

Dated

- (1) Corporate Pensions Limited
 - (2) Bridge Trustees Limited
 - (3)
-

Deed of participation

The Corporate Pensions Trust

This Deed of Participation is made on

BY

- (1) **Corporate Pensions Limited** (registered number 8707482) whose registered office is at 21 St Thomas Street, Bristol, BS1 6JS (the "**Principal Employer**");
- (2) **Bridge Trustees Limited** (registered number 2600168) whose registered office is at 115 Colmore Row, Birmingham, B3 3AL (the "**Trustee**"); and
- (3) _____ (registered number _____) whose registered office is at _____ (the "**New Employer**").

Background

- (A) The Principal Employer is the current principal employer in relation to The Corporate Pensions Trust (the "**Scheme**"). The Trustee is the current trustee of the Scheme. The Scheme is governed by a Trust Deed dated 12th November 2013 (the "**Rules**")
- (B) The Rule 15.1 of the Rules says that the Principal Employer and the Trustee may agree that an employer can participate in the Scheme provided that such employer must agree by deed to comply with the Rules in respect of any period of participation in the Scheme.

Operative Provisions

1. Participation of New Employer

The Principal Employer and the Trustee agree that the New Employer may participate in the Scheme with effect from _____ (the "effective date"), in accordance with Rule 15.1 of the Rules. The New Employer has executed this deed to show that it agrees to participate in the Scheme and to comply with the Rules.

2. Nomination of Principal Employer

The New Employer nominates the Principal Employer (or any other employer as the Principal Employer directs) as:

- 2.1. its representative in the consultation process with the Trustee about the written statement of investment principles; and
- 2.2. its representative for the purpose of providing approval under sections 241(4), 241(5)(c), 242(4) and 242(5)(c) of the Pensions Act 2004 (requirements for member-nominated trustees and directors).

3. Cessation of participation

The Principal Employer may require the New Employer to cease to participate in the Scheme at any time by giving written notice to the New Employer.

4. Successors

This deed will bind the respective successors to the principal employer and the trustees of the Scheme, and any references in this deed to the Trustee or to the Principal Employer will be treated as including a reference to their respective successors and not just to the specific signatories to this deed.

EXECUTED as a deed and delivered on the date stated at the beginning of this deed.

EXECUTED as a deed by
CORPORATE PENSIONS LIMITED
acting by a director

Director

in the presence of

Signature

Name

Occupation

Address

EXECUTED as a deed by
BRIDGE TRUSTEES LIMITED
acting by a director

Director

in the presence of

Signature

Name

Occupation

Address

EXECUTED as a deed by

[Company name]
acting by a director

Director

in the presence of

Signature

Name

Occupation

Address

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Employer Payment Schedule

This payment schedule sets out the pension contributions payable by the Employer and members to the Corporate Pensions Trust. The contributions to be paid towards the Corporate Pensions Trust are effective from the date of the Deed of Participation.

Employer Details

Employer Name

Company Registration Number

Registered Company Address

Terms of Participation

Country of incorporation

England&Wales

Scotland

Northern Ireland

Participation Date

Date

(DD/MM/YY)

Note: This is the date that you wish to participate in the scheme. This could be at your Staging Date, or before your Staging Date. If you choose to participate after your Staging Date, please ensure that you have an alternative Qualifying Workplace Pensions Scheme in place.

Payroll Details

Staging Date

Date

(DD/MM/YY)

PAYE Reference

Contribution frequency

Weekly

Fortnightly

4 Weekly

Monthly

Other: _____

(The contributions shall be deducted from the pensionable salary by the Employer and paid with the Employer contributions to the Trust by the 5th of the following month).

Under 12 months opt in allowed

YES

NO

Note: Workers can choose to opt out of the pension scheme at any time.

Choose 'No' if you do not want to let workers join within a 12 month period if they ask to opt out and then change their mind and ask you to enrol them into the scheme again.

Choose 'Yes' if you would like workers to be able to opt-in again at any time.

Postponement Required on Eligibility? YES

NO

Postponement Period Required

1 Month

2 Months

3 Months

Note: Postponement at Eligibility – a period of up to 3 calendar months can be selected.

Postponement used for:

ALL WORKERS

Postponement notice to be used

General A

General B

Tailored

Note: The scheme will send automatic enrolment communications only if you have chosen to use the Real-time Automatic Enrolment compliance service (RAE) provided by the scheme administrator by separate arrangement.

General notice A – contains the information that must be provided to all the different categories of worker. General notice A is issued to any worker irrespective of worker category and whether or not they are a member of a qualifying scheme with that employer.

General notice B – the same as general notice A but excluding the information for jobholders who are active members of a qualifying scheme with that employer. General notice B is only issued to a worker or workers who are not active members of a qualifying scheme with that employer.

Tailored notice for a jobholder – contains information specific to a jobholder who is not an active member of a qualifying scheme with that employer.

Tailored notice for an entitled worker – contains information specific to an entitled worker who is not an active member of a qualifying scheme with that employer.

Groups of Workers

Note: As part of setting up the scheme, employers should understand the rate of contributions to pay and the components of pensionable pay from which the contribution is calculated (for employees and workers). For different groups of workers (typically grouped by pay reference period), employers can pay different rates of contributions and calculate contributions differently.

Group 1

Group of Workers defined as: ALL WORKERS

Pay Reference Period for this Group: Weekly
Fortnightly
4 Weekly
Monthly
Other: _____

Definition of pay used for the calculation of Pensionable Earnings for this Group: Qualifying Earnings OR
 Set 1: At least equal to Basic pay
 Set 2: At least equal to Basic pay & 85% of earnings
 Set 3: Total earnings

Contribution Rates for this Group (excluding Entitled Workers): Minimum
 Higher

Note: 'Minimum' means the minimum percentage contribution rates set by the government, that have to be paid into a workplace pension, both by the employer and in total. These minimum percentages will gradually increase. You can contribute a higher percentage for worker and/or Employer contribution rates. 'Higher' contribution rates must start from the current minimum contribution rates.

Worker Contribution Rates (if higher than minimum): N/A

Employer Contribution Rates (if higher than minimum): N/A

Membership offered to Entitled Workers of this category: YES
 NO

Note: an Entitled worker is a worker who:

- is aged between 16 and 74
- is working or ordinarily works in the UK under their contract
- does not have qualifying earnings.

These workers are entitled to join a pension scheme. It is not required to meet the qualifying or automatic enrolment criteria and, as such, the employer may choose whether to make a contribution themselves in respect of the entitled worker.

Entitled Workers: Worker Contribution Rates: N/A

Entitled Workers: Employer Contribution Rates: N/A

Salary Sacrifice used: YES
 NO

Additional Groups of Workers? YES
 NO

Employer Declaration (Payment Schedule)

I can confirm that the information provided is accurate at the date of this schedule.

I understand that this information will be used to define my participation within the Corporate Pensions Trust.

I nominate the Governance Committee of the Scheme to be my representative for the purposes of section 2.b of the Pensions (Investment) Occupational Pension Scheme Regulations 2005 (regarding any revision to the Statement of Investment Principles).

I am authorised to sign on behalf of the Employer.

Signed..... Date.....

Print Name.....

Trustee Declaration

I acknowledge receipt of the completed Employer Payment Schedule.

Signed..... Date.....

Print Name.....

Administrative Schedule

This Administrative Schedule sets out the administrative information provided by the Employer or its nominated representative, for use by the administrators of the Corporate Pensions Trust and the administrators of the Real-time Auto Enrolment (RAE) compliance service, if applicable.

Employer Details

Primary Contact Name

Please give the details of the Primary Contact for Automatic Enrolment to be registered with The Pensions Regulator. This must be the most senior person within the employing organisation.

Primary Contact Job Title

Primary Contact Email

Primary Contact Telephone Number

Secondary Contact Name

We need a secondary contact in your organisation. Please give the details of the Secondary Contact for Automatic Enrolment to be registered with The Pensions Regulator. This is the person who will manage or implement enrolment, for instance, HR manager, pensions manager, accountant, etc. This person will also be registered to receive e-mails from The Pensions Regulator to help with the implementation.

Secondary Contact Job Title

Secondary Contact Email

Secondary Contact Telephone Number

Delegated Access: This is OPTIONAL. Please read the important notice below.

Delegated Access provides your delegate with the following authorisations to:

- *Enrol the employer's workers into the scheme*
- *Process contribution payments*
- *Complete the employer payment schedule information*
- *Update the employer's business and contact information*
- *Correspond with the administrator and Trustee of the scheme*
- *Correct late payments*
- *Deal with the scheme in the event of employer insolvency*
- *Log on and view the employer's Real-time Auto Enrolment tool and Employer Access Portal*

For employers' own protection, they can only delegate access to one organisation outside their own company.

Delegate Name

Delegate Email

Relationship to business

Telephone Number

Mobile Number

Business address

Payroll Details

External Payroll Provider Used

YES

NO

Name of Payroll Provider

Payroll Provider Email

Payroll Provider Telephone Number

Number of Workers

Number of Payrolls

Employer Bank Account Details

Account Name

Account Number

Sort Code

NOTICE REGARDING DEATH IN SERVICE

If a member dies before benefits commence, a lump sum payment can be made by the Trustees to someone the member nominates. This is to confirm that any lump sum payment is based on the full value of a member's retirement pot, based on member contributions, employer contributions and any transfers in.

IMPORTANT NOTICE REGARDING DELEGATED ACCESS (OPTIONAL)

Employers can ask a professional to set up and manage their account for them. This is called giving 'delegated access'. Employers can delegate a professional such as a Financial Adviser, Accountant or Payroll Provider and they and/or their organisation will manage the account. When Employers give delegated access, they are authorising the delegate to:

- Enrol the employer's workers into the scheme
- Process contribution payments
- Complete the employer payment schedule information
- Update the employer's business and contact information
- Correspond with the administrator and Trustee of the scheme
- Correct late payments
- Deal with the scheme in the event of employer insolvency
- Log on and view the employer's Real-time Auto Enrolment tool/Employer Access Portal.

The Employer is responsible for all actions at all times carried out by delegates and related parties relating to their account. For example, if the delegates, or related parties, fail to make contributions on time, this would be the responsibility of the employer.

Employers should carefully consider the legal and commercial implications of giving delegates the permissions listed above. Employers may want to consult a lawyer before delegating access to their account. For employers' own protection, they can only delegate access to one organisation outside their own company.

Employer Declaration (Administrative Schedule)

I can confirm that the information provided is accurate at the date of this schedule.

I understand that this information will be used to define my participation within the Corporate Pensions Trust.

I have read and understand the notice above regarding delegated access and authorise delegation to delegate named in the above table.

I am authorised to sign on behalf of the Employer.

Signed..... Date.....

Print Name.....

Trustee Declaration

I acknowledge receipt of the completed Administrative Schedule.

Signed..... Date.....

Print Name.....

The Scheme's preferred supplier for Auto-Enrolment Support and Compliance services for Employers is BlueSky Pensions (UK) Ltd ("BlueSky"). To use their services (optional), please complete and return this form.

Auto-Enrolment Support Services for

_____ (the "Client")

Of _____

_____ Post Code _____

Intermediary contact details (authorised to liaise with scheme administrator under Delegated Access)

Name _____ of _____

Email _____ Tel _____

These are the general terms which will apply to consultancy and administration services which BlueSky provide to the Client (as a participating employer in the Scheme).

Description of work being undertaken (item)	Hours	Total excl VAT
<i>Auto Enrolment Support Fee (optional)</i> £500 excl VAT to include – <ul style="list-style-type: none"> • Auto enrolment implementation telephone meeting • Bespoke auto enrolment timetable • Pre-staging communication templates • Telephone support 	na	£500
<i>Auto Enrolment Compliance (Data Assessment and Communications) (optional)</i> £7 excl VAT per employee per annum based on employee numbers in first live data	na	TBC
Other		
Total (VAT will be added to final invoice where appropriate)		

Hourly rates for BlueSky Employees

Administrator	:	£50.00
Senior Administrator	:	£100.00
Management	:	£150.00
Executive	:	£200.00
Senior Executive	:	£300.00

Bank Account details

Bank	:	HSBC
Sort Code	:	401904
Account Number	:	72059436

An invoice will be sent on the satisfactory completion of the 'Description of work being undertaken'.

Signed by the Client

_____ Date _____

Signed by BlueSky Pensions (UK) Limited

_____ Date _____

Please complete and return to: BlueSky, PO Box 128, Swanley, Kent BR8 9BJ

Please refer to Terms and Conditions on page 2.

Services

The agreement is for the provision of services between BlueSky and the client for each item of work undertaken.

Services will only be undertaken on receipt of an **email only** from the client defining the work to be carried out which is summarised overleaf.

The client will give BlueSky timely instructions, information and materials that BlueSky need to perform its services to the client or would help us to do so. The client will also tell us promptly of any changes to that information and try to ensure that all information given to us is complete in all material respects and not misleading.

People responsible for your work

BlueSky will identify the employee who will deal with each of the client's matters on a day-to-day basis. That employee may be assisted by others as the matter progresses.

Charges

Unless otherwise agreed, our charges are based on the time BlueSky spend in dealing with a matter. The hourly rates charged for the work of relevant staff are detailed overleaf. VAT and travel expenses will be added where appropriate.

Billing arrangements

BlueSky will send the client a bill for our services and expenses at monthly intervals while the work is in progress. Each of BlueSky's bills must be paid by transfer into our account within one month after the date it is sent. If it is paid later, BlueSky will be entitled to charge interest from that date.

Copyright

Unless BlueSky expressly agree otherwise, the copyright and all other intellectual property rights in the original materials which BlueSky generate for the client belongs to us. However, the fee the client pays for our work permits the client to make use of that material for the purposes for which it is created.

Resolving problems and disputes

If the client has any complaints or concerns about our work for the client or about your bill, please raise these in the first instance with the CEO of BlueSky.

Liability of BlueSky

There is no contract between the client and any member, employee or consultant of BlueSky. Any advice given to, or other work done for the client by a member, employee or consultant of BlueSky is given by that person on behalf of BlueSky and not in his or her individual capacity and that person does not assume any personal responsibility to the client for the advice or other work.

Data Protection

BlueSky hold information that the client provide to us on our database. BlueSky use that data for the provision of legal services to the client and for related purposes. These include updating and enhancing client records, making statutory returns, complying with legal and regulatory requirements and analysing the data to help us manage our practice. In addition, our work for the client may require us to give information to third parties such as expert witnesses and other professional advisers. Our use of that information is subject to your instructions, the Data Protection Act 1998 ("DPA") and our duty of confidentiality. Under the DPA the client has a right of access to the personal data which BlueSky hold about the client.

Third party rights

Our advice is provided for your sole use in relation to the matter on which BlueSky are advising at that time. It cannot be relied on for any other purpose or at any other time. It is also confidential. The client should not provide our advice, in whole or in part, to any third party unless BlueSky agree in writing to the form and context in which the client wish to do so. BlueSky accept no liability to any third party to whom our advice has been provided.

Force Majeure

BlueSky will not be liable to the client if BlueSky are unable to perform our services as a result of any cause beyond our reasonable control. In the event of any such occurrence affecting us BlueSky will notify the client as soon as reasonably practicable.

NEXT STEPS

Once all information is completed, please ensure the documents are properly signed and returned as outlined below.

SIGNATURES

Do not date the Deed on page 1 or 2, this will be completed by the Trustee of the Scheme.

Enter an effective date (typically staging date) where indicated on page 2.

The Employer should sign but not date the Deed on page 3.

The Employer should sign but not date the Employer Payment Schedule where indicated.

The Employer should sign but not date the Administrative Schedule where indicated.

The Employer should sign AND date the Auto-Enrolment Support Services form where indicated.

DELIVERY

Please retain a copy of all documents for your records, and send the signed originals to:

TRUST | Pensions
c/o Bridge Trustees Limited
1 Callaghan Square
Cardiff
CF10 5BT

For any queries regarding completion of the documents, please speak to a Corporate Adviser or email:

contact@trustpensions.org.uk

Further information is available at
www.trustpensions.org.uk

TRUST | Pensions is part of the Corporate Pensions Trust, a multi-employer defined contribution only master trust, HMRC Pension Scheme Tax Reference 00805962RF