



Home Group Pension and Life Assurance Scheme (HGPLAS)

DB Section - More information and useful websites

Pensions Administrator contact details

Jackie Carnegie, Home Group Limited

Email: pensions@homegroup.org.uk

Telephone: 0300 304 5464

Address: Home Group Limited, One Strawberry Lane, Newcastle upon Tyne, NE1 4BX

Home Group Website

Various documents related to the Scheme, such as the Statement of Investment Principles and the Chair's statement, can be found on the Home Group website at:

<https://www.homegroup.org.uk/about-us/working-with-us/careers/benefits-and-rewards/home-group-pension-and-life-assurance-scheme>

Expression of wish/Nomination forms

If your benefits from the Scheme haven't started yet or have been in payment for less than five years, a lump sum will be payable by the Scheme if you pass away. The Trustees decide who gets the lump sum, but you can suggest who they should consider. You should complete a nomination form, sometimes called an expression of wish form and review it if your personal circumstances change.

You can get the forms from the Pensions Administrator by e-mailing:

pensions@homegroup.org.uk

Current address details

Please make sure your address on the Scheme's records is up to date. If you've moved or need anything else, please contact the Pensions Administrator at:

pensions@homegroup.org.uk

Pension Protection Fund

If an employer becomes insolvent, the Pension Protection Fund can pay compensation to members in certain circumstances. Further details are available at:

www.ppf.co.uk/our-members

Pension scams

If you are thinking of leaving the Scheme for any reason, you should consult a professional adviser, such as an independent financial adviser, before taking action. Attempted pension scams are on the rise. Protect yourself by staying informed. You can find lots of information here:

www.fca.org.uk/scamsmart/how-avoid-pension-scams

Pension Tracing Service

If you've lost track of any pension savings, you can use the tracing service at:

<https://www.gov.uk/find-pension-contact-details>

The Annual Allowance and changes to pensions savings tax

What Is the Annual Allowance?

You may be paying contributions into a pension scheme to build up your pension savings. The annual allowance is the maximum amount you can contribute to your pension each tax year (6 April to 5 April) without incurring a tax charge.

For most individuals the standard annual allowance of £60,000 for 2025/26 applies. This allowance applies to all pension contributions: personal, employer, and third-party.

However, if you're a higher earner, you're likely to have a Tapered Annual Allowance. Or if you've started a pension from a money purchase arrangement then your allowance may drop to £10,000, regardless of income.

This is a complicated area. For example, a three year carry forward rule may allow contributions of more than £60,000 to be paid, without incurring a tax charge.

If your pensions savings into a scheme exceed the standard annual allowance in any tax year, you will automatically receive a pensions savings statement from that scheme. If you exceed your annual allowance for any other reason, for example, because you make pensions savings elsewhere, the tapering of the annual allowance applies or you have taken any money purchase benefits already, then you can request a pensions savings statement from the administrator.

Please also see the following link to an Aviva leaflet that also explains the Annual Allowance [fe3537.pdf](#)