

Dated

- (1) Corporate Pensions Limited
  - (2) Bridge Trustees Limited
  - (3)
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**Deed of participation**

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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	<input type="checkbox"/> England&Wales <input type="checkbox"/> Scotland <input type="checkbox"/> Northern Ireland
Participation Date	(dd/mm/yy)
<i>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.</i>	
Payroll Details	
Staging Date	
PAYE Reference	
Contribution frequency	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other:  (The contributions shall be deducted from the pensionable salary by the Employer and paid with the Employer contributions to the Trust by the 5 <sup>th</sup> of the following month).
Under 12 months opt in allowed	YES  NO
<i>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.</i>	

## Postponement Information

*Note: Postponement is optional for an employer. Postponement is described as 'postponement of automatic enrolment', and sometimes referred to as a 'waiting period'. Essentially, postponement is the postponement of the assessment of the worker at certain dates and therefore a postponement of whichever employer duty may apply, depending on the category of worker. The assessment is postponed until a date of the employer's choosing known as the 'deferral date'.*

Automatic enrolment postponed?	<input type="checkbox"/> YES <input type="checkbox"/> NO
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*Note: Postponement can only be used for a worker on certain dates:  
 The employers staging date, in respect of any workers employed on their staging date.  
 The first day of employment, in respect of a worker starting employment after the employer's staging date.  
 The date a worker employed by them meets the criteria to be an eligible jobholder after the employers staging date.*

Postponement Required from Staging Date?	<input type="checkbox"/> YES <input type="checkbox"/> NO
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Postponement Period Required	<input type="checkbox"/> 1 Month <input type="checkbox"/> 2 Months <input type="checkbox"/> 3 Months <input type="checkbox"/> Specify date: (dd/mm/yy) (maximum 3 months from Staging Date)
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*Postponement at staging date (Deferral Date) – a period of up to 3 calendar months can be selected. Alternatively you can select a period of up to 3 calendar months in days. An employer can choose their deferral date to suit their existing processes and their reason for choosing postponement. If, for example, an employer is using postponement to avoid part-period calculation of contributions, they should ensure the deferral date is the first day of the pay reference period.*

Postponement Required from Employment Date?	<input type="checkbox"/> YES <input type="checkbox"/> NO
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Postponement Period Required	<input type="checkbox"/> 1 Month <input type="checkbox"/> 2 Months <input type="checkbox"/> 3 Months
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*Postponement at Employment date – a period of up to 3 calendar months can be selected. You may choose this option to use postponement for short-term workers who leave soon after starting work. It is also an option if employers wish to enrol employees after a probationary period.*

Postponement Required on Eligibility?	<input type="checkbox"/> YES <input type="checkbox"/> NO
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Postponement Period Required	<input type="checkbox"/> 1 Month <input type="checkbox"/> 2 Months <input type="checkbox"/> 3 Months
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*Postponement at Eligibility – a period of up to 3 calendar months can be selected.*

Postponement used for:	ALL WORKERS OTHER, DEFINED AS:
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Postponement notice to be used	<input type="checkbox"/> General A <input type="checkbox"/> General B <input type="checkbox"/> Tailored
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*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.

<b>Groups of Workers</b>	
<i>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.</i>	
<b>Group 1</b>	
Group of Workers defined as:	
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
<i>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.</i>	
Worker Contribution Rates (if higher than minimum)	
Employer Contribution Rates (if higher than minimum)	
Membership offered to Entitled Workers of this category	YES NO
<i>Note: an Entitled worker is a worker who:</i> <ul style="list-style-type: none"> <li>• is aged between 16 and 74</li> <li>• is working or ordinarily works in the UK under their contract</li> <li>• does not have qualifying earnings.</li> </ul> <i>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.</i>	
Entitled Workers: Worker Contribution Rates	
Entitled Workers: Employer Contribution Rates	
Salary Sacrifice used	YES NO



**Additional Groups of Workers**

Additional Groups of Workers?

YES, see table below

NO, continue to page 7

If applicable, complete information for additional group(s) in the tables below.

**Group 2 (if applicable)**

Group of Workers defined as:

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 earningsContribution Rates for this Group  
(excluding Entitled Workers)Minimum  
HigherWorker Contribution Rates  
(if higher)Employer Contribution Rates  
(if higher)

Membership offered to Entitled Workers of this category

YES  
NO

Entitled Workers: Worker Contribution Rates

Entitled Workers: Employer Contribution Rates

Salary Sacrifice used

YES  
NO

<b>Group 3 (if applicable)</b>	
Group of Workers defined as:	
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
Worker Contribution Rates (if higher)	
Employer Contribution Rates (if higher)	
Membership offered to Entitled Workers of this category	YES NO
Entitled Workers: Worker Contribution Rates	
Entitled Workers: Employer Contribution Rates	
Salary Sacrifice used	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



Print Name



Date



**Trustee Declaration**

I acknowledge receipt of the completed Employer Payment Schedule.

Signed

Print Name

Date

## 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	
<i>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.</i>	
Primary Contact Job Title	
Primary Contact Email	
Primary Contact Telephone Number	
<i>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.</i>	
Secondary Contact Name	
Secondary Contact Job Title	
Secondary Contact Email	
Secondary Contact Telephone Number	

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

Permissions	<ul style="list-style-type: none"> <li>• Enrol the employer's workers into the scheme</li> <li>• Process contribution payments</li> <li>• Complete the employer payment schedule information</li> <li>• Update the employer's business and contact information</li> <li>• Correspond with the administrator and Trustee of the scheme</li> <li>• Correct late payments</li> <li>• Deal with the scheme in the event of employer insolvency</li> <li>• Log on and view the employer's Real-time Auto Enrolment tool and Employer Access Portal</li> </ul>
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**Delegated Access (continued).**

Relationship Manager Name	
Relationship Manager Name	
Relationship Manager Email	
Delegate Name	

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

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



Print Name



Date



**Trustee Declaration**

I acknowledge receipt of the completed Administrative Schedule.

Signed

Print Name

Date



## **NEXT STEPS**

Once all information is completed, please ensure the documents are 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 data (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.

## **DELIVERY**

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

TRUST|Pensions

c/o Bridge Trustees Limited

1 Callaghan Square

CARDIFF

CF10 5BT

## **QUERIES**

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

[contact@trustpensions.org.uk](mailto:contact@trustpensions.org.uk)

Further information is available at:

[www.trustpensions.org.uk](http://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.