Your guide to the

Coats Pension Plan

A Defined Benefits Scheme

The Plan closed to new members on 30th April 2014
The Plan closed to all future accrual on 30th June 2016

Introduction

This booklet explains the benefits available to those employees who were in the Pension Plan up to **30 June 2016**.

Important

This booklet is intended to explain how the Plan operates and the benefits provided by the Plan in simple terms. The Trustee is required to run the Plan in accordance with a formal Trust Deed and Rules and as required by legislation. If there is any discrepancy, the Trust documents (and legislation) will override any explanation provided in this document.

You can inspect the Trust Deed and Rules free of charge at the Pensions Office, or you can ask them to let you have a copy, for which a small charge may be made.

Please note that if you were an executive section member of the Plan then there are some differences applicable to you in terms of retirement age. Please contact the Pensions Office for more information.

This booklet is based on legislation in place at April 2016 which may be subject to change.

You should consider taking independent financial advice before making any decision which could affect your pension.

Last revised: June 2016

What's Inside?

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To come back to this page, click on the page header.

Throughout the booklet, phrases shown in this colour mean there is a link you can click on for more information. To get back to your original page, click on the subject header again.
Links shown in **this colour** take you to an external link which will open in a separate window.

Taking Your Pension

The Pensions Office will automatically contact you shortly before your 60th birthday. It is vital that you keep the Pensions Office informed of any change to your address to enable this to happen.

If you want to take your pension any earlier or later than this, you will need to contact the Pensions Office to let them know. Please see below for more information on retiring earlier or later than 60.

In either case, you will be asked for confirmation of your bank details when the Pensions Office writes to advise you of the benefit options open to you, so that your pension benefits can be paid directly into your bank account.

Early Retirement

You have the right to retire early. The earliest age at which you can normally retire is 55.

The right to retire early from age 50 is protected for anyone who was an Active member between 5 April 2006 and 30 June 2016, and who remains in continuous employment with The Company until their date of retirement.

If you choose to retire early, your pension will be reduced for early payment. This is because it will be paid to you for more years, and because the fund built up for you will be paying money out, instead of adding extra investment growth. The younger you are, the bigger the reduction will be.

Can I draw my pension while I am still working?

If you are entitled to receive your benefits then this is not affected by your employment status. You should note that if you take this option you may end up paying income tax at a higher rate if this takes your income into the higher tax bracket.

Retirement due to Ill-Health

If you become permanently unable to work through ill-health, you can apply to the Trustee to have your deferred pension paid early on the grounds of ill-health.

In order for the Trustee to consider awarding an ill-health pension, they will require the appropriate information from you in addition to written medical advice from a professional medical adviser (such as your GP and/or specialist), as well as the Trustee's medical adviser.

Where payment of an ill-health pension approved, there is no minimum age for payment or reduction for early payment. The pension may subsequently reduce or stop if you return to good health.

Additionally, in the circumstances of serious ill-health, where life expectancy is considered to be less than 12 months, you may be able to take the total value of your pension benefits as a single lump sum.

If you wish to enquire about receiving an ill health pension or lump sum, please contact the Pensions Office.

Taking Your Pension...continued

Late Retirement

You can draw your pension after age 60. After that age, deferred pension benefits receive a 'late retirement enhancement'. Where payable, the 'late retirement enhancement' replaces the inflation increase.

Will I be able to take part of my pension as a cash sum?

Based on current legislation, you will have the option to exchange up to 25% of the value of your total Plan benefits for a tax-free cash lump sum at your retirement in return for a reduced pension. Full details of this option will be provided to you when you are about to draw your benefits. We recommend that members take independent financial advice if they are unsure whether to take this option.

N.B. For members who joined prior to 6 April 2006, the Plan may pay a higher cash figure in line with the rules which existed before that date.

It may be possible to give up all of your pension for a taxable cash sum if your total pension rights are below the level set by the Government to be regarded as a 'Trivial Pension'.

Will the pension to my spouse/civil partner/dependant be reduced if I give up part of my pension for cash?

No – this benefit is not affected by your choice, it is only your own pension you give up. In certain circumstances, legislation may require us to limit this benefit if the level of pension exceeds the pension paid to you.

If you have an AVC fund then different options are available, please see the section on AVCs.

Will my pension increase in payment?

Yes, once your pension is in payment, it will receive increases on 1 January each year.

Until age 65 for males, or 60 for females, increases in line with the RPI will be applied on 1 January each year for the preceding year, up to a maximum of 5%. At the first date of increase, if you have been receiving a pension for less than a year, the increase will be proportionate.

Thereafter, from age 65 for males, or 60 for females, the pension in excess of your Guaranteed Minimum Pension (GMP) will continue to increase as above. The GMP part of your pension increases depending on the period over which it was earned.

Please see page 9 for more information. A payslip will be produced whenever there is a change to your pension amount of more than £5.00 a month.

Keeping in touch

If you move home, you should notify us in writing as soon as possible confirming your new address details to allow us to keep you informed of your benefits within the Plan. A form is available from the Pensions Office, or from our **website.**

Alternatively you can register on our new secure website, **'My Coats Pension'**, where you can update your address and personal details at any time.

You can also write to the pensions office directly:

Coats Pensions Office
Cornerstone
107 West Regent Street
Glasgow
G2 2BA
United Kingdom

You should also continue to notify us of any change in your personal circumstances, such as marriage or divorce.

What documentation will I receive as a deferred member of the Plan?

- Pensions News, our twice-yearly newsletter. This includes a summary of the Trustee's report and accounts once a year.
- Upon request the Plan can provide an up to date outline of your retirement options. You should contact the Pensions Office directly should you require this information.
- Any other documents outlining changes to the Plan as necessary.
- Annual funding statements outlining the Plan's financial position.

Will my deferred pension increase before retirement?

Before retirement, your pension receives an inflation increase on each anniversary of your date of leaving. The increase applied to the pension earned each year will reflect the increase in the Retail Price Index (RPI) over the 12 months to July of the previous year. Over the whole period to retirement, the maximum increase to each slice of pension is 5% per annum compound. If inflation in a particular year is negative, the pension earned in the previous year will not be reduced.

How do I transfer my benefits out of the Plan?

You can look at transferring your benefits to another scheme as long as you have not already taken benefits from the Plan. This option is available at any point up to your Normal Retirement Date (this does not apply for AVCs, please see the next section for more information).

You should contact the Pensions Office to request a transfer value. You may be required by law to take independent advice before proceeding with a transfer. The Trustee of the Plan recommends that you consider taking independent financial advice before proceeding with a transfer, in any case.

What are the options for my AVCs?

This section only applies if you chose to pay Additional Voluntary Contributions while you were a member of the Plan.

AVCs are presently invested with Friends Life, and have been for a number of years. Friends Life offer a range of fund choices in which to invest AVCs. The **Friends Life booklet** has more information on the selection of funds available and you can use the **Switch form** to change funds.

Please note that it is no longer possible to make additional contributions to your AVC fund.

Your AVC fund is a Money Purchase benefit, which mean it is a 'pot' of money. You do not have the option to withdraw money from this 'pot'. Broadly, you have two options:

1) Take your AVCs in conjunction with your Plan benefits. The options available to you will be confirmed whenever we produce a quotation of your Plan pension. You do not have to take your AVCs at the same time as your Plan benefits, you can leave them with Friends Life until you are ready to make a decision.

2) Transfer your AVC fund to another provider. Unlike your Plan pension, you have the right to transfer your AVC fund at any point prior to making a decision about how to use them. You can also transfer your AVC's even if your Plan pension is in payment. Further options may be available to you if you choose to transfer your AVCs to another money purchase arrangement.

Please be aware that neither the Plan nor Friends Life can offer financial advice on fund investment choice or your retirement options. An independent advisor can be found though www.unbiased.co.uk if you would like to receive advice on these matters.

Continued...

What if I get divorced?

Pension rights must be considered part of the married couple's assets when agreeing a divorce settlement. The Trustee may be instructed by a court to allocate part of a member's pension rights to the spouse as part of the agreed settlement. If you require a quote for the purposes of divorce proceedings, please contact the Pensions Office.

Is there any limit on my benefits?

The Government changed the rules and removed the old limits on pensions as from 6 April 2006. Since then, there have been no limits imposed by HMRC on the amount of pension which the Plan can pay to you. However any benefits paid in excess of the Lifetime Allowance (LTA), will be subject to a type of tax called the 'Lifetime Allowance Charge' (see next section).

It should be noted that any guarantees applying from previous schemes will still have the old 'Inland Revenue' limits applied as before, to avoid possible unintended increases in liabilities under the Plan.

What is the Lifetime Allowance (LTA)?

Every individual has a set level of benefits they can draw from all registered pension schemes during their lifetime without triggering certain tax charges. This level is referred to as a Lifetime Allowance or LTA. As of 6 April 2016, the LTA, set by the Government, is £1m.

Shortly before your benefits become payable, the Trustee will ask you for information about the amount of LTA you have used in respect of other pension arrangements. At this time you should also confirm whether you have applied to HMRC for, and have been granted, primary, enhanced, fixed or individual protection. The Trustee will use this information to test your Plan benefits against the LTA.

If the value of your benefits takes you over the LTA, you will have to pay any a tax called the 'Lifetime Allowance Charge' due on the excess. Any tax charge due will be deducted from your Plan benefits by the Trustee and passed on to HMRC.

Under regulations in force at 6 April 2006, you are responsible for monitoring your own position regarding the LTA and submitting the relevant information to HMRC. The Trustee will supply information to assist with the completion of tax returns.

It may be in your best interests to seek independent financial advice before taking your benefits from the Plan.

What death benefits does the Plan offer?

For	Lump sum payments	Pension to Spouse/Civil Partner/Dependant	Children's pension(ii)
Deferred members under Normal Retirement Age (65)	Only in the event that there is no person to whom a pension would be payable, all of your contributions are refunded as a lump sum paid free of tax (with interest added at 5% a year to 31 March preceding the death of death). However, where there is a person to whom pension is payable, contributions are not refunded. Whether or not a pension is payable, the value of any Plan AVC fund is paid.	Immediate pension for life of 50% of your deferred pension at date of death (including increases to that date)	1 child – 30% of spouse's pension 2 children – 40% of spouse's pension 3 children – 50% of spouse's pension 4 or more children – 60% of spouse's pension The total is shared equally among the children. Regardless of the amount of the pension accrued, there is a minimum annual pension for each child. At April 2016 this was £1,305.00 a year.
Deferred members over Normal Retirement Age (65)	A lump sum paid free of tax* representing 5 years' worth of the deferred pension at date of death (Five Year Guarantee). *On death after 75, this benefit may be paid differently as it is taxable at the recipient's marginal rate of Income Tax. The value of any Plan AVC fund is also paid.	As above. N.B. A limit may be imposed if the amount of this benefit exceeds your deferred pension at the date of death.	As above.
Pensioner members	A lump sum paid free of tax* lump sum representing the remainder of any pension instalments to ensure at least 5 years' worth of instalments are paid. (Five Year Guarantee). After the first 5 years of retirement there is no lump sum. *On death after 75, this benefit may be paid differently as it is taxable at the recipient's marginal rate of Income Tax.	As above. N.B. A limit may be imposed if the amount of this benefit exceeds your pension in payment at the date of death.	As above.

(i) If your spouse/civil partner/dependant is more than 10 years younger than you at your date of death, the pension payable will be reduced. This is to allow for the longer period it is expected to be in payment.

(ii) A child's pension is payable until the child reaches age 18. Thereafter, the pension can continue while the child is in full-time education up to the age of 23. The child's pension would not be paid during any 'gap' year. If there is no spouse or dependant receiving a pension, or if they die before the child reaches age 23, the total children's pensions may be increased. The term 'child' includes adopted and step-children - note that proof of financial dependence will be required for any child who is not the member's natural or adopted child. A child's pension may also be awarded beyond age 18 for reasons of the child's mental or physical health.

Do I have a say in how my death benefits are paid?

Yes. You should complete an Expression of Wish form to allow the Trustee to make an informed decision about who your beneficiaries could be. Your wishes will be considered by, but are not binding on, the Trustee. It is important that you keep your Expression of Wish form up to date as your circumstances may change.

Can I change my Expression of Wish?

Yes. You can complete another form at any time. If you wish to change the individual(s) you named on a previous Expression of Wish form, you should submit a revised form to the Pensions Office. Your new form will replace any forms previously submitted.

N.B. If your circumstances change, for example due to marriage, divorce, birth or death of people you have named or would choose to name on your Expression of Wish form, it is vital that you keep your Expression of Wish form up to date to ensure the Trustee has your latest wishes on record.

Will the pension to my spouse/ civil partner/dependant increase in payment?

Yes. The pension will increase in exactly the same way as your own pension would have done in payment, i.e. increases will be applied on 1 January each year in line with the Retail Prices Index for the preceding year, up to a maximum of 5%. Children's pensions are increased at 1 April.

Note that for a Spouse or Civil Partner, the increase applies to the pension in excess of any Guaranteed Minimum Pension they receive.

If your own pension had been in payment for less than a year, then the first increase to any pension benefit paid on your death will be proportionate.

If I do not leave a spouse/civil partner, who could be a qualifying dependant?

A partner (including a same sex partner) who was living with you, or else a relative who was dependant on you – in either case the person must have been dependant on you for 'any or all of the ordinary necessaries of life'. Such pensions are payable entirely at the discretion of the Trustee, who will request the information they need in order to make a decision.

A dependent's pension is treated as 'pension income' by HMRC and the recipient of the pension is taxed accordingly.

What if I'm separated from my spouse/civil partner and have another partner?

It may be possible to pay some of the spouse's or civil partner's pension to your new partner (subject to approval by the Trustee). You can nominate a dependant to receive part of the spouse's or civil partner's pension, however the Trustee will have a legal obligation to pay any minimum amount set out in legislation to your legal spouse or civil partner.

What tax is payable on the Death benefits?

The lump sums are payable at the discretion of the Trustee and therefore typically do not form part of an Estate for the purposes of Inheritance Tax (however this matter is ultimately beyond the control of the Trustee). Any arrears of pension due to a pension being put on hold will form part of the Estate and will also be subject to Income Tax when paid to your Estate.

Where the date of death is prior to your 75th birthday, we pay the lump sum free of tax. However these may potentially be subject to the Lifetime Allowance Charge if the total benefits paid during your lifetime and after your death exceed the LTA. This would be a matter between HMRC and the recipient of the lump sum. After your 75th birthday, lump sums are automatically taxable at the recipient's marginal rate of Income Tax.

Any payment of a pension to a spouse/civil partner/dependant following your death is not tested against the LTA (and therefore no Lifetime Allowance charge will be applied to these benefits), but it will be subject to Income Tax.

When is the State Pension payable?

This depends on your date of birth, and whether you're male or female. You can use the **State Pension Age calculator** provided by the Department for Work and Pensions to work out your State Pension age under the current law. This calculator doesn't take account of any proposed future changes.

What does the State Pension provide?

This depends on when you reached State Pension Age (please be aware that if you choose to delay taking your State Pension, this does not alter which type of State Pension you will receive).

New State Pension

If your State Pension Age is on or after 6 April 2016, you will receive the new State Pension.

This is a 'single-tier' pension. We understand that the Government may be contacting you in December 2018 to confirm what you have earned to date under the new system.

If this amount is less than the full 'single-tier' amount, you may have the opportunity to receive the full amount (but no more) if you are under State Pension Age and you continue to pay qualifying National Insurance contributions (even if you already have 35 or more years).

As a member of the Plan, you were contracted-out for National Insurance purposes. This meant you paid lower National Insurance contributions, and in return your pension from the Plan had to meet certain requirements.

This did not apply from 6 April 2016, when contracting-out ceased.

Because you paid lower National Insurance contributions, the Government will make an adjustment relating to this when calculating the amount of new State Pension you have earned. For more information about the new State Pension, please **click here**.

Former State Pension

If your State Pension Age is on or before 5 April 2016, you will receive the former State Pension.

There are two parts to the former State Pension: the Basic State Pension and the Additional State Pension. You might have heard the Additional State Pension referred to as the State Second Pension (S2P), or by its former name of SERPS (State Earnings Related Pension Scheme). For more information about the former State Pension, please **click here**.

As a member of the Plan, you were contracted-out of S2P. This means that instead of building up entitlement under S2P, you paid reduced National Insurance contributions and earned benefits with the Plan.

Contracting out did not affect your right to the Basic State Pension but does mean that you will not receive S2P pension from the State for the period you were contracted-out.

If you were in S2P before or after your Plan membership, you may still get this depending on your precise State Pension Entitlement.

What is the Guaranteed Minimum Pension?

While you were contracted-out, the Plan had to provide at least a minimum standard of benefits. For Plan service up to April 1997, this is known as a Guaranteed Minimum Pension (GMP).

When is the GMP payable?

It is payable at age 65 for males and age 60 for females ('GMP age'), regardless of changes to the State Pension Age. This does not prevent you from delaying taking your pension beyond these ages.

How does the GMP affect my pension increases?

Your pension, if you retired before those ages, is split at state GMP age into up to 3 amounts:

(i) your GMP earned from April 1978 to April 1988 – this amount does not receive increases from the Plan
(ii) the GMP earned from April 1988 to April 1997 – this amount attracts CPI linked increases up to a maximum of 3% a year each April
(iii) the balance of your pension – this amount receives RPI linked increases up to a maximum of 5% a year each January.

Similar provisions apply in respect of a spouse's GMP.

If you receive the former State Pension, the State may pay increases on the GMP which are not due to be paid from the Plan. Whether these are paid depends on your precise State Pension entitlement. This does not apply to the new State Pension.

Plan Information

Who runs the Plan?

The Plan is set up under trust and is run by the Trustee. The Plan and its assets are separate from the Company. The Trustee is a separate Company which is run by a board of directors.

Legal information the Trustee must provide

The Plan is subject to the Trust Deed and Rules, HMRC guidelines, contracting-out legislation and other relevant legislation.

Please note that the Trustee has the right to review members' benefits and, in certain circumstances, reduce them if access has been gained by fraudulent means, withheld information or other serious misconduct.

We have taken great care to tell you about the Plan in this booklet. We have had to cut out a lot of detail to make it readable, and we cannot cover possible future changes in the law and regulations which may make this booklet out of date.

This means that we must rely on the Trust Deed and Rules and other legally binding regulations; these will override this booklet if there is any conflict. Please check with the Pensions Office if you are not clear on any aspect before you make any important decisions regarding your pension. Remember that the Pensions Office can provide information, but by law it is not allowed to give any financial advice.

Tax approval

The Plan is approved by HMRC under Chapter I of Part XIV of the Income and Corporation Taxes Act, 1988, and is a registered Pension scheme under the tax regime that came into effect on 6 April 2006.

Equal Treatment

The Trustee and Company will comply with United Kingdom legislation relating to equal treatment on the grounds of religion or belief, disability, age, gender or sexual orientation in relation to the Plan, to the extent it applies to them under any United Kingdom legislation.

Contracting-out

The employments covered by the Plan were contracted-out of S2P on a salary-related basis until 5 April 2016. This means that members' benefits built up before 6 April 1997 are underpinned by their GMP, and benefits built up later have to satisfy a test of adequacy certified by the Actuary.

Data Protection Act

Any information you provide is treated as confidential in accordance with the Data Protection Act 1998. This information is held by the Trustee and by the advisors whom the Trustee has appointed to provide services in relation to the Plan. Your information is kept secure and is only disclosed in limited circumstances, for example:

• to the Company or its associated companies (whether in the UK or overseas) in connection with benefits under the Plan;
• to insurance companies to arrange particular benefits;
• to actuaries to review the Plan's finances; and
• to Government or regulatory organisations if the Trustee is legally obliged to do so.

Internal Disputes Resolution Procedure

If you have a problem with any aspect of the Plan it can usually be resolved by contacting the Pensions Office. If this does not solve the problem, there is an Internal Dispute Resolution Procedure

(IDRP) where your complaint is reviewed by the Group Pensions Manager and, if necessary, the Trustee board. You can obtain details of the IDRP from:

The Group Pensions Manager
Coats Pensions Office
Cornerstone, 107 West Regent Street
Glasgow G2 2BA

or via the Plan's **website.**

You can also contact the Pensions Advisory Service (TPAS) at any time if you need more help resolving your problem - contact details are on the next page.

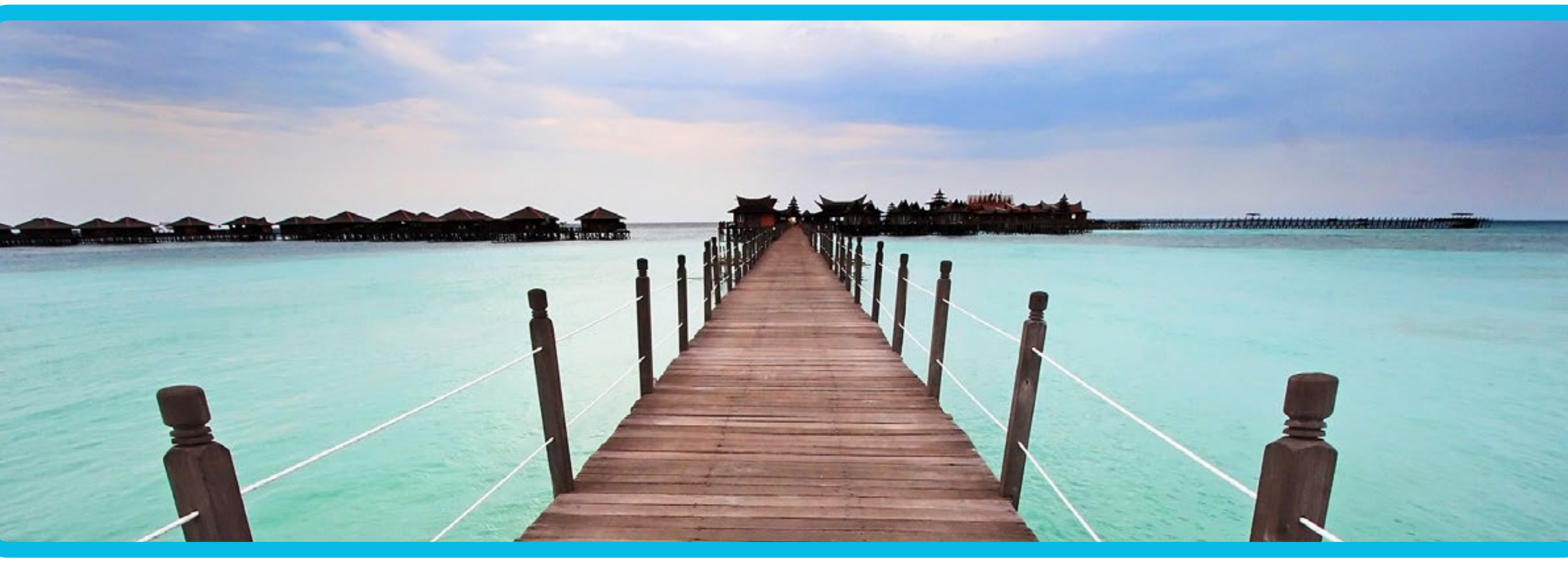
Useful Contacts

You may find you have questions this booklet does not answer, either now or at a future date. You have a number of contact options. If you are employed within the Group, we normally recommend that you contact your HR department in the first instance. You can also contact the Pensions Office direct - our contact details are on the back page. You can also visit our website which has a number of helpful links. In addition, you may find the following contacts useful.

State Benefits	For queries regarding your State benefits, including applications for State Pension forecasts, you can contact the Pension Service (part of the Department for Work and Pensions).	www.gov.uk/contact-pension-service (this page also confirms how you can find your local pension centre) Claims: 0800 731 7898 Change in circumstances: 0345 606 0265
Income Tax queries	Please contact HM Revenue & Customs tax office if you have any queries about income tax. HMRC have also introduced a personal tax account which you can sign up to.	0300 200 3300 https://www.gov.uk/personal-tax-account
Lifetime Allowance & related	The government has published a manual with useful information about the limits and charges on pensions.	www.hmrc.gov.uk/manuals/ptmanual
The Pensions Advisory Service (TPAS)	TPAS is an independent voluntary organisation that is grant-aided by the Department for Work and Pensions. Their service is free of charge and available at any time to assist members and beneficiaries of the Plan with any pension query, problem or complaint.	The Pensions Advisory Service 11 Belgrave Road London SW1V 1RB www.pensionsadvisoryservice.org.uk 0300 123 1047
The Pensions Ombudsman	The Pensions Ombudsman acts as an arbitration service to occupational pension schemes and has the right to investigate and determine decisions.	The Office of the Pensions Ombudsman 11 Belgrave Road, London, SW1V 1RB www.pensions-ombudsman.org.uk 0207 630 2200
Pension Tracing Service	If you've lost details about a previous pension, the Pension Tracing Service may be able to help by providing the pension scheme's address. You can complete an online pension tracing form to start tracing your lost pension, or you can contact the Pension Tracing Service by phone or post.	The Pension Service 9 Mail Handling Site A, Wolverhampton WV98 1LU www.gov.uk/find-lost-pension 0345 6002 537 Textphone: 0345 3000 169
The Pensions Regulator (TPR)	TPR seeks to protect the benefits of members of registered pension schemes and minimise the risk of those schemes failing to provide the promised level of benefits. It provides guidance to Trustees and employers to help ensure schemes are well-run and financially sound.	The Pensions Regulator Napier House, Trafalgar Place Brighton, BN1 4DW www.thepensionsregulator.gov.uk 0345 600 0707 customersupport@tpr.gov.uk
Pension Protection Fund (PPF)	The PPF acts as a safety net for members of defined benefit pension schemes, paying out compensation if the employer who operates the scheme becomes insolvent and the scheme cannot meet the cost of the pension benefits it has promised. The PPF is paid for by levies charged on all private sector defined benefit schemes (like the Plan).	Pension Protection Fund Renaissance, 12 Dingwall Road Croydon Surrey CR0 2NA www.pensionprotectionfund.org.uk 0345 600 2541 information@ppf.gsi.gov.uk

Glossary of terms

These terms are used throughout the booklet and are shown in this colour. To get back to your original page, click on the glossary heading.



Actuary – the independent professional who advises the the independent professional who advises the Trustee and provides the technical factors used in calculations.

Company – Coats Holdings Ltd, or any other Company in the Coats Group that participates in the Plan.

Consumer Prices Index (CPI) - a measure of the cost of living reflecting changes in the general price level (excluding housing costs).

Five Year Guarantee – a lump sum payable following the death of a pensioner in the first 5 years following retirement. It is equal to 5 years of pension instalments, minus those already received by the pensioner. This ensures at least 5 years' worth of pension instalments are paid.

Guaranteed Minimum Pension (GMP) – the minimum pension that the Plan must provide as one of the conditions of contracting-out of the earnings-related part of the State scheme -see page 9.

HMRC – Her Majesty's Revenue & Customs (formerly Inland Revenue). The UK's customs and tax department.

Lifetime Allowance (LTA) – the overall limit on the pension savings that will qualify for Tax Relief and will apply to all of the pension benefits you build up over your entire working life. From 6 April 2016, the limit set by the Government is £1 million. Most people's pension benefits will be within this limit.

Normal Retirement Date – your 65th birthday.

Plan – Coats Pension Plan.

Retail Prices Index (RPI) – the index published monthly by the Government by which the rate of inflation on the price of standard goods and services (all items) is measured.

State GMP Age – age 65 for males, age 60 for females.

State Pension and State Pension Age – see page 9

Trustee – Coats Pensions Trustee Limited. There is more information about the Trustee Company on page 10.

Coats Pension Plan
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G2 2BA

Tel: 0141 207 6800
www.coatspensions.co.uk
email: pensions.services@coats.com