

COUNTER SECURITY SERVICES LIMITED

Reference	CSS POL 15
Version	1.0
Issue Date	21/07/2018
Approved	MD

PENSION POLICY

Introduction

The aim of this policy is to comply with any relevant legislation and set out the Pension arrangements to which all employees are entitled. Membership of COUNTER SECURITY SERVICES LIMITED scheme is not automatic if you wish to apply you must do so within 6 months of joining COUNTER SECURITY SERVICES LIMITED or within 6 months of the scheme start date. If you do not do so, you will require COUNTER SECURITY SERVICES LIMITED's consent to join and you may also be required to provide additional information before COUNTER SECURITY SERVICES LIMITED consider your request to join.

COUNTER SECURITY SERVICES LIMITED wishes to encourage and help all its employees have an independent and protected retirement and to promote the benefits of having a secure income in retirement.

Both employers and Government are working together with the financial services industry, to help people plan for their retirement and make informed choices about how and when to save and how long to work. It is with this in mind that COUNTER SECURITY SERVICES LIMITED advises that every employee should consider their long term plans for retirement.

Policy

- COUNTER SECURITY SERVICES LIMITED will encourage every employee to consider their retirement.
- COUNTER SECURITY SERVICES LIMITED will provide a scheme as it is required to do under the "employer access requirement" of The Welfare Reform and Pensions Act 1999.
- COUNTER SECURITY SERVICES LIMITED is fully aware it does not have the resources and/or the skills to provide every employee proper independent financial advice therefore COUNTER SECURITY SERVICES LIMITED will recommend employees seek independent financial advice.
- COUNTER SECURITY SERVICES LIMITED will not force any employee to join the scheme. Any employee not wishing to take up the scheme will be required to complete a pension scheme opt out form.

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- COUNTER SECURITY SERVICES LIMITED may consider not to provide a scheme if it employees less than five employees.
- COUNTER SECURITY SERVICES LIMITED may exclude from the scheme employees under the age of 18 or employees with less than 5 years before their due retirement date.
- The requirement for COUNTER SECURITY SERVICES LIMITED to make any contributions to the scheme as the employer shall remain discretionary.

Monitoring Policy

The policy will be monitored on an on-going basis to ensure that it addresses issues effectively.

The following will be monitored:

- That all prospective employees are advised of the policy.
- That the policy forms part of the induction programme.
- Assessment of any reported incident or related occurrence.

Monitoring of the policy is essential to assess how effective COUNTER SECURITY SERVICES LIMITED has been to establish control of its obligations.

Reviewing Policy

This policy will be reviewed and, if necessary, revised in the light of legislative or organisational changes. Improvements will be made by learning from experience and the use of an established annual review.

Policy Amendments

Should any amendments, revisions, or updates be made to this policy it is the responsibility of COUNTER SECURITY SERVICES LIMITED senior management to see that all relevant employees receive notice. Written notice and/or training should be considered.

Additional Information

If you require any additional information or clarification regarding this policy, please contact your manager. In the unlikely event where you are unhappy with any decision made you should use COUNTER SECURITY SERVICES LIMITED's formal Grievance Procedure.

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To the extent that the requirements of this policy reflect statutory provisions, they will alter automatically when and if those requirements are changed.

Other relevant policies:

Equal Opportunity, Diversity and Inclusion Policy

Further information about Pensions can be found at:

The Pension Service

The Pension Service provides impartial Government information and advice.

www.thepensionsservice.org.uk

Directgov

Provides Information for working families.

www.direct.gov.uk

References

- Directgov Pension rules from April 2006 www.direct.gov.uk [Accessed March 2009]
- DWP: Pension scheme changes and retirement polices www.dwp.gov.uk [March 2009]
- ACAS: Pensions www.acas.org.uk [Accessed January 2009]
- Business link: Set up employment policies www.businneTSMink.gov.uk [March 2009]
- The Pension Service. Guide for employees www.thepensionsservice.org.uk [March 2009]

Policy Implementation Notice

This is the policy statement of:
LIMITED

COUNTER SECURITY SERVICES

The overall and final responsibility for this policy is that of: **(Directors or Proprietors)**

Signed:

Date:

Day-to-day responsibility for ensuring this policy is put into practice is delegated to:

Policy review date: **(e.g. 5th July)**

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