on your deferred benefits at the date of leaving the Scheme, increased as describe above up to the date of early retirement and subject to a reduction for early payment based on your age at the date of your retirement.

Transfer to another pension arrangement

Instead of a deferred benefit you can request that the value your benefits are transferred to another registered pension arrangement.

The transfer payment will be calculated on a basis agreed by the Trustee on the advice of the Scheme's Actuary, in line with statutory requirements.

In some circumstances, it may be necessary to reduce the amount of the transfer payment. We will let you know if this applies to you when we tell you the amount of your transfer payment.

If you are thinking of transferring your benefits into another registered pension arrangement, you can calculate the transfer value of your benefits on MSS or you can contact the Pensions Department.

If you are considering taking a transfer, you may wish to engage an independent financial adviser to help you to understand the implications of making the transfer from the Scheme.

If your transfer value is £30,000 or more, and you intend to transfer to a defined contribution (also known as money purchase) pension scheme, such as a personal pension, you must receive Financial Conduct Authority (FCA) regulated advice from an independent financial adviser. The Trustees are required by law to check that you have done this before a transfer can be processed.

From April 2015 the government introduced greater flexibilities on how pensions can be taken.

If you are considering a transfer out of the Scheme to take advantage of these options we recommend that you get advice or guidance to help you with this decision. Pension Wise is a service set up by the government to provide free and impartial guidance. For more information go to www.pensionwise.gov.uk.

16 Who are cash sums paid to after I die?

Cash sums payable on death are distributed by the Trustee for the benefit of your dependants and beneficiaries. The Trustee has discretion to decide who should receive the monies and, although they will take account of your wishes, they are not bound by them.

To indicate your wishes to the Trustee you should fill in your bereavement beneficiary details on AskHR. You should also complete an expression of wish form by logging on to Member Self Service (MSS) at <https://fujitsu.pensiondetails.co.uk> and entering the information online.

You are free to change your nomination at any time and you should consider this if your personal circumstances change.

17 How are pensions paid?

All pensions are currently paid on the 18th of the month for that calendar month. The pension is paid into your bank account.

18 Can I increase my benefits

If you wish, you may make additional contributions to increase your benefits under the Scheme. This is a tax efficient way of saving for retirement. Any additional contributions you choose to pay can (and will usually) be made through the Salary Swap arrangement (see section 5) and are known as 'Additional Swap Contributions' (ASCs).

Once a year, during the annual Your Choices Flexible Benefits enrolment, you will be reminded of the opportunity to start paying ASCs or alter your selection. You can make the selection yourself in November with changes effective from the following January. You can also make changes to ASCs in any month by logging a call in ASK HR; these changes will take effect from 1st of following month.

Further one-off contributions may be paid at other times but you will have to reclaim the tax relief due yourself.

Your additional contribution fund is kept separate from your main Scheme benefits and will be invested with a provider under a group policy taken out by the Trustee. This fund may be used to provide a cash lump sum or other additional benefits when you retire.

19 what happens if I am absent from work?

If you are absent from work because of ill health the period of absence will count as Pensionable Service for so long as you continue to be paid by the Company. If you are absent, with the Company's agreement, for some other reason, and pay continues, the absence will count as Pensionable Service according to Company policy, but subject to a maximum of 10 years.

In the event of Pensionable Service stopping during absence, you will then be entitled to benefits as if you had left service (see section 15).

If you are absent from work for maternity, paternity, adoption or shared parental leave and are contributing to the Scheme through the Salary Swap arrangement before you begin leave, the Company will continue to make its usual employer contributions and additional pension contributions on your behalf to the Scheme whilst you are on leave, to the extent required by legislation.

Where you are not receiving Statutory Maternity Pay you may, on your return to work (with the agreement of the Trustee and Company), make up any unpaid contributions. The Company will also pay contributions for the same period. If contributions are not made up, the period will be treated as non-pensionable. You will be notified of the period of Pensionable Service that will be credited to you during your ordinary and additional maternity leave.

20 What else should I know?

Pension Flexibilities available from 6 April 2015

From April 2015 the government introduced greater flexibilities on how pensions can be taken. If you are considering a transfer out of the Scheme to take advantage of the new options we recommend that you get advice or guidance to help you with this decision. Pension Wise is a service set up by the government to provide free and impartial guidance. For more information go to www.pensionwise.gov.uk

Transferring out would be a material step and may have significant risks attached. When you are looking into your options, you should consider taking independent financial advice to help you decide which option is the most suitable for you (and in some circumstances the Trustee of the Scheme will require you to have done so). You can find an adviser on this website: www.unbiased.co.uk

Who runs the Scheme?

Responsibility for the operation of the Scheme rests with the Trustee. One-third of the Directors of the Trustee Company are member nominated, the remainder are appointed by the Company. This complies with the provisions of the Pensions Act 2004.

Internal Dispute Resolution Procedure

Should you have a complaint about your benefits under the Scheme, the Trustee has established a formal procedure to deal with your concerns. Your first point of contact should be:

The Secretary to the Trustee
Fujitsu Comparable Pension Trust Limited
Fujitsu,
Lovelace Road,
Bracknell
Berkshire, RG12 8SN

You will receive a full written response within two months. If the matter is not resolved, you can refer your concerns to the Trustee within six months of the original response.

The Pensions Advisory Service (TPAS)

The Pensions Advisory Service (TPAS) provides people with professional, independent and impartial help with their pensions – for free. They can be contacted at:

Money and Pensions Service
120 Holborn
London
EC1N 2TD

Tel: 0800 011 3797

Website: www.pensionsadvisoryservice.org.uk

Pensions Ombudsman

The Pensions Ombudsman provides an early dispute resolution service which is available to members and beneficiaries who experience any difficulty with the Scheme before (or in addition to) using the Scheme's internal dispute resolution procedure.

The Pensions Ombudsman will also deal with disputes and cases of maladministration which the early dispute resolution service has not been able to resolve. The Ombudsman's rulings have the authority of a County Court and are binding on all parties, except that an appeal can be made on a point of law to the High Court. Members may seek assistance directly from the Ombudsman (whose address is the same as TPAS) although it is envisaged that the initial contact will normally be with TPAS.

Tel: 0800 917 4487

Website: www.pensions-ombudsman.org.uk

Email: helpline@pensions-ombudsman.org.uk

Pension Tracing Service

After leaving service you should maintain contact with the Scheme for so long as you remain entitled to benefits by notifying the Scheme administrator as detailed on your leaving service statement of changes of address. To help members trace pension rights earned with previous employers the Government has set up a pension tracing service. The address of the service is:

The Pension Tracing Service
The Pension Service 9
Mail Handling Site A
Wolverhampton
WV98 1LU

Tel: 0800 731 0193

Website: www.gov.uk/find-lost-pension

The Pensions Regulator

The Pensions Regulator has a range of powers to help safeguard pension rights of members of pension schemes and is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties and in certain other circumstances.

The address of the Pensions Regulator is:

Napier House

Trafalgar Place

Brighton

East Sussex BN1 4DW

Tel: 0870 606 3636

Website: www.thepensionsregulator.gov.uk

Is the scheme registered for tax purposes?

The Scheme is registered with HM Revenue & Customs for tax purposes. Registration currently gives the following benefits:

- members will usually receive tax relief on their contributions;
- the Scheme's investment return receives favourable tax treatment; and
- lump sums are generally payable tax free.

There are no limits imposed by HM Revenue & Customs on the amount of benefits that can be provided from the Scheme nor on the amount of contributions that can be paid in. However, any benefits earned in a year in excess of the Annual Allowance or benefits paid in excess of the Lifetime Allowance will be taxed.

Can I Use My Benefits As Security For A Loan?

Because of HM Revenue & Customs' requirements, benefits may not be assigned or used as security for a loan. Such action may result in forfeiture of benefits.

Monetary obligation to employers

If you are found guilty of any negligent, fraudulent or criminal act or omission against the Company, the Company may recover money from your pension rights.

Can the scheme be amended or even discontinued?

The Principal Employer reserves the right to amend or discontinue the Scheme or any section of it at any time. Amendments must be approved by the Trustee and comply with legislative requirements.

If the Principal Employer stops its contributions and the Scheme is discontinued and if the assets of the Scheme (its investments) are not sufficient to cover the Scheme's liabilities (the benefits earned by all the members at that date), current pensions law requires the Principal Employer to pay an amount to the Scheme estimated to secure the benefits members have already earned.

21 DATA PROTECTION

The Trustee and the Company have both a legal obligation and a legitimate interest to process data relating to you for the purpose of administering and operating the Scheme and paying benefits under it. This may include passing on data about you to the Scheme's actuary, auditor, administrator and such other third parties as may be necessary for the administration and operation of the Scheme.

The Trustee and the Company are all regarded as 'Data Controllers' (for the purposes of Data Protection legislation).

Data Controllers are required to provide certain specified information to individuals whose personal data they process. This information is set out in the Plan's Privacy Notice which can be found at: [Comparable Privacy Notice](#).

Data Protection Legislation means:

- (i) the UK's Data Protection Act 1998 and subsidiary legislation until such time as it is repealed;
- (ii) the UK's Data Protection Bill (HL Bill 74) and subsidiary legislation (if any), in each case, on and from such time as it becomes law;
- (iii) GDPR; and
- (iv) all other laws and regulations relating to the Processing of Data which are in force from time to time in the United Kingdom, in each case, as interpreted and supplemented by guidance published from time to time by the ICO.

22 What further information is provided?

You are entitled to receive information on the operation of the Scheme and on your own benefits. Each year the Trustee will issue a report containing details of the Scheme's financial transactions, its investments and any other important developments. A copy of the report is available on the Pensions Portal on the Company's intranet. In addition, employed members of the Scheme will receive an annual statement setting out their own expected benefits on retirement or death.

All members, including pensioners and members with preserved benefits, will be provided with an annual statement, called a summary funding statement, which provides information on the Scheme's funding position.

On retirement, leaving service or death, full details of the benefits due will be provided to you or your dependants (as appropriate) and quotations will be provided for any options you are interested in.

23 Divorce or dissolution of a registered civil partnership

If you get divorced or your registered civil partnership is dissolved part of your pension can be 'earmarked' for your Spouse or your pension benefits can be 'shared' with your spouse. The Pensions Department will supply you or your solicitors with the information necessary. Arrangements for dealing with pension rights are complicated so if this situation arises please contact the Pensions Department for further information.

24 State pension scheme

Your Scheme benefits are paid in addition to any benefit you receive from the State pension scheme. See the government website for information about your State pension www.gov.uk.