



# MY MEMBERSHIP

JANUARY 2025

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## Defined Benefit Scheme (DBS)

### Church Workers Pension Fund



THE CHURCH  
OF ENGLAND

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PENSIONS BOARD



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## My pension at a glance

This is one of four booklets that explain the Defined Benefit Scheme (DBS). DBS is a traditional defined benefit, final salary pension scheme.

<b>My membership</b>	Although the DBS is now closed, your employer would have enrolled you either when you first started employment, or shortly after.
<b>My retirement</b>	When you retire, we will pay you a pension for life, in monthly instalments minus PAYE tax. You do not have to take a pension from us, there are choices you can make to suit your retirement needs.
<b>My pension now I've left</b>	If you left after 2 years, we keep your pension with us and increase it before you retire. You can transfer your pension. If you left within two years, we either transferred your pension to another provider or refunded any contributions you paid, less tax.
<b>My pension if I die</b>	If you die before you retire, we will pay half your pension to your spouse or civil partner. Your pension is guaranteed for five years. If you die within this time, we will pay the remaining amount as a lump sum to your beneficiaries.

## How I became a member

It is likely you joined the DBS from the first day you started employment, or shortly afterwards.

### Life cover

As this pension scheme is now closed, it no longer comes with life cover. If you are a member of one of our other pension schemes, you will receive life cover from these pensions instead.

### Transferring in other pensions

We stopped accepting transfers in back in October 2008.

If you transferred in before October 2008, this usually bought extra pension in our Pension Builder Classic (PB Classic) scheme.

### Other pensions with the Church of England

If you have a pension with us from other employment within the Church, we need to keep these separate. We cannot combine pensions together.

We need to do this so we charge the correct employer's the correct amounts.

## Paying into my pension

### Employer contributions

Your employer meet all, or the majority of the cost of providing your pension. The amount changed over time, depending on a range of factors such as economic conditions and life expectancy.

### What did I pay?

Your employer may have asked you to contribute towards the cost of providing your pension. It would have been a percentage of your pensionable salary. This is usually your basic pay, but it might be more or less than this.

### Additional Voluntary Contributions

You might have saved extra into your pension to increase your retirement income. This is called Additional Voluntary Contributions, or AVCs. Saving AVCs would have bought you extra pension in our Pension Builder Classic (PB Classic) scheme.

You can only save AVCs while you are an active member.

## How my pension works

You build up a pension based on your length of service and your final salary, which is yours to take when you are ready.

Find out what the ways you can take your pension in the 'My retirement' guide.

### How much might my pension be?

This depends on:

- how many years and days you are part of the pension scheme (this is called your 'pensionable service')
- your salary over the last 12 months of your membership (this is called your 'final pensionable salary')
- the accrual rate, and whether this changed over time

If you worked part time, or had a period where you didn't work, we will pro-rata your pensionable service for this period. This means you will earn slightly less pension for any of these periods.

Your accrual rate is how quickly you build up pension. It will either be 1/60<sup>th</sup>, 1/80<sup>th</sup> or 1/100<sup>th</sup>.

For example, if you worked for 30 years and your accrual rate was 1/60<sup>th</sup>, you will have built up 30/60ths (or one-half) when you retire. You'll then receive a pension equal to one-half of your final pensionable salary.

We can send you an estimate of what your pension might be when you retire.

### Does my pension increase?

Your pension increases differently before and after you retire. Find out more in our 'My pension if I leave' and 'My retirement' guides.

### When can I take my pension?

You can access your pension at any age from 55 onwards. The Government will be increasing this to age 57 from April 2028.

If you take your pension before your Normal Pension Age, which could be 60, 62, 65 or 68, we need to reduce your pension for early payment.

If you take your pension after your Normal Pension Age, you will either continue to earn more pension if you are still an active member, or we will increase your pension for late payment if you have already left.

## Disputes and complaints

We make every effort to provide you with an efficient and effective service. However, if you are unhappy with our service, please contact us first and we will do our best to resolve your issue.

If you are still dissatisfied, you can contact us at:



**Chief Executive**  
**Church of England Pensions Board**  
**PO Box 2026**  
**Pershore**  
**WR10 9BW**

If we cannot resolve your issue to your satisfaction you can ask for a 'formal complaint form' under our internal dispute process. This will include the full details of our complaint process.

## Pensions Ombudsman

If you have a complaint or dispute concerning your workplace or personal pension arrangements, you can contact the Pensions Ombudsman.



**10 South Colonnade**  
**Canary Wharf**  
**London**  
**E14 4PU**



**0800 917 4487**



**[pensions-ombudsman.org.uk](mailto:pensions-ombudsman.org.uk)**

If you have general requests for information or guidance concerning your pension, head to the MoneyHelper website.



**[moneyhelper.org.uk](http://moneyhelper.org.uk)**

## Contact us

The Church of England Pensions Board is the trustee and administrator of DBS.

Our office is located at Church House, 29 Great Smith Street, SW1P 3PS.

You can also contact us at:



**Church of England Pensions Board**  
**PO Box 2026**  
**Pershore**  
**WR10 9BW**



**0207 898 1802**



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