Home Group Pension and Life Assurance Scheme (HGPLAS)

Annual Review 2023

Defined Benefit Section

Have you changed address, or planning to do so?

Please let us know by emailing **pensions@homegroup.org.uk**, or by calling the Pensions Administrator (see useful information section on final page).

Have your personal circumstances changed?

You may wish to send us a new beneficiary nomination form. Please see page 17.

Chair's Message

Welcome to the 2023 Annual Review. In this newsletter, we inform you of the progress and current position of the Defined Benefit (DB) Section of the Home Group Pension and Life Assurance Scheme (the Scheme).

This newsletter has been prepared exclusively for members of the DB Section; a separate version will be sent to members of the DC Section.

I am delighted to introduce myself as the new Chair of Trustees of the Scheme. My name is Bhavna Kumar, and my trustee company, Align Pensions Ltd, was appointed as a Trustee of the Scheme in April 2022 as part of the restructuring of the Trustee board. I am a full-time professional trustee, and prior to this worked as a pensions actuary. I very much look forward to continuing to work with the other Trustees for the benefit of the Scheme's membership.

You will be aware that investment markets have been extremely volatile during 2022, against a background of higher inflation and rising interest rates, made worse by a series of political crises in the UK. All the main investment markets were affected during 2022, with particularly dramatic falls in the value of government bonds (gilts) and corporate bonds, which are normally assets that are reasonably stable in value.

The good news for defined benefit scheme members is that this does not directly affect your pension benefits. In addition, the rises in interest rates have been positive for the Scheme's funding position and the security of your benefits. Notwithstanding this, Home Group has continued to pay its deficit recovery contributions to the Scheme at the increased level agreed in July 2021 (£4.7 million for the year to 31st March 2023). In addition, Home Group pays £0.4 million a year to the Scheme towards the running expenses of the DB Section, and meets all expenses of the DC Section separately. The Trustees take considerable comfort from the support offered by Home Group, with whom we continue to enjoy a very good working relationship.

Increase in minimum retirement age

You are currently able to access your pension at age 55. The Government has confirmed that the minimum age for drawing pension benefits will generally rise to age 57 from 2028, unless various conditions are met that would qualify for a protected pension age of 55. The Trustees are looking into this, but currently believe that most deferred members will continue to be able to retire from age 55 (unless you left the Scheme between ages 55 and 60 and are still in employment with Home Group). We will write to all members once further information is available.

Pension scams

The new rules introduced by the Pension Schemes Act 2021, aimed at preventing people from being misled into transferring their pensions to scam vehicles, came into effect from 30 November 2021. This gave trustees of pension schemes the power to refuse a pension transfer if certain 'red flags' concerning either the legitimacy of the receiving scheme or the circumstances of the transfer have arisen. This provides added protection for pension scheme members, although we would still caution you to be very wary. Never take advice from someone who has approached you 'cold'.

Climate change

The issue of climate change is vital for us all and has continued to be high on the Trustees' agenda. The Trustees are now considering with their investment advisers the next steps in developing the ESG performance of the Scheme's portfolio, without compromising future returns.

I hope that you find this newsletter useful and informative. If there is anything you would like to see more of in future Annual Reviews, please get in touch as your feedback is very valuable.

Bhavna Kumar

Align Pensions, Chair and Independent Trustee

Terms used in this Review

Some of the words used in this review have special meanings:

Active members: Members actively paying contributions in order to save for a pension in the Scheme.

Deferred members: Members who no longer contribute to the Scheme but are not yet drawing a pension and have kept their benefits in the Scheme.

Defined Benefit (DB) Section: The section of the Scheme where members receive a pension based on their length of service and their final salary at date of leaving. The DB Section is sometimes called the Final Salary Section. No new members are able to join this section.

Defined Contribution (DC) Section: The section of the Scheme in which the benefits are not calculated based on length of service and final salary, but depend on the value of a member's fund when they retire.

Equities: These are investments in company shares, either in the UK or overseas.

Bonds: These are loans typically to a company, governments or other bodies (such as the European Investment Bank). Bonds generally pay a fixed rate of interest to the investor, and at the end of their term, the investor receives the capital back. Some UK government bonds pay a rate of interest linked to inflation (index-linked bonds).

Scheme Actuary: An independent professional specialist who is appointed by the Trustees to advise on the financing of the DB Section of the Scheme. The Scheme Actuary carries out periodic reviews of the Scheme's funding position, known as actuarial valuations.

AVCs (Additional Voluntary Contributions): AVCs are a way for active members of the DB Section to increase their pension and cash sum at retirement by paying extra contributions. If you paid AVCs in the past but haven't yet taken your Scheme benefits, your AVC fund will remain invested and will be used to provide additional benefits for you when you retire. AVCs are invested separately from the main assets of the Scheme.

Membership

Below you can find a summary of the DB Section membership numbers as at 31st December 2022:

	No. of members
Active members	30
Deferred members	366
Pensioners	655
Total	**1,051**

The year in summary

Here is a brief overview of what has happened during 2022 and some of the key projects the Trustees have undertaken:

Trustee meetings

This year, the Trustees met on five separate occasions. There were also five meetings of the General Purposes Committee, four meetings with Home Group and five meetings of the Investment Working Group.

The Trustee Board

As a result of recommendations from the governance review detailed in the last annual review, there was a re-structuring of the Trustee board during the first half of 2022. The re-structure reduced the size of the board from eight Trustees to six, and it is now chaired by Bhavna Kumar of Align Pensions, who was appointed as an independent professional trustee in April 2022. As part of the transition, there was a nomination and selection process for the two member-nominated trustee roles, which resulted in Harry Drennan being re-appointed, and Sarah Deans was appointed as a new member-nominated trustee.

The Trustees believe that the new board structure has encouraged greater participation in decision-making and improved inclusivity. The board also seeks to promote diversity in its appointment processes, and accordingly amended its member-nominated trustee (MNT) appointment process during 2022 to introduce appointment by selection panel. This enables diversity considerations to be taken into account in MNT appointments.

Actuarial report as at 31st March 2022

As required by law, the Scheme's Actuary carried out an interim review of the financial position of the Scheme in order to see whether the current funding plan for the Scheme remains on track. Further details are on pages 8 and 9.

Service standards

The Trustees also continue to monitor the service standards of the Scheme's advisers and service providers. Over 2022, the service provider for the DB Section achieved 98% of the targets set by the Trustees for the administration of the Scheme. This is consistent with the high service standards achieved in previous years.

Pension increases

As mentioned in last year's annual review, some pensions paid by the Scheme are increased in February each year in line with Retail Prices Index (RPI) inflation for the previous December. Other pensions are increased in April each year in line with RPI inflation for the previous February. In both cases, because of the dates of publication of the RPI figures, there is insufficient time for the Scheme's administrator to calculate and pay the increases on the due dates.

The Trustees previously agreed in principle that the RPI figure used to calculate the increases should be changed to the previous September. This will allow plenty of time for the increases to be calculated and implemented on the correct date each year, and will also ensure that the inflation rate used to determine pension increases is the same for all pensioner groups. To ensure no-one is disadvantaged, the Trustees agreed they would only make the change if the RPI inflation rate for September is not lower than for the following December or February. Because of recent high levels of inflation, the RPI increase for September 2022, December 2022 and February 2023 were all higher than the maximum (capped) increases payable under the Scheme's rules. This means that the change of RPI base month to September can happen this year. A separate insert is included with your copy of this Annual Review which starts a formal consultation process with you about this change.

Investment strategy review

As mentioned in last year's review, the Trustees had agreed, with Home Group's approval, to move the equity portfolio into funds that take explicit account of Environmental, Social & Governance (ESG) factors. This change was implemented in 2022. More recently, as a result of the rise in interest rates, the Scheme's funding level improved significantly. This presented an opportunity to de-risk the investments in order to lock in the improvement as far as possible. More details on this can be found in the Investment section on page 11.

AVCs

The Trustees continue to work with their advisers to arrange the transfer of members' AVCs with ReAssure to Aviva. Members whose AVCs are transferred from ReAssure will have the same investment choices as members of the DC Section.

Amounts from accounts

The Trustees prepare a formal report and a set of accounts to 31st March each year. A copy of the full Trustees' Report and Financial Statements to 31st March 2022 is posted on the Home Group intranet. If you would like a printed version, please contact the Pensions Administrator.

A brief summary of the transactions of the DB Section of the Scheme during the year to 31st March 2022 is set out below:

Fund value as at 31st March 2021	**£147,870,135**
PLUS increase in fund from:	
Contribution by members	£121,127
Contributions by the employer	£5,003,315
Other income	-
Net return on investments	£8,667,991
TOTAL INCREASE IN FUND	**£13,792,433**
LESS expenditure:	
Pension payments	£4,143,917
Cash sums on retirement	£758,868
Transfers out	-
Insurance premiums	£6,400
Fund expenses – administrative costs* (excl. PPF levy), including adviser fees	£444,700
TOTAL REDUCTION IN FUND	**£5,353,885**
Fund value as at 31st March 2022	**£156,308,683**

* Home Group currently pays £400,000 a year towards these expenses. It also pays the Scheme's levy to the Pension Protection Fund (PPF).

Update on the Scheme's financial position

How the Scheme operates

The objective of the Scheme is to be able to pay members' benefits both now and in the future. The success of the DB Section of the Scheme therefore relies on the continuing support of Home Group to:

- pay the balance of the cost of benefits accruing each year, after allowing for the contributions paid by active members;
- pay any future running expenses of the Scheme; and
- meet any funding shortfall in relation to benefits that have already accrued, including pensions in payment and deferred benefits.

The money to pay for members' benefits is held in a fund, separate from Home Group. It is not held in separate funds for each individual member of the DB Section.

How much money does the Scheme need?

An actuarial valuation of the Scheme is carried out by the Scheme Actuary every three years. Using the results of the valuation, the Trustees can agree with Home Group the appropriate level of future contributions to be paid. The Scheme Actuary also carries out an approximate annual update of the Scheme's funding position between triennial valuations, in order to see whether the recovery plan is on track.

Triennial actuarial valuation as at 31st March 2020

The triennial actuarial valuation of the Scheme as at 31st March 2020 fell at a particularly difficult time, due to the turbulence in financial markets caused by the Covid-19 lockdown. The valuation showed a funding shortfall of £20.2 million, an increase from £12.9 million at the previous valuation in 2017.

To remove the shortfall of £20.2 million, Home Group agreed to pay contributions of £4.5 million per annum from 1st July 2021 to 31st March 2025, payable in monthly instalments and increasing by 4.5% each 1st April. Home Group also pays contributions to the Scheme in respect of future accrual of benefits for active members of the DB Section, along with £0.4 million per annum towards the ongoing administration expenses of the DB Section.

In addition, Home Group pays the Scheme's annual Pension Protection Fund (PPF) levy, which amounted to £108,157 for the year commencing 1st April 2022.

Annual update as at 31st March 2022

The Scheme Actuary's approximate annual update as at 31st March 2022 showed a much improved financial position. The funding shortfall had been eliminated and there was an estimated surplus of around £4.8 million, giving a funding level of approximately 103%. The significant improvement since the last triennial actuarial valuation at 31st March 2020 was due to the favourable investment returns achieved on the Scheme's assets, relative to the change in the Scheme's liabilities, and the deficit recovery contributions paid to the Scheme by Home Group. Despite the improvement, Home Group has continued to pay the agreed level of deficit contributions of £4.7 million a year from April 2022.

Longer-term objective

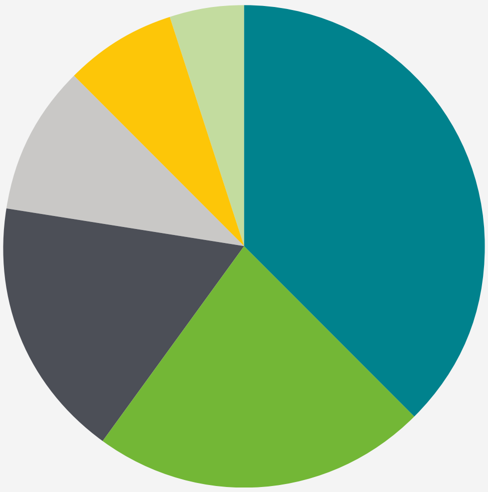
Stemming from legislation in the Pension Schemes Act 2021, DB pension schemes will in future have to have a longer-term objective to become fully funded on a 'low risk' basis by the time they are significantly mature. In this context, 'low risk' means that, once a scheme has reached full funding, there will be only a minimal chance of the scheme needing further contributions or support from the employer.

Whilst the details of this requirement are still to be set out in a new DB Code of Practice from the Pensions Regulator, the Trustees have been monitoring the Scheme's funding position on a 'low risk' basis during 2022. As at 31st March 2022, the Scheme's deficit on this basis was estimated to be around £50 million, with an approximate funding level of 76%. However, by 30th November 2022, due to the significant rise in interest rates, the estimated deficit had fallen to around £10 million, with an approximate funding level of 94%. It is this improvement that led to the Trustees' decision to reduce investment risk, as there is no longer a need to earn as high a rate of return in order to meet the longer-term objective.

Investments

The pie chart below shows the Trustees' current benchmark investment strategy for the DB Section of the Scheme, summarised by asset class, with the relevant investment manager shown in brackets.

Benchmark Investment Strategy



Broadly this strategy follows a 30% allocation to 'growth assets' and a 70% allocation to 'risk-reducing assets.' Growth assets, which include equities, multi-asset credit and property, are expected to generate real rates of return above inflation over the longer term. Risk-reducing assets, which include gilts and corporate bonds, are expected to change in value in a broadly similar way to some or all of the Scheme's liabilities.

Investment strategy

As well as monitoring the performance of each of the Scheme's investment managers, the Trustees also periodically review the overall investment strategy of the Scheme, in order to ensure that the Scheme is investing appropriate amounts in each asset class.

There was a significant change in investment strategy in quarter 4 of 2022. Assets had fallen in value, but the Scheme's liabilities had fallen by more, meaning that the Scheme's funding position improved significantly, creating an opportunity for the Scheme to de-risk in November 2022. De-risking involves moving some of the Scheme's growth investments, such as equities, into risk-reducing investments, such as gilts and bonds, and this means that the Scheme was able to lock in part of the improvement in its funding position. The Scheme's growth assets with LGIM and BlackRock, amounting to around 40% of the total portfolio, were disinvested and moved into index-linked gilts with LGIM and corporate bonds with BlackRock.

We explained in last year's review that as part of the 2021/2022 investment strategy review, the Trustees had identified a lower-risk, long-term strategy that they would like the Scheme to reach by the time it is significantly mature (i.e. when most members are in receipt of pension and the Scheme is paying out a significant proportion of its liabilities in benefits each year).

The de-risking in quarter 4 of 2022 mentioned above has meant that the Scheme reached this lower-risk strategy immediately. The Trustees and their advisers are now working on refining the risk-reducing asset portfolio to achieve a more closely-matched position to the Scheme's liabilities.

It is worth noting that, another way of locking in the improvement in a scheme's funding position is through liability-driven investments (LDI). LDI allows schemes to ensure that their assets move in the same way as their liabilities when interest rates or inflation expectations change, without having to invest all of their assets in bonds. This means that schemes can be protected from adverse fluctuations in markets while continuing to invest for a higher return over the longer term. You may have read the many media reports about the problems that hit LDI in September 2022, when the Bank of England had to intervene in the markets. Although many schemes had to sell assets to pay capital calls on their LDI due to the steep rises in interest rates, most schemes were able to do so and their solvency was never in doubt. The Scheme was not invested in LDI during this period, although it is an option that remains on the table to help to further lock in the improvement in the Scheme's funding position.

Socially-responsible investment

The Trustees believe that environmental, social and governance (ESG) factors may have a material impact on investment risks and future returns. However, because the Scheme invests in pooled funds (which are open to many different investors), the managers must exercise the stewardship function on behalf of their investors, for example by engaging where necessary with companies to improve their environmental policies. The Trustees review, at least annually, how ESG factors, including climate change, are integrated into the investment managers' processes and whether the managers are exercising their voting rights in accordance with best practice.

As a result of the de-risking mentioned above, a large proportion of the Scheme's growth assets previously in ESG funds were disinvested and reinvested into index-linked gilt and corporate bond funds, although the remaining equity portfolio continues to be invested in an ESG-focused fund. The Trustees' future attention will therefore increasingly shift to the ESG performance of the bond funds.

Statement of Investment Principles

The Trustees have prepared a Statement of Investment Principles (SIP), which sets out their investment policies, including their approach to responsible investment. The SIP has been updated to incorporate the recent de-risking from growth assets into risk-reducing assets. The SIP is publicly available on the Home Group website at the link below.

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

The Trustees have also prepared a Statement of Investment Arrangements (SIA) which sets out the investment funds and managers currently selected. A copy of the SIA is available to members on request.

Implementation Statement

The Trustees prepare an annual Implementation Statement explaining how they have complied with their SIP policies on engagement with investment managers, and how the investment managers have undertaken their voting responsibilities on the Scheme's behalf.

The latest Implementation Statement for the DB Section of the Scheme was prepared for the year to 31st March 2022, and was published as part of the annual Trustees' Report and Financial Statements. The Implementation Statement is available through the website link shown above.

Points of interest

Guaranteed Minimum Pensions (GMPs) – rectification and equalisation

If you earned benefits in the Scheme before 6th April 1997, it is very likely that part of your pension entitlement will include a right to a Guaranteed Minimum Pension (GMP). The GMP is the minimum pension that the Scheme is required to provide you with because the Scheme was contracted-out of the State Additional Pension (this used to be called SERPS). Your GMP forms part of your overall pension from the Scheme, but it is subject to different legal rules which affect how it must be increased before and after you retire.

Contracting-out was abolished by the Government in 2016, and since then, all previously contracted-out pension schemes have been reconciling their GMP records with those held by His Majesty's Revenue and Customs (HMRC). In some cases, where discrepancies have arisen, this may mean that members' GMPs will need to be changed, resulting in minor differences to their pensions. The Scheme has started this process of correcting members' pensions where GMP discrepancies have arisen, known as GMP rectification. If you are affected, you will be notified in due course, but any adjustments to pensions are likely to be small.

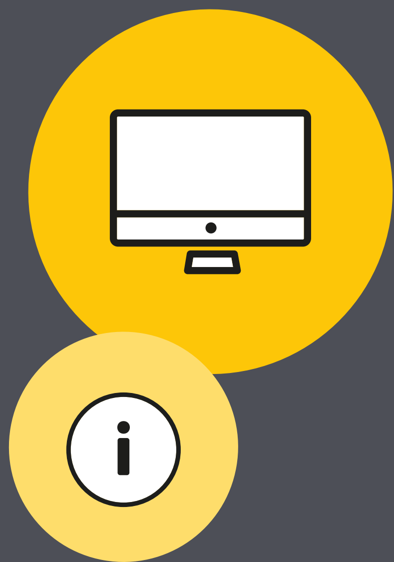
Additionally, following a ruling by the High Court in October 2018 concerning Lloyds Banking Group's pension scheme, it has now been clarified that pension scheme benefits that accrued on or after 17th May 1990 should be equal for men and women, including where differences arise due to GMPs. Under legal requirements at the time, GMPs were calculated differently for men and women and payable from different ages. The Lloyds ruling now means that benefits must be adjusted in order to remove such differences. There is still some uncertainty as to how these adjustments should be carried out and very few schemes have completed this work. The Trustees continue to consult with their advisers to decide on the appropriate method for completing this work. Again, you will be notified if there is to be any change to your pension entitlement once GMP equalisation has been completed, but any adjustments are expected to be small.

Check your State pension

From April 2016, the government introduced a new State pension, replacing the previous basic State pension and State additional pension. If you reached State pension age before April 2016, you were not affected by this change. If you reach State pension age after April 2016, then the State pension you had already earned up to that date will count towards the new State pension. You will also earn 1/35th of the new State pension for each further year you pay National Insurance contributions, until you have reached the full entitlement of £203.85 per week (for 2023/24).

It's important to know that, as a member of the DB Section of the Scheme, you were contracted-out of the State additional pension. When working out the State pension you had earned up to April 2016, the government makes a deduction to reflect the fact that you were contracted-out for this period, and had therefore paid lower National Insurance contributions.

State pension age is also set to rise, depending on your date of birth. For people reaching State pension age now, it will be age 66 for women and men. For those born between 6th April 1960 and 5th March 1961, there will be a phased increase in State pension age to 67. State pension age will further increase to age 68 between 2044 and 2046, although the government continues to review this timetable. To find out your State pension age and to obtain an estimate of your new State pension, go to **www.gov.uk/check-state-pension**



The Annual Allowance and the Lifetime Allowance

The pension savings you can make tax-free in each tax year (the year beginning 6 April) to all pension arrangements combined are limited to the Annual Allowance (AA). The Chancellor announced in his March 2023 budget that the AA for 2023/24 will rise to £60,000. A reduced AA potentially applies if you have taxable income above a certain threshold. Also, if you access a DC pension pot flexibly, there is a lower annual limit on the amount of contributions that you can subsequently pay with tax relief into another DC arrangement. This lower annual limit for 2023/24 is £10,000.

The value of the pension savings you can make tax-free over your lifetime are limited to the lifetime allowance (LTA), which for 2022/23 was £1,073,100. However, the Chancellor announced in his March 2023 Budget that this limit will be abolished with effect from 2024/25. Also, in 2023/24, the LTA tax charge where benefits exceed the lifetime allowance will be reduced to nil (ie it will have no effect).

The current stance of the Labour Party is that they would reintroduce the LTA if they get into power at the next general election. Depending on your views, you might therefore wish to seek independent financial advice if you believe your pension savings are worth more than £1,073,100.

Helpful websites about pensions

The following external websites provide useful information and are recognised independent sources:

Money & Pensions Service

MoneyHelper

MoneyHelper

MoneyHelper is part of the **Money and Pensions Service (MaPS)**, which is an arm's-length body sponsored by the Department for Work and Pensions (DWP). It joins up money and pensions guidance to make it quicker and easier to find the right help. MoneyHelper brings together the support and services of three government-backed financial guidance providers: **the Money Advice Service, the Pensions Advisory Service** and **Pension Wise**. Visit their website for lots of information and support about your money matters.

www.moneyhelper.org.uk/en

citizens advice

Citizens Advice Bureau

www.citizensadvice.org.uk/debt-and-money/pensions

age UK

Age UK

www.ageuk.org.uk

There are numerous others, but you'll need to be cautious. Use online sites for background information, but you should seek independent financial advice before making key decisions about pensions, such as whether or not to transfer your pension to another arrangement.

Beware of pension scams

Regrettably, the level of scam activity in the UK relating to pensions continues to be a cause for concern.

Generally, the scams start by persuading you to transfer your fund to another pension arrangement, sometimes with the prospect that all or part of your fund can be released to you as cash. Remember that, if you are under 55, it's illegal for you to access your fund unless you are retiring due to ill-health.

Some of the tell-tale signs of pension scams are:

- An offer of a free pension review
- The promise of guaranteed returns on your investment
- Low tax/tax-free rates, including tax-free lump sums
- Exotic sounding and/or overseas investments
- Pressure to sign up quickly to avoid missing out.

The Government has introduced a ban on 'cold calling' in relation to pensions. If you receive a call about pensions from someone you haven't asked to call you, and with whom you have no existing relationship, then it is likely that caller is acting illegally. You would be strongly advised to take the caller's name and then end the call immediately.

The Pension Schemes Act 2021 also introduced new rules to further combat pension scams, and these came into effect from 30th November 2021. Trustees of pension schemes now have the power to prevent a pension transfer taking place if the conditions proving the legitimacy of the receiving scheme are not met, or if any of a number of 'red flags' arise in relation to the circumstances of the transfer.

This means that pension scheme trustees and scheme administrators now have an even more important role to play in helping to protect members from pension scams. They will need to carry out additional checks when dealing with a pension transfer request, and if the evidence obtained is not satisfactory, they will alert the trustees who may refuse to pay the transfer. Just occasionally, completion of these checks can delay transfer requests.

These new protections are not a substitute for members' own responsibility to ensure they do not become the victim of a pension scam. Key to this is making sure that you have taken appropriate independent financial advice, you are familiar with the pension arrangement to which the transfer is to be made, and that you know why the transfer is being made.

Keeping in touch

Have your personal circumstances changed?

If your benefits from the Scheme have not started to be paid, or have been in payment for less than five years, a lump sum will be payable by the Scheme if you die. The Trustees have discretion as to who should receive the lump sum, but you can nominate who you wish them to consider. If you have not already done so, we recommend that you complete a nomination form, sometimes also called an expression of wish form. Forms can be obtained from the Pensions Administrator by e-mailing **pensions@homegroup.org.uk**

If you have completed a nomination form in the past, you should review it if your personal circumstances have changed. If you are in any doubt, please complete a new form.

Please help us by ensuring your address on the Scheme's records is up to date. If your address has changed or if you need anything further, please contact the Pensions Administrator.

Lost pensions

If you have lost track of any pension savings built up elsewhere, there is a tracing service available.

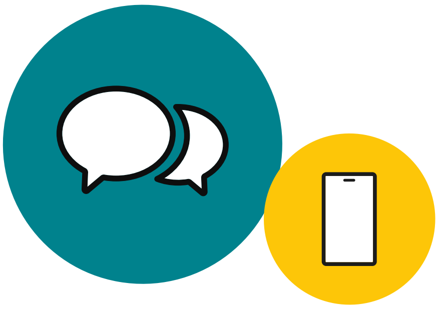
www.gov.uk/find-pension-contact-details

Queries and complaints

All comments are helpful. If you think we can improve our services, please let us know.

All queries about the Scheme, other than requests for information, should in the first instance be addressed to the Pensions Administrator.

If you are not satisfied with the response to your enquiry, the Scheme has an internal disputes resolution procedure (IDRP). A copy of the IDRP can be obtained from the Pensions Administrator. The IDRP explains what further steps are available to you if you are unable to resolve your complaint satisfactorily.



Useful information

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