# CAMBRIDGE & your pension benefits

## Cambridge University Assistants' Contributory Pension Scheme (CUACPS)

## **Career Revalued Benefits (CRB) Section**

## Factsheet 1 - Eligibility

All employees who joined CUACPS before 1 January 2013 automatically joined the CRB Section on 1 January 2013. These employees will earn benefits in the CRB Section in addition to the final salary benefits they have built up in respect of Pensionable Service up to 31 December 2012.

Any employees who joined the University (or any other Participating Employer) from 1 January 2013 will automatically join the Hybrid Section of CUACPS.

Details of the eligibility conditions for the Hybrid Section are provided in the following factsheet: <u>Hybrid Factsheet 1 - Eligibility</u>

If you have previously been a member of CUACPS you may be eligible to re-join the CRB Section. More information on re-joining is provided below.

#### **ARE YOU REJOINING?**

Employees who have previously been members of CUACPS may be eligible to rejoin CUACPS and earn benefits in the CRB Section.

If you have a previous period of service in the CRB Section of CUACPS and you subsequently rejoin within 12 months then you will be eligible to rejoin the CRB Section.

However, if your break in service is longer than 12 months you would join the Hybrid Section.

If you wish to rejoin CUACPS you should apply in writing to the Pensions Section at the following address:

Pensions Administration Section Greenwich House Madingley Road Cambridge CB3 0TX

### AUTO ENROLMENT

Government regulations now require every employer in the UK to automatically enrol the vast majority of their employees into a suitable pension arrangement. For a pension arrangement to meet the Government's auto enrolment requirements a number of criteria must be met including employer and employee contribution levels, regulation of the scheme and the quality of benefits members accrue.

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The CRB section of CUACPS meets or exceeds these requirements and is therefore a "qualifying" scheme.

#### Employer

Other than the University of Cambridge, the "Employer" can also refer to any other person or organisation who is either associated in business with the University or whose participation is approved by Her Majesty's Revenue and Customs.

#### **IMPORTANT NOTE**

This factsheet provides a summary of the eligibility conditions for joining the CRB Section of CUACPS. However, your legal rights are governed by the Trust Deed and Rules of CUACPS. If there are any differences between the Scheme Rules and this factsheet, the Rules will override the factsheet. A copy of the Rules can be found using the following link:

#### http://www.pensions.admin.cam.ac.uk/cps

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