Introduction

Looking after your future…

Retirement should be the longest holiday of your life - but will you have enough money to enjoy your leisure? Being a member of the ICL Group Pension Plan is one very good way to prepare for that time.

The Plan offers you an income for life when you retire. It also provides important protection for your family if anything should happen to you before retirement.

About the Plan…

The Plan is set up under a trust and is completely separate from the Company's assets. The Trustee is ICL Pension Trust Limited consisting of nine directors, six of whom are appointed by the Company and three elected by the members. The Trustee administers the Plan and provides a report each year giving information about the Plan, together with the formal accounts.

You have your own individual 'account' under the Plan into which your contributions, and the contributions made by the Company on your behalf, are paid. You choose how these contributions are invested from a number of investment funds selected by the Trustee and run by professional investment managers. When you retire, the money built up in your account is used to provide your choice of retirement benefits.

...and this booklet…

This booklet outlines the main features of the Plan which are effective from 1 September 2000. The booklet cannot, however, override the Trust Deed and Rules which are the legal documents which govern the Plan. If you require any further information about the Plan, please contact HR*Direct* who will treat your enquiry as completely confidential.

March 2001

Special terms

This booklet uses certain terms and expressions which have specific meanings. They are explained below and appear in ***bold italic*** type throughout the booklet.

Account	Your individual account into which your contributions, and the contributions made by the ***Company*** on your behalf, are paid each month. The value of your account is linked to the investment performance of the fund(s) in which your account is invested.
Company	Fujitsu Services in the UK or any other company which participates in the Plan.
Earnings cap	The maximum level of annual earnings which can count under the Plan. It is set by the Government and reviewed each year. For the 2001/02 tax year, the earnings cap is £95,400 (£91,800 for 2000/01).
Eligible spouse	Your husband or wife who is either ordinarily resident with you or wholly or mainly dependent on you for the ordinary necessaries of life.
Nominated dependant	A person who is wholly or mainly dependent on you for the ordinary necessaries of life and who has been accepted and registered in accordance with the Rules of the Plan.
Normal pension date	Your 60^{th} birthday.
Pensionable pay	If you are a member of **Personal** *Choices*: • Your 'reference salary' as defined in the **Personal** *Choices* Glossary of Terms *plus* London allowance (if appropriate). If you are not a member of **Personal** *Choices*: • Your annual rate of basic pay, ie pay for the hours you are contracted to work on a regular basis, *plus* London allowance (if appropriate). For higher earners, pensionable pay is limited by the ***earnings cap***.

Summary of the Plan

As a member of the Plan, you will be covered for a range of benefits to meet many eventualities which may occur during your career with the ***Company***, on retirement or on leaving the Plan.

UNTIL

YOU LEAVE	when you will have the choice of:	• keeping your ***account*** invested in the Plan OR • transferring the value of your ***account*** to another approved pension arrangement OR • if you leave after less than two years, a refund of the current value of your own contributions less tax
YOU RETIRE	at any age from 50 when you will receive:	• a pension for life OR • a tax-free cash sum plus a reduced pension
YOU DIE IN SERVICE	when your dependants will receive:	• a lump sum • a spouse's or dependant's pension
YOU RETIRE DUE TO ILL HEALTH	when you will receive:	• a pension for life OR • a tax-free cash sum plus a reduced pension AND • life cover to ***normal pension date***

Your benefits in brief

To help you find the information you need, this booklet is divided into sections. The key points of each section are summarised below.

Section 1 - Membership of the Plan

- You can join the Plan if you are a permanent employee. see page 6

Section 2 - Contributions

- You and the ***Company*** contribute a percentage of your ***pensionable pay.*** see page 8
- You can contribute more - to make your ***account*** grow faster. see page 9

Section 3 - Investing your account

- You decide how the money in your ***account*** is invested. see page 10

Section 4 - Your benefits at retirement

- Your ***normal pension date*** is 60. see page 12
- Your ***account*** is used to provide you with a pension for life. see page 12
- You can take part of your ***account*** as tax-free cash. see page 14
- You can retire as early as age 50. see page 13
- You can retire at any age through serious ill health or disability. see page 15

Section 5 - Benefits payable on death

- If you die in service before your ***normal pension date***, your dependants will receive a lump sum and a pension will be paid. see page 16
- If you die after you retire, your dependants will receive any benefits you chose for them. see page 17

Section 6 - If you leave the Plan

- You can keep your ***account*** invested in the Plan or transfer it to another approved pension arrangement. see page 18

Section 7 - State pensions

- State pensions are paid in addition to your Plan benefits from State pension age. see page 20

Section 8 - Additional information

- You will be provided with information to keep you up-to-date on the Plan. see page 22
- Help is available if you have a query or problem. see page 24

1 Membership of the Plan

Points to note

- The Plan is open to permanent employees of the ***Company***.
- To join, you need to complete an Application Form.
- You may be able to transfer benefits from a previous scheme into the Plan.
- Your membership continues during paid temporary absence or maternity leave.

Joining

The Plan is open to permanent employees (both full-time and part-time) of the ***Company***.

You are eligible to join immediately you start work with the ***Company***, provided you are under age 59. Membership of the Plan is voluntary.

To join the Plan, you need to complete an Application Form. You must indicate your investment choice on your Application Form and return your completed form to your HR Administrator by the 1st of the month in which you want your membership to begin. It is important that you also complete an Expression of Wish Form for the lump sum death benefit (see page 16 for more information).

If you do not join the Plan at your first opportunity, you can join at a later date for pension benefits on application to the Trustee. You will be required to provide evidence of your good health before being covered for the ill-health and death-in-service pensions.

Temporary and contract employees are not eligible for membership of the Plan.

Previous benefits

If you have been a member of another pension arrangement, it may be possible for you to transfer the value of your pension benefits from that arrangement to the Plan. Please contact HR *Direct* if you would like more information.

Temporary absence

Your Plan membership will continue in full during any paid temporary absence from work.

Maternity leave

Your Plan membership will continue for a certain period, generally the first 18 weeks of maternity leave or, if later, until you cease to be paid or to receive statutory maternity pay.

Your contributions will be based on the pay you actually receive (including statutory maternity pay). The ***Company's*** contributions allocated to your ***account*** during that period will be based on the ***pensionable pay*** you would have received had you been working normally.

If, at the end of your maternity leave, you do not exercise your statutory right to return to work, you will be treated as having left the Plan on the day the last contribution was paid on your behalf or on the date your statutory maternity pay stopped, if later.

You will continue to be covered for the full death in service benefits while you are absent on maternity leave. Your benefits will be based on the ***pensionable pay*** you would have received had you been working normally.

Part-time employees

If you work part time, your ***pensionable pay*** will be based on the minimum hours you are contracted to work at any relevant time. If your contracted hours change, your ***pensionable pay*** changes accordingly. Your death in service benefits are, however, based on your ***pensionable pay*** during the previous 12 months.

2 Contributions

Points to note

- You and the ***Company*** pay contributions into your own individual ***account***.
- You can pay extra contributions (AVCs) to make your ***account*** grow faster.
- All your contributions are deducted from your pay before it is taxed.

Your contributions

Your contribution is 3% of your ***pensionable pay***.

Contributions are deducted from your pay through the PAYE system.

Tax relief

Under current legislation, your contributions qualify for full tax relief - at the highest rate of income tax you pay.

Your contribution is first deducted from your pay, and tax is then calculated on the remainder. This means that you receive the tax relief on your contribution at the time it is paid.

So, every £1 you contribute only costs you 78p, if you pay tax at 22%, or 60p if you pay tax at 40%.

The Company's contribution

The ***Company*** pays a percentage of your ***pensionable pay*** which varies according to your age:

Member's age	Company contribution
under 30	3%
30 - 39	4%
40 and over	5%

*The **Company's** contribution percentage changes from the first of the month following a member's 30th or 40th birthday.*

The ***Company*** also pays the cost of the additional ill-health pension and death in service benefits, and the cost of administering the Plan – excluding any investment management charges.

Your account

When you join the Plan, the Trustee sets up an ***account*** in your name. Your and the ***Company's*** contributions are paid into your ***account***. You have a choice of investment options (see next section).

Your ***account*** provides a cash value, based on contributions and investment returns, which is used to buy benefits for you and, if you wish, for your dependants.

Additional Voluntary Contributions

If you want to make your ***account*** grow faster, you can pay additional voluntary contributions (AVCs). AVCs offer a tax-efficient way of providing extra pension for your retirement. Your AVCs are invested in the same way as your basic contributions and the ***Company's*** contributions.

Like your normal Plan contributions, AVCs qualify for full tax relief. However, the Inland Revenue places limits on the amount you can pay in AVCs. The maximum AVC contribution in any tax year is 15% of your total earnings (up to the ***earnings cap***), less your normal Plan contribution. There are also limits on the amount of extra benefit you can build up and your AVCs must be taken as pension, not as cash.

You can pay AVCs by regular monthly payments of a fixed amount or percentage of ***pensionable pay***. You can also make one-off lump sum payments.

If you would like more information about AVCs, please contact HR*Direct*.

Note: Your ***pensionable pay*** may not be the same as the salary you receive each month.

3 Investing your account

Points to note

- You choose how your ***account*** is invested and you can switch between funds if you wish.
- The value of your ***account*** depends on the investment performance of the various funds.

How your account is invested

Your ***account*** is invested on your behalf, in accordance with your instructions, by the Investment Manager(s) selected by the Trustee. For further details, please see the separate 'Investment Options' sheet.

The value of your ***account*** is linked to the investment performance of the fund(s) in which your ***account*** is invested. If this has been favourable, the value of your ***account*** will increase. However, the value of some funds can go down as well as up, so that increases cannot be guaranteed each year in respect of every fund. Your entitlement under the Plan is based on the value of your ***account*** rather than the actual underlying investments themselves, which are held in the name of the Trustee.

It is important that you consider your investment choices carefully and keep them under review.

Making your investment choice

There are a number of funds to choose from, whatever your age or attitude towards investment risk and returns. You can select a 'lifestyle' fund or one or more of the individual funds available. A brief description of each of the funds is provided in the 'Investment Options' sheet.

You should note that the Trustee is not authorised to give you advice about which fund or funds would be best for you. If you feel you need advice, you should ask an independent financial adviser, who may charge you a fee.

You must indicate your investment choice on your Application Form when you join the Plan.

Changing how your account is invested

You may direct the Trustee to invest future contributions, paid into the Plan on your behalf, to any of the available funds.

Similarly, you may re-allocate the money accumulated in the different funds in your ***account***, subject to the deduction from your ***account*** of any investment management charges. Although the Trustee will try to complete the switch as soon as possible, no guarantee can be given as to the precise timing of the switch. The Trustee may limit the number of changes that can be made in any calendar year.

If you wish to change the funds in which your future contributions and/or accumulated ***account*** are invested, you will need to complete an investment switching form.

How Lifestyle works

The aim is to achieve a balance between managing risk and maximising investment growth over your working lifetime.

To provide you with more security as you approach your retirement date, your investments are automatically moved out of equity-based investments into more stable assets - on a previously agreed basis. The age at which this process starts is determined by the date at which you plan to retire.

Unless you notify the Trustee otherwise, it will be assumed that you have chosen to retire at your ***normal pension date*** (at age 60). The transfer of assets will take place as described in the 'Investment Options' sheet.

If you are planning to retire early, you should choose a target early retirement date and notify the Trustee of this.

You should realise that the Lifestyle fund will not necessarily produce higher returns than the other funds available.

Fund management

The Trustee appoints the external Investment Manger(s), with the help of independent specialist advisers, from amongst major financial institutions and insurance companies.

The Trustee will review the performance of any selected Investment Manager on a regular basis. The Trustee may change that manager if they feel it is in the best interests of members to do so. If this happens, you will be asked whether you want your existing ***account*** to be transferred to the new manager's equivalent funds. If you do not indicate a choice, alternative arrangements may be made for you by the Trustee.

Information on the performance of the Investment Manager(s) will be made available to you throughout the year and in the Plan's annual Report and Accounts at the year-end.

4 Your benefits at retirement

Points to note

- Your ***normal pension date*** is your 60th birthday - but you may be able to retire early or late.
- Your ***account*** is used to buy a pension at retirement. You can also provide benefits for your dependants.
- You can take part of your ***account*** as tax-free cash.
- An additional pension may be provided if you have to retire through serious ill health.

Normal retirement

At ***normal pension date*** the value of your ***account*** will be used to provide you with a pension and other retirement benefits of your choice.

In addition, the State basic pension (and any other State pension you may be entitled to) is paid from State pension age.

The pension provided by your ***account*** will not be known until you actually retire. It will depend on:

- the total contributions paid in
- the performance of the fund(s) in which your ***account*** is invested over the years
- the cost of converting your ***account*** to pension when you retire

and

- the options you choose at retirement (see page 14).

Your pension will be bought from an insurance company of your choice. You will be provided with quotations shortly before you retire. The terms on which your pension is paid (eg monthly payments, period of payment guarantee, annual increases) will depend on the type of pension you choose at retirement, subject to any legal requirements applying at that time.

Early retirement

You can retire at any time from age 50.

Your benefits on early retirement will be worked out in the same way as at ***normal pension date.*** However, your pension will generally be smaller as the value of your ***account*** is likely to be less and your pension paid for a longer period.

Late retirement

If you continue in employment with the ***Company*** after your ***normal pension date,*** contributions may continue and you may also continue to pay AVCs while you remain in the ***Company's*** employment.

You can receive your benefits from the Plan at ***normal pension date*** or at any time up to the date of your actual retirement. Any contributions you were making to the Plan would then cease.

If you die before you start to receive your benefits from the Plan, the value of your ***account*** will be used, at the discretion of the Trustee, to provide benefits for your spouse or dependants.

Options at retirement

Tax-free cash sum

On retirement you may elect to take some of your ***account*** as a cash sum. This means that you will have less money available to buy a pension. However, the cash sum is tax-free under current legislation, making it a valuable benefit. You cannot take any AVCs you have paid as a cash sum - this is an Inland Revenue regulation.

The amount of cash available to you is normally worked out as:

25% of your ***account*** (excluding any AVCs)

This amount may have to be restricted to comply with Inland Revenue limits. You will be advised of the amount of cash available to you at the time of your retirement.

Dependants' benefits

At retirement, you can choose whether or not you wish part of your pension to continue to your spouse or other dependant should you die first. You will be provided with illustrations shortly before you retire, so that you can consider your options.

Ill-health retirement

If you are unable to continue to work due to serious ill health or disability and have been in the Plan for at least two years, subject to the discretion of the Trustee, you may qualify for an immediate ill-health pension. This is subject to the production of medical evidence as required by the Trustee.

Your ill-health retirement benefits will consist of:

- the benefits provided by your ***account,*** worked out in the same way as at ***normal pension date***

plus

- an additional pension payable from the Plan for life, equal to 25% of your ***pensionable pay*** over the previous 12 months. This pension will be paid by monthly instalments and will increase each year in line with the rise in the Retail Prices Index, up to a maximum of 5% a year.

The additional pension may have to be restricted, if necessary, to ensure that your total retirement benefits do not exceed Inland Revenue limits.

If, at some future date before you reach age 55, you should fully or partially recover your earnings capacity, the Trustee has the power to reduce, suspend or terminate the additional pension.

Death while in receipt of an ill-health pension

If you die while in receipt of an ill-health pension before your ***normal pension date,*** a lump sum equal to 3 x your ***pensionable pay*** (over the 12 months before the date of your retirement) will be payable under the discretionary powers which apply to lump sum benefits on death in service (see page 16).

5 Benefits payable on death

Points to note

If you die in service before your normal pension date

- A lump sum death benefit is paid.
- A pension is payable to your ***eligible spouse*** - or to a ***nominated dependant***, at the discretion of the Trustee.

If you die after retirement

- Your dependants may be entitled to a pension.

Don't forget to complete an 'Expression of Wish' form and keep it up-to-date.

Death in service before normal pension date

The following benefits will be payable:

Life assurance

A lump sum of 3 x your ***pensionable pay*** over the last 12 months.

This sum is payable under a discretionary trust to avoid any Inheritance Tax liability under current legislation. This gives the Trustee discretion within certain legal limits as to whom the benefit is payable. It is important that you complete an 'Expression of Wish' form informing the Trustee of your preferred recipient(s) in order to assist the Trustee in making its decision.

You should periodically review your Expression of Wish form and complete a new form if your personal circumstances change.

Spouse's/dependants' benefits

- The value of your ***account*** will be used, at the discretion of the Trustee, to provide benefits for your spouse or dependants.

- A pension equal to 25% of your ***pensionable pay*** over the previous 12 months will be paid to your ***eligible spouse***.

  The pension will be paid by monthly instalments for the rest of your ***eligible spouse's*** life. It will increase each year in line with the rise in the Retail Prices Index, up to a maximum of 5% a year.

  The pension may have to be restricted, if necessary, to ensure that the total benefits payable do not exceed Inland Revenue limits.

  If you have no ***eligible spouse,*** you may apply to nominate a dependant to receive the pension. In order to be considered for any benefit, that individual must be financially dependent on you at your death. If you wish to nominate a dependant, it is essential that you submit an application to the Trustee. A form is available from HR*Direct* for this purpose.

If, at the date of your death, the beneficiary is more than 10 years younger than you, the pension may be reduced - by a factor determined in accordance with the Rules of the Plan.

Death after retirement

Your dependant(s) may receive a pension, depending on the benefit options you choose at retirement.

6 If you leave the Plan

Points to note

- If you leave the Plan, your ***account*** will normally remain invested until you retire.
- Alternatively, you can transfer the value of your ***account*** to another approved pension arrangement.
- If you leave with less than 2 years' Plan membership, you can choose a refund of the value of your contributions, less tax.

Options on leaving

If you leave the ***Company*** before you retire, the following options will be available to you:

- ***To keep your account invested in the Plan until retirement***

  No more contributions will be paid into your ***account*** but it will continue to be invested in the fund(s) you have chosen.

  You may change the fund(s) in which your ***account*** is invested, on giving due notice to the Trustee, subject to the deduction from your ***account*** of any investment management charges.

  On retirement, your benefits will be worked out in the same way as at ***normal pension date*** (see page 12*)*. You will still have the options of applying for early retirement (see page 13), or taking a tax-free cash sum at retirement (see page 14), or providing a pension for a dependant (see page 14).

  If you die before your benefits become payable, the value of your ***account*** will be used, at the discretion of the Trustee, to provide benefits for your spouse or dependants.

OR

- ***To transfer your account to another approved pension arrangement***

  You can ask the Trustee to transfer the value of your ***account*** to a new employer's scheme, provided that scheme is willing and able to accept it.

  Alternatively, you have the option of transferring the value of your ***account*** to another pension arrangement of your choice, approved by the Inland Revenue.

  Further details can be obtained from HR*Direct* when you leave.

OR

- ***If you have less than 2 years' Plan membership, to receive the current value of your contributions, less tax***

  This could be more or less than the total contributions you have paid, as it depends on investment returns during your period of membership. You will not receive the value of any contributions the ***Company*** has made on your behalf and you will not be entitled to any further benefits from your membership of the Plan.

If you leave the Plan but do not leave the Company

You are required to give at least 2 months' notice in writing to the Trustee if you wish to leave the Plan while remaining in the C***ompany's*** employment.

Contributions to your ***account*** will cease from the effective date of your leaving membership. You will have the same options as if you had left the ***Company*** except that, for as long as you are employed by the ***Company***, you will remain covered for the lump sum death benefit of 3 x your ***pensionable pay*** over the last 12 months.

If you opt out of the Plan, you may apply to the Trustee to rejoin at a later date for pension benefits. You will be required to provide evidence of your good health before being covered for the ill-health and death-in-service pensions.

7 State pensions

Points to note

- The State basic pension is paid on top of your Plan pension.
- You will also receive a pension from the State Earnings-Related Pension Scheme (SERPS).

The State provides a pension at State Pension Age, currently made up of two parts:

A basic flat-rate pension

and

An additional earnings-related pension.

State Pension Age

State Pension Age is:

for men - age 65

for women:

- born before 6 April 1950 - age 60
- born between 6 April 1950 and 5 March 1955 - a fixed age between 60 and 65
- born after 5 March 1955 - age 65.

The State Basic Scheme

This provides your basic 'flat-rate' pension. Membership of the Plan does not affect your entitlement to the State basic pension.

You will receive this pension from State Pension Age provided you have paid enough National Insurance contributions. For the 2001/02 tax year, the State basic pension for a single person is £3,770 a year.

The State Earnings-Related Pension Scheme (SERPS)

This provides the additional earnings-related pension. It is based on earnings between the Government's Lower and Upper Earnings Limits throughout your working life. For the 2001/02 tax year, the lower limit is £3,744 a year and the upper limit is £29,900 a year. These limits are adjusted in April each year.

As a member of the Plan, you are included in SERPS and pay National Insurance contributions at the full rate. You are entitled to a SERPS pension at State Pension Age, in addition to your State basic pension and your Plan pension.

Alternatively, you have the option to contract out of SERPS on an individual basis by taking out an appropriate personal pension instead. In this case, National Insurance rebates would be paid into your personal pension by the Government. If you are not sure whether or not to contract out of SERPS, you should seek advice from an independent financial adviser.

Note: The Government is currently reviewing State pensions. This will affect SERPS and contracting out. A new State Second Pension will replace SERPS in April 2002. You will be informed if any changes affect your position as a member of the Plan.

8 Additional information

Plan information

- The Trust Deed and Rules of the Plan are available for inspection at any reasonable time on request to HR*Direct.*
- You can ask to see the Trustee's Statement of Investment Principles, which sets out the Plan's investment objectives, controls and procedures.
- A copy of the annual Trustee's Report and Accounts is available on request from HR*Direct.* A summary is automatically provided for members.
- A personal Benefit Statement is provided annually to members. This will show the current value of your ***account*** and the contributions paid in.

Tax approval

The Plan is approved under Chapter I, Part XIV of the Income and Corporation Taxes Act 1988 and attracts valuable tax concessions.

Inland Revenue regulations

The Plan must comply with Inland Revenue regulations. Inland Revenue limits apply to pensions, AVC contributions, cash benefits and death-in-service benefits payable from the Plan. Any member whose benefits have to be restricted will be notified individually.

All pensions paid from the Plan are currently treated as earned income for tax purposes.

Assigning your benefits

You may not dispose of or promise your Plan benefits to anyone else or use them, for example, as security for a loan.

Amendment or discontinuance of the Plan

Whilst it is hoped that the Plan will always be available, future conditions and future legislation cannot be foreseen, and the right is reserved to change or terminate the Plan. Your rights in such circumstances are set out in the Trust Deed and Rules.

You will be kept fully informed of any changes made to the Plan.

Data protection

The Trustee has registered the Plan under the data protection legislation. You have the right to check that your personal details held by the Plan are accurate and security is maintained. Any enquiries should be made to HR*Direct*.

The Trustee needs to process data relating to you for the purpose of administering and operating the Plan and paying benefits under it. This may involve passing on data about you to the Plan's actuary, auditor, administrator and other third parties, as may be necessary for the administration and operation of the Plan.

The Trustee is regarded as a 'Data Controller' in relation to the data processing referred to above and can be contacted at Fujitsu Services' address on page 24.

Pensions and Divorce

Your pension rights under the Plan would be taken into account in a divorce settlement, along with the rest of your assets.

Part of your pension rights *may* be 'earmarked' through a court order for your divorced partner to receive when you retire, or, new legislation, which came into force on 1 December 2000, could enable you to have a ‘clean break’ by allowing your pension rights to be shared at the time of your divorce to provide your divorced partner with a benefit in his or her own right.

Help with your queries

In normal circumstances, HR*Direct* can help you with any individual queries that you may have about the ICL Group Pension Plan. They can be contacted on:

Internal 7255 4444

External 01753 604444

If you have been unable to resolve a pensions query through the normal channels, the Plan has an internal procedure to resolve any disputes between the Trustee and members, prospective members and beneficiaries:

Dispute resolution procedure

If you need to follow this procedure, your complaint must be put in writing and you will receive a written decision, where possible within two months. If you are still dissatisfied, you have the right of appeal to the Trustee.

You can obtain a copy of the procedure from the Pensions Manager, to whom complaints should also be addressed at:

Fujitsu Services Pensions Department
Swan House,
The Causeway
Staines TW18 3BF

Telephone: 01784 200000

You can also approach the Pensions Advisory Service (OPAS) at any time.

Pensions Advisory Service (OPAS)

If you or your dependants have problems concerning pension rights or are not satisfied by the information or explanation given by the ***Company*** or Trustee, you can consult the Pensions Advisory Service (OPAS) at any time. Normally, you should try to contact a local OPAS adviser through your nearest Citizens' Advice Bureau. Alternatively, OPAS can be contacted at:

11 Belgrave Road, London SW1V 1RB

Telephone: 020 7233 8080

The Pensions Ombudsman

If OPAS is unable to resolve a problem, then the Pensions Ombudsman is available to investigate a complaint or dispute of fact or law in relation to any occupational pension scheme. The Ombudsman's address is:

11 Belgrave Road, London SW1V 1RB

Telephone: 020 7834 9144

Registrar of Occupational and Personal Pension Schemes

Information about the ICL Group Pension Plan, including current and previous employers associated with the Plan, has been sent to the Registrar of Occupational and Personal Pension Schemes.

All approved pension schemes have to register with the Registrar. If you have lost track of your deferred benefits under a previous scheme, you can contact the Registrar who will provide you with an up-to-date address of the trustees of that scheme. The Registrar's address is:

PO Box INN, Newcastle-upon-Tyne NE99 1NN

Occupational Pensions Regulatory Authority (OPRA*)*

OPRA is a regulatory body set up under the 1995 Pensions Act to supervise occupational pension schemes. It can intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties. OPRA's address is:

Invicta House, Trafalgar Place
Brighton, East Sussex BN1 4DW

Financial advice

Any queries or questions you may have about the Plan should be discussed with HR*Direct*. You should note, however, that by law neither the ***Company*** nor the Trustee is allowed to give you financial advice. If you need financial advice, you should contact an independent financial adviser.