Direct Line: 0330 606 1000

Email address: staffpensions@coop.co.uk

Dear Colleague

As you're now entitled to a pension from Pace DB, the defined benefit section of the Co-operative Pension Scheme (Pace), here is some information about the services we can offer you.

In this pack we've included a Life Planning – Useful Information Form which you might want to fill in and keep in a safe place.

Outlined below is some information that you may find useful.

Your Pension
Your Pace DB pension is paid to you every four weeks in advance, directly into your bank or building society account.

If you have a question about your Pace DB pension entitlement, you'll need to contact the Pensions Department by email at staffpensions@coop.co.uk or by post at Co-op Pensions Department, 6th Floor, Dept 10406, 1 Angel Square, Manchester, M60 0AG. Please include your full name and pension number.

Accessing Your Pace DB Information Online
If you have access to the internet and an email address, you'll be able to register for the Member Online Service which you can find on the Pace website. The website address is **coop.co.uk/pensions** if you're a Co-op member and **www.co-operativebank.co.uk/pensions** if you're a Bank member. Just click on the menu button and scroll down to 'Member Online' and click it. Once in the Member Online area, select 'Click Here for Help with Registration' and this will open up a step by step registration guide.

You'll need an email address and your National Insurance number, DOB and phone number to register and then you'll be able to see your P60s and payslips securely online. You won't receive any paper copies of your payslips or P60 through the post. The registration process is used to verify your identity, and as in all other on-line interactions, we encourage you to carefully consider who you share your personal information with, if for example, you need someone else to help you complete the registration process.

You'll also be able to update your personal details online, which is quicker and more accurate than asking the Pensions Department to update them for you. Once signed in there is a guide under FAQs to help you with making these updates.

We hope you enjoy this online service and any feedback would be most welcome, please contact us via email on **pensionsregistrationqueries@coop.co.uk**

Tax
At the end of each tax year, your P60 will be made available online as described above. This will show your gross pension and tax deduction. If you need any further information about tax please contact His Majesty's Revenue and Customs (HMRC), Bootle Maritime office – 0300 200 3300.

Your tax reference number is 083/MZ87073 if you're a Co-op member and 475/YB80425 if you're a Bank member. You'll be asked for your full name, date of birth and National Insurance number.

Change of Address/Bank Details
If you move or change bank details, you need to let the Pensions Department know as soon as possible. You can update your details in your Member Online account or write, including your pension number or National Insurance number and date of birth or telephone 0330 606 1000.

Change of Name
Should you change your name, you need to let the Pensions department know as soon as possible to ensure the data we submit to HMRC each pay period is accurate.

To enable us to update our records we require documentary evidence of your change of name. Please forward either the original document or a clear colour photocopy to the 1 Angel Square address or via email to staffpensions@coop.co.uk. All original documents will be returned by recorded delivery.

Retired Employees' Association
There are 3 Retired Employees' Association (REAs) around the country which are subsidised by the Society and organise a wide variety of activities for members and guests. Most meet on a regular basis and offer a friendly opportunity to catch-up. The Manchester REA organise day trips and lunches for members and guests and both the Manchester and Enfield & St Albans REAs hold a seasonal Christmas lunch.

Joining the REA in your area is another way of keeping in touch with friends. Attached below is a list of REAs with contact details, give them a ring you'll be made most welcome.

Data Protection
It's necessary for PACE Trustees Limited to hold your personal data and we, the Pensions Department as their administrators, will need to process this data to pay your benefits. PACE Trustees Limited are required by law to provide you with information about the Pace Scheme.

Yours sincerely

Ray Fitzpatrick
Pensions Operations & Change Manager

USEFUL TELEPHONE NUMBERS AND INFORMATION

Pensions Administration – 0330 606 1000. Between 10.00am and 4.00pm Monday to Friday
Email: staffpensions.coop.co.uk
Co-op Pensions Department, 6th Floor, Dept 10406, 1 Angel Square, Manchester, M60 0AG
Pace Members Online - website address is **coop.co.uk/pensions** if you're a Co-op member and **www.co-operativebank.co.uk/pensions** if you're a Bank member.

If you have a query regarding your **pension entitlement**, **or need to update your details** please email, telephone or write to the above address quoting your pension number or National Insurance number and date of birth. You can also **change your address** or **bank details** using the Pace Members Online Service mentioned above.

National Helplines

Age UK - National Advice & Information Service	0800 678 1602 or online at https://www.ageuk.org.uk/services/age-uk-advice-line/
Samaritans	116 123
Cruse Bereavement Line	0808 808 1677
Carers UK Advice Line	0808 808 7777
Sickness/Disability Enquiries	Information can be found online at www.gov.uk/browse/disabilities
Government's Disability Service Centre	Contact details found at www.gov.uk/disability-benefits-helpline

Tax Queries

HMRC, Bootle Maritime	0300 200 3300
(Please quote, Ref 083/MZ87073 if you're a Co-op member and 475/YB80425 if you're a Bank member, along with your name and National Insurance number)	

Advice
Look in your local telephone directory for your nearest office/branch of the agencies below. They can give information and advice on a large variety of issues including welfare/consumer rights, housing, debt, the legal system, education and voluntary organisations.

- Age UK
- Citizens Advice Bureau*
- Welfare Rights

*If you're unable to visit your local Citizens Advice Bureau and find it difficult getting through on the telephone, write to them giving all the details of your question and, if possible, include a telephone number where they can contact you.

Retired Employees' Associations
Below is a list of Retired Employees' Associations (REAs). If you'd like to join an Association in your area, please contact the Secretary of the Association.

MANCHESTER REA SECRETARY:
Mr P Jackson
Co-op
Department 11801
Ground Floor
1 Angel Square
Manchester
M60 0AG
Tel: 07740 417701 (Monday's only and voicemail at other times)
Email: ManchesterREA@coop.co.uk

ENFIELD & ST ALBANS REA SECRETARY:
Mrs I Jenkins
Tel: 0208 804 8716

PENSIONERS ASSOCIATION NORTH EASTERN SECRETARY:
Mrs L Humphrey
Tel: 0191 410 4947