

Trustee toolkit downloadable



Introducing pension schemes

Check your scheme

Each module features a section called 'Check your scheme'. This aims to embed the learning you have completed throughout the module by asking you questions about your own scheme or to check your scheme documents.

It is essential that you complete each 'Check your scheme' section relevant to your scheme type and size, so we have created this worksheet to help you do this offline.

Once you have completed the learning, work through the questions and learning points in this worksheet, noting your findings, to help you transfer the theoretical learning into the practical application of your own scheme.

If you have already completed the toolkit, the worksheet can serve as a useful refresher. Work through each section to identify any areas you should brush up on by redoing the module or reviewing your own scheme documents.

This worksheet applies to
all schemes.

The Pensions
Regulator

Trustees	For your notes
Find out what other sorts of trustees are on your board.	
Does your board have a pensioner trustee (no longer working for the sponsoring employer)?	<input type="radio"/> Yes <input type="radio"/> No
Does your board have a professional trustee?	<input type="radio"/> Yes <input type="radio"/> No
Beneficiaries	
Look in your scheme booklet to find out how your scheme defines a child for the purposes of dependants' benefits.	
Benefits for members	
Find out how your scheme handles the following benefits for members: <ul style="list-style-type: none"> • Pensions • Lump sums • Transfers • Return of contributions 	

Benefits for dependants	For your notes
<p>Find out what your trust deed says about death in service.</p>	
<p>Find out whether your scheme will allow divorced spouses to have a deferred pension from the scheme. If not, what arrangements does your scheme make?</p>	
<p>What arrangements does it make for civil partnerships if they are dissolved?</p>	
Trust document and scheme booklet	
<p>Compare your own trust deed and rules with your scheme booklet.</p> <p>You can tell that the language used is very different.</p>	

Scheme booklet	For your notes
How user-friendly is your scheme booklet?	
How many announcements have been issued over the last five years?	
Have they been properly incorporated into the scheme booklet?	<input type="radio"/> Yes <input type="radio"/> No
What are the arrangements in respect of benefits on divorce or on the dissolution of a civil partnership?	

Documents	For your notes
<p>What relevant documents are there for your scheme?</p> <p>Take a look at the letters of appointment for your advisers.</p>	



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