



**The Health and Care  
Professions Council  
Partner Pension Scheme**

# GUIDE TO YOUR PENSION ACCOUNT

October 2025

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to read this booklet?  
Call us on 0333 11 11 222  
for alternative formats.

## In brief

- It's a cost-effective way to save for later life.
- It's tax efficient.
- It's run by Smart Pension.
- It's an important part of your financial future.

# Welcome

Welcome to your guide to the Health and Care Professions Council Partners Pension Scheme (the Scheme). Whatever your age, planning for later life is important and saving through the Scheme is an effective way for you to save for your future.

Membership of the Scheme is a valuable part of your benefits provided by the HCPC, and this guide explains the benefits the Scheme provides, how the Scheme works, and information on what you should consider in managing your pension and the decisions you may need to make.

Joining the Scheme is automatic if certain conditions are met. This is pensions law and is called auto-enrolment. If you don't meet the conditions, you can still apply to join. For details of auto-enrolment and the joining process, please contact the Payroll Team.

On joining, Smart Pension will send you information about your pension account.

## At a glance: how does the Scheme work?

As well as your payments, the HCPC will also pay into your pension account.

The Scheme is a Master Trust Pension Scheme run by Smart Pension.

As a member of the Scheme, you'll have your own pension account into which all payments will be made. The value of your pension savings within your account will depend on:

### Timeframe



How long do you pay in for?

### Payments



How much is paid in by you/HCPC

### Net investment return



Potential growth of investments less charges

### Pot of money



What is the value of the pot/likely income levels

**Your options at retirement** – choose one option or a combination:

- 1 - take cash sums (cash)
- 2 - a guaranteed income for life (annuity)
- 3 - take withdrawals from your pension savings as and when you want, leaving the balance invested (drawdown)
- 4 - leave it where it is

Normally, a tax-free cash sum of 25% is available (subject to a limit of £268,275) and can be taken in combination with one or more of the options above.

You'll have control over how much you pay in, how your pension savings are invested and how you take your savings from your pension account.

If you have any questions, check out 'Useful contacts' on page 22 or ask the Payroll Team.

# Paying in

## How are payments made to the Scheme?

Your payment is deducted from your gross pensionable earnings.

## How much will it cost me?

The answer is, probably not as much as you think! Payments (also called contributions) are made each month and you can choose how much you pay into the Scheme as set out below, expressed as a percentage of your pensionable earnings (see 'Jargon buster' on page 18):

You Pay	HCPC Pays	Total Paid
5%+	3%	8%+

## Can I change how much I pay in?

Yes you can change how much you pay in. Please contact the Payroll team for details of the process.

You should review how much you're paying in from time to time, to check you're on track to achieve the level of benefits you think you may need when you need them. The Smart Pension website can help you with this (see 'Managing your account' on page 16)

## Can I make one-off payments?

Yes, you can make one-off payments at any time. If you want to top-up your pension savings in this way, contact Smart Pension to find out more.

### Can I transfer in other pension savings?

Yes, normally you can, but this can vary significantly across different pensions. Some pensions may entitle you to valuable guarantees when you come to take your benefits and others may impose penalties for transferring.

You should consider getting regulated financial advice in relation to any proposed pension transfer, so you understand the implications of transferring. In some circumstances, it might be a legal requirement.

### In brief

- **The more you pay in, the more you should get out.**
- **It's important to regularly review your payments.**

# Investments

The payments to your pension account are invested until you take your benefits with the aim of growing the value of your pension savings (although this can't be guaranteed). The Scheme offers a range of investment funds for you to choose from.

## When it comes to investing

You may or may not be comfortable with making investment decisions in relation to your pension savings but it's important to understand some basic principles:

- Investing means accepting a certain amount of risk to give your pension savings the opportunity to grow, whilst recognising their value could also go down.
- Higher risk investments (such as equities - see 'Jargon buster' on page 18) generally offer higher potential for growth but they're also likely to be more volatile, meaning there is a greater risk and they may see frequent and/or sharp rises and falls in value.
- Lower risk investments (such as bonds, gilts and cash - see 'Jargon buster' on page 18) are likely to show lower levels of volatility but their growth potential is generally also lower.
- The investment options available are generally either single investment funds or strategies that use a combination of investment funds.
- Investment funds can differ in a number of respects, e.g. the range of investment types, countries and market sectors in which they invest and also in their charges.
- 'Lifestyle' strategies or target-dated funds work by moving your pension savings between different types of investments, taking into account how far you are from the age at which it's assumed you intend to take benefits and generally moving into less volatile investments in the years approaching this age.

For more detailed information, please refer to the Smart Pension website [www.smartpension.co.uk/member](http://www.smartpension.co.uk/member)

**Remember, it's important to consider the level of risk you're prepared to take and this may depend on how far away you are from your retirement age (see 'Jargon buster' on page 18).**

**It's also important to consider whether the age (or retirement age) for your pension account reflects the age at which you intend to take benefits. You can change your retirement age by contacting Smart Pension, but potentially this will affect how your pension savings are invested so you may wish to consider seeking financial advice.**

**The value of your pension savings isn't guaranteed and the value can go down as well as up, so you may get back less than you invest.**

## Where can I invest?

How your pension savings are invested is important, as this will affect their value and therefore also the amount of benefits that your pension account can provide.

There's now more flexibility than ever when you come to take your pension savings, so it's really important to review your investment choice regularly to make sure it matches your attitude to risk and aligns with your retirement goals.

The pension savings for Partners who currently join the Scheme are automatically invested in the 'Default' (see below), and this applies with a retirement age of 66 (the age at which it's assumed you'll take benefits from your pension account).

You can check how your pension savings are invested and your retirement age online.

## The Default

- This is the Smart Sustainable Growth Fund.
- It is a lifestyle strategy, giving increasing protection. This is designed to target higher returns by taking more investment risk when you are a long way from your retirement age.
- As you approach your retirement age, it will switch into investments that are considered to be aligned to how you will access your pension savings.
- For further information on the Default, please contact Smart Pension.

For details of the full range of investment options available, use the Smart Pension website (see 'Managing your account' on page 16). You may change the investments either online or by contacting Smart Pension.

## In brief

- **Consider how far away you are from your retirement age and your attitude to risk.**
- **Understand how your pension savings are invested – it's possible they may not be invested in the Default.**
- **You should regularly review where you're invested to ensure it remains appropriate.**
- **Consider whether your retirement age reflects when you intend to take benefits.**
- **The value of your pension savings isn't guaranteed and the value can go down as well as up and may be worth less than you pay in.**
- **Past performance is not a guide to future performance.**

## Looking after your investments

You should regularly review how your pension savings are invested, to ensure this remains suitable for your changing needs.

The value of your pension savings is not guaranteed and can go down as well as up. You should not rely on past performance as this is no guarantee as to what may happen in the future, and the value may be less than the amount you pay in. Please also refer to the risk warnings within the information contained in the literature from Smart Pension.

## Need help on which investments to choose?

Please note, neither the HCPC, its pension advisers nor Smart Pension can advise you on the investment strategy for your pension savings. Should you require advice in relation to investments, you should consider taking regulated financial advice (see 'Useful contacts' on page 22).



# Taking your benefits

## When can I take my pension savings?

You can take benefits from your pension account at any time on or after your 55th birthday (this will increase to age 57 in 2028). However, the retirement age for your account will be the age it is assumed you will begin to take benefits. This may be the Scheme's default retirement age unless you've updated yours since you joined. This will affect how your savings are invested as you approach this age (see Lifestyle investment switches in the 'Jargon buster' section on page 18) – to check what your retirement age is set to, you should log in to your account online (see 'Managing your account' on page 16) or contact Smart Pension. It might seem obvious, but the earlier you take benefits, the longer they'll need to last, and you could end up paying more tax as they will be added to any other income you receive.

HMRC may allow you to take benefits earlier if you're unable to work due to certain circumstances of serious ill-health.

## What are my options for taking my pension savings?

You have a variety of options when you come to take your pension savings:

- cash sums (cash) 25% is tax free, up to a limit of £268,275
- a secure, regular income for life (annuity)
- flexible access to your savings (drawdown)
- a combination of these options

You don't need to have stopped work to take your pension savings and you can normally continue to pay in (subject to certain limits – see 'Know your limits' section on page 15). You should also check with Smart Pension to make sure all these options are available to you.

## In brief

- **You can take benefits on or after your 55th birthday.**
- **You can take your pension savings while still working.**
- **You can choose how to take your pension savings.**
- **You could leave all or part of your pension savings invested until a later date.**
- **Any taxable benefits will be added to other income you receive.**

## Taking a cash sum

You can take part or all of your pension savings as a cash sum, and you can then decide what you do with it, for example spend it, invest it elsewhere or pay off debts.

It's important to note it's not all tax-free.

- Normally, up to a quarter of the value of the pension savings you take can be paid to you as a tax-free cash sum up to a limit of £268,275.
- The remainder of the pension savings you take will be subject to tax, and you must decide how to take this, i.e. also as a cash sum, as a secure regular income for life or used for flexible withdrawals as and when you need.

*Here's an example:*

**Pension savings £50,000**

**Tax-free cash sum £12,500**

(a quarter of your pension savings)

The balance of £37,500 will be subject to tax, whether taken as a cash sum, used to purchase a secure regular income for life or taken as flexible withdrawals.

Your entitlement to means tested State Benefits could be affected if you take a large cash sum from your pension. If you're thinking of taking a large cash sum you should check this prior to making a decision.

## A secure regular income for life

You can spend some, or all, of your pension savings on buying an annuity which will provide a secure, regular income for the rest of your life. Remember, annuities are subject to income tax in much the same way as a salary.

There are a number of different types of annuities including those to suit people with various medical conditions including diabetes or those which keep in line with inflation and those which continue to pay a surviving partner following death, for example. Remember to shop around for the best deal and make sure the annuity you buy suits your needs as your decision is normally irreversible.

## In brief

- **You can take part or all of your pension savings as a cash sum, but it's not all tax-free.**
- **You should consider the tax implications of taking any cash sum above the 25% tax-free allowance. The 25% tax-free cash is subject to a limit of £268,275.**
- **Consider how much tax you might pay and what you would live on after work if you took all your pension savings as cash and spent it.**

## In brief

- **An annuity can provide a secure regular income for the rest of your life.**
- **It's common to combine this option with a tax-free cash sum.**
- **There are different types of annuities - think about what type of income you want and what will be paid when you die.**
- **Remember to shop around and ask whether your health/lifestyle could give you a higher income.**

## Flexible withdrawals

Similar to a savings account, you can take your money out when you want to and leave the rest invested, with the opportunity to grow (although they may also go down in value). Up to 25% of your pension savings can be taken as a tax-free cash sum up to a limit of £268,275, but remember the remainder will be taxed as income. This is known as drawdown. Unlike an annuity, the income you receive is not guaranteed to last as long as you live. The more you take out, (particularly in the early years) the less is left to provide a future income.

### In brief

- You can make withdrawals to suit your needs.
- Your pension savings will remain invested.
- It's common to combine this option with a tax-free cash sum.
- Make sure you understand how your account is invested and the charges payable.
- Consider how long you need your pension savings to last and use the tools available to plan ahead.

## Examples

Here's a couple of examples, with Charlie taking just part of her pension savings and Cameron taking all of his:

Charlie has pension savings of £100,000		Cameron has pension savings of £60,000
She takes £50,000	She leaves £50,000 invested to take at a later date	He takes it all
She takes £12,500 (a quarter of the £50,000) as a tax-free cash sum		He takes £15,000 (a quarter of £60,000) as a tax-free cash sum
She puts aside the remaining £37,500 in a drawdown account for flexible withdrawals as and when she needs		He uses the remaining £45,000 to provide a secure regular income for life

## In brief

- **There are different ways you can take benefits - your choices can affect:**
  - how much tax you end up paying
  - how long your pension savings will last
  - what is left behind when you die
- **Combining the options often provides a good balance between tax efficiency, flexibility and security.**
- **You don't need to take all of your pension savings in one go.**
- **Deciding what to do with your pension savings is a major financial decision:**
  - use the Pension Wise service, via MoneyHelper [www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise](http://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise)
  - watch out for scams (you can read more later in this booklet)
  - Consider taking financial advice from a regulated adviser - bear in mind you'll need to pay for this advice.

## How do I decide which option is right for me?

Deciding what to do with your pension savings is a major financial decision and can be challenging, particularly as there are lots of different options. But don't worry, there's lots of help available. You can contact Smart Pension who will explain the options available to you.

### Guidance

The Government offers free and impartial guidance to everyone age 50 or over, on the choices available through its Pension Wise service (see 'Useful contacts' on page 22). You should take advantage of this.

### Important information about pension scams

Thousands of people have fallen foul of pension scams and lost their life savings, faced huge fines and even big bills from HMRC - but by being vigilant you can avoid being the next victim on the scammer's hit list.

Watch out for:

- free pensions advice
- an 'amazing deal' with better returns on your pension savings
- claims you can access your cash before age 55
- 'time-limited' offers
- offers of 'one-off' investment opportunities
- being contacted out of the blue also known as cold calling
- promises of cash in advance

For more help, the ScamSmart website at [www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart) contains information you should read to help you get to know the warning signs of scams. You should also check the Financial Conduct Authority (FCA) register at [register.fca.org.uk](http://register.fca.org.uk) to make sure any firm you're dealing with is FCA authorised.

### Financial advice

Consider taking regulated financial advice. You'll need to pay for the costs of any advice taken but this may mean you're more likely to make an appropriate decision. If you don't have a financial adviser see 'Useful contacts' on page 22 for help with how to find one.

# What happens if...

You can choose to opt-out, but you should consider staying in the Scheme to save for your later life. Remember, if you opt-out you'll miss out on the HCPC contributions and the valuable benefits payable from the Scheme, so you should think carefully before making such an important decision.

## *Opting out within one month of Smart Pension sending joining information*

- Your pension account will be cancelled.
- Any payments you've made will be refunded to you.

## *Opting out after a month*

- Your pension account won't be cancelled, but further payments will stop.
- Payments already made will remain invested in your pension account for your future use.

## Can I join the Scheme if I don't meet the auto enrolment requirements?

You can request to join the Scheme by contacting the Payroll Team.

## I want to re-join the Scheme

If you change your mind, you may normally apply to re-join.

Under pension law, re-joining may be automatic from time to time if certain conditions are met.

## I get divorced or dissolve a civil partnership?

If you get divorced or dissolve a registered civil partnership, the value of your pension savings may be taken into account by the Courts when deciding how to divide the shared property between you and your former spouse/partner.

## I die leaving pension savings in my pension account?

### *Under 75*

The value of your pension savings, at the date of your death, will be paid to your beneficiaries normally free of income tax (subject to certain limits - see "Know your limits" section on page 15).

## In brief

- **You can opt-out but you'll lose important benefits.**
- **Think about what would be left when you die and who the beneficiaries would be.**
- **You should review your nomination from time to time, particularly if your personal circumstances change**

### *Over 75*

The value of your pension savings will be paid to your beneficiaries, subject to income tax (it will be taxed as if it was their income).

## Who will receive these benefits?

Smart Pension will provide the beneficiary nomination form you can use to indicate who should receive your benefits, e.g. your spouse/partner, your children, another relative or perhaps a charity.

Death benefits will usually be paid free of any inheritance tax, however, in the Autumn Budget on 30 October 2024, the Chancellor announced plans to include unused pension funds and death benefits for inheritance tax purposes from 6 April 2027. More information on this will be provided once we know how the Government plans to introduce this change. Smart Pension will consider any beneficiary nomination form you had completed before deciding who should receive the benefits.

You should review your beneficiary nomination form from time to time, particularly if your personal circumstances change.



## I die and I've already taken some of my pension savings?

### *Cash sum*

Any pension savings taken as a cash sum and remaining unspent will form part of your 'estate' on death. This may be subject to inheritance tax and the beneficiaries may depend on whether or not you leave a will.

### *Secure regular income for life*

Any benefits payable, and the beneficiaries for these, will depend on the options you choose for your annuity. Any benefits payable will normally be paid tax-free (subject to certain limits - see 'Know your limits' section, on page 15) if you die before age 75 and will be taxed as your beneficiaries' income if you die after age 75.

### *Flexible withdrawals*

The value of your pension savings put aside for flexible withdrawals but not yet withdrawn will normally be paid to the beneficiaries you nominate. These will normally be paid tax-free (subject to certain limits - see 'Know your limits' section, on page 15) if you die before age 75 and will be taxed as your beneficiaries' income if you die after age 75.

Please note you may require a separate beneficiary nomination form for any pension savings you take and set aside for flexible withdrawals.



# Know your limits

There are certain limits on how much you can save into your pension account without incurring tax charges, especially if you're a higher earner. If you exceed these limits, you may incur a tax charge.

## **Annual Allowance**

This is the limit on the amount that can be paid (including HCPC payments) to your pension each year, while still receiving tax relief.

It can be reduced for high earners, called the Tapered Annual Allowance.

For information on the current Annual Allowance limits please visit [www.gov.uk/tax-on-your-private-pension/annual-allowance](https://www.gov.uk/tax-on-your-private-pension/annual-allowance)

Irrespective of the Annual Allowance, your own payments and where relevant those from the Government (tax relief) in each tax year will normally be limited to 100% of your net relevant earnings, or £3,600 (whichever is greater).

## **Money Purchase Annual Allowance**

The Money Purchase Annual Allowance applies if you take benefits 'flexibly' from your pension account or another pension arrangement (for further information see [www.gov.uk/tax-on-your-private-pension/annual-allowance](https://www.gov.uk/tax-on-your-private-pension/annual-allowance)). The limit restricts the level of payments that can be made pension arrangements like the Scheme to a lower limit.

If you do trigger the Money Purchase Annual Allowance, the option to use unused allowances from previous years is removed.

## **Changes to the Lifetime Allowance**

As of 6 April 2024, there is no limit on the amount of tax-efficient pension savings that you can build up (previously the Lifetime Allowance applied). Instead, cash sums are now assessed against new allowances, with any excess subject to the recipient's marginal rate of income tax.

There are two main allowances:

- The Lump Sum Allowance of £268,275, is the new limit on the tax-free cash sums you can normally receive in life.
- The Lump Sum and Death Benefit Allowance, of £1,073,100, is the limit on the total of the tax-free cash sums that can be paid in life and received by your beneficiaries if you die before age 75.

Exceptions, protections and transitional arrangements may apply:

- Exceptions – some cash sums don't use up the allowances, e.g. small cash lump sums.
- Protections – if you have Lifetime Allowance protection and/or lump sum protection, you'll retain your right to any higher protected entitlements.
- Transitional arrangements – if you used up part of the Lifetime Allowance, your new allowances will be reduced.

For more information on the new allowances, visit [www.gov.uk/tax-on-your-private-pension](https://www.gov.uk/tax-on-your-private-pension)



# Managing your account

You'll receive a statement every year from Smart Pension, which will show the current value of your pension savings and a projection of benefits.

## Online services

You can manage your pension account online via the Smart Pension online member portal or app or by visiting [www.smartpension.co.uk/member](http://www.smartpension.co.uk/member)

The website allows you to:

- View details of your pension savings (value, investments, payments).
- Change your contact details, e.g. address.
- Change how your pension savings are invested.
- Understand how you can influence the value of your pension savings, e.g. by changing how much you pay or the age at which you take benefits.
- Obtain information and guidance on pension savings, including the range of investment options available.

## In brief

- For information on the current limits please visit [www.gov.uk/tax-on-your-private-pension](http://www.gov.uk/tax-on-your-private-pension)
- You should consider seeking regulated financial advice if you think you may be affected by the limits.



### What charges do you pay?

Charges will be collected automatically from your pension account by Smart Pension to cover the running costs, including managing the investments. The charges deducted may depend on how your pension savings are invested.

The annual charge for the investments used by the Default is 0.40% and a monthly fee of £1. For example, if the value of pension savings is £10,000 throughout the year and your pension savings are invested in the Default, the total annual charge deducted will be £52 including the monthly policy fee.

The annual charge for other investment options may vary.

In addition, there are expenses incurred in managing the investments that are variable and may not be disclosed, e.g. the dealing costs in buying and selling the investments.

For further details of the charges and expenses, please contact Smart Pension or refer to its literature. Smart Pension may review its charges from time to time.

### In brief

- **Make use of the services available to help you manage your pension account.**
- **For a reminder of your login details, contact Smart Pension.**

# Jargon buster

The following are brief explanations of some technical terms used in this guide.

## Annual Allowance

The annual limit on the total payments that can be made across all the pension arrangements you may have without incurring a tax charge. For up to date information visit [www.gov.uk/tax-on-your-private-pension/annual-allowance](https://www.gov.uk/tax-on-your-private-pension/annual-allowance)

## Annuity

An insurance contract that will pay a secure regular income for life.

## Beneficiary

A person, people, or charity who receives benefits when you die. You can nominate beneficiaries via your Expression of Wish or Beneficiary Nomination form.

## Bonds

Bonds are essentially loans. Both companies and governments borrow money by selling bonds to investors which promise to pay interest at a specified rate during the lifetime of the bond and (usually) a capital sum at the end, or on 'maturity'.

## Cash

This is generally taken to mean deposits but may also include money market instruments and very short-dated bonds (i.e. with maturity dates within the next few months). Returns on cash will generally vary in line with bank lending rates.

## Company

Health and Care Professions Council.

## Default (investment arrangement)

How your pension savings are normally invested if you haven't chosen your own investments.

## Dependant

A person or people who financially rely upon you, in particular a spouse, civil partner or children.

## Equities

Equities are company shares. The holders of company shares are entitled to a share in the profits earned by the company and in its total worth. Profits are distributed to shareholders by way of dividends.

## Lifestyle investment switches

Investment switches designed to give some protection to the value of pension savings in the years approaching your retirement age.

## Lump Sum Allowance

This is the limit on the tax-free cash sums that can normally be paid in life.

## Lump Sum and Death Benefits Allowance

This is the limit on the total of the tax-free cash sums that can normally be paid in life and received by your beneficiaries if you die before age 75.

## Pensionable earnings

The HCPC will be able to confirm which elements of your pay are taken into account when determining the pension contributions to the Scheme if you are in any doubt.

## Retirement age

The age at which it's assumed you'll begin to take benefits from your pension account. This may affect how your pension savings are invested (see Lifestyle investment switches above).

## Scheme

Health and Care Professions Council Partners Pension Scheme.

## Volatility

Volatility is an indication of how much an investment is expected to fluctuate in value (up or down). Investments with higher volatility are expected to have larger fluctuations in value than those with lower volatility.

# Important information

## Important notes

This guide does not form part of the Scheme's legal documents and does not confer any legal rights to benefits. It does not provide financial advice, only information and should be read together with the Key Features Document and other literature supplied by Smart Pension.

The HCPC uses the Scheme to meet its obligations under the auto-enrolment pensions law.

The HCPC or Smart Pension may make changes to the Scheme from time to time, and you will normally be notified of significant changes that are relevant to you.

This guide has been prepared by Barnett Waddingham LLP, HCPC's pension advisers. Barnett Waddingham LLP is authorised and regulated by the Financial Conduct Authority.

The information provided is based on Barnett Waddingham's understanding of current tax laws and legislation, which may be subject to change in the future.

The tax information included is relevant to the tax year 2025/26 and is likely to change from year to year, for the most recent information please refer to the relevant Government websites mentioned in the guide.

### *The State Pension*

State Pension Age (SPA) in the UK is currently 66 for men and women. This is expected to increase to 67 (for anyone born after 5 April 1960) by the end of 2028 and to 68 between 2044 and 2046. If you've paid enough National Insurance, you should receive a State Pension. To understand more about the State Pension, what you might receive and when, visit [www.gov.uk/state-pension](https://www.gov.uk/state-pension)





## Your data

The HCPC and Smart Pension are the data controllers in connection with the Scheme. Please refer to their privacy notices for further information about how your data will be processed and your rights in relation to such processing.

Please note that these rights in relation to having personal data removed or deleted and the right to object to personal data being processed only apply where the data is not needed for the fair operating of the Scheme. If you choose to exercise your rights to withhold data or insist on its deletion, then it may not be possible for the HCPC, Smart Pension or Barnett Waddingham to perform their duties in relation to the Scheme, and your benefits could be affected.

Further details about GDPR and your rights under GDPR can be found on the ICO's website at [www.ico.org.uk](http://www.ico.org.uk)

## Complaints

There is help if things go wrong. If you have a complaint concerning the Scheme or its pension advisers, please raise this with the Payroll Team. If your complaint specifically relates to service from Smart Pension, please raise this directly with them but also make the Payroll team aware.

The Pensions Ombudsman is an independent body set up by the Government that has legal powers to settle complaints and disputes. Its service is free – visit its website to find out more (see 'Useful contacts' on page 22). The Pensions Ombudsman will investigate your concerns and, if it believes there are grounds, it will attempt to mediate between you and the other party.

# Useful contacts

If you have any questions or would like further information about the Scheme, please contact the Payroll Team or Smart Pension.

## The Scheme's Provider

Smart Pension,  
The Smart Building,  
136 George Street,  
London, W1H 5LD  
[www.smartpension.co.uk/members](http://www.smartpension.co.uk/members)

## Payroll team

[payroll.partners@hcpc-uk.org](mailto:payroll.partners@hcpc-uk.org)

## To find a regulated financial adviser

If you feel you need advice in relation to the Scheme, you may wish to contact a financial adviser. You'll be responsible for meeting the costs of any advice.

The HCPC, its pension advisers and Smart Pension can't provide you with financial advice.

You're also responsible for meeting the costs of any legal or tax advice you believe you may need in relation to the Scheme.

You can find a directory of regulated advisers at the Money Advice Service - [www.moneyadviceservice.org.uk/en/articles/choosing-a-financial-adviser](http://www.moneyadviceservice.org.uk/en/articles/choosing-a-financial-adviser)

## For pension scheme disputes and complaints

The Pensions Ombudsman  
0800 917 4487  
[www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

## For free guidance on pension savings and benefit options

MoneyHelper  
[www.moneyhelper.org.uk/en](http://www.moneyhelper.org.uk/en)

## For information on Scams

ScamSmart  
[www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart)

## For information about the State Pension

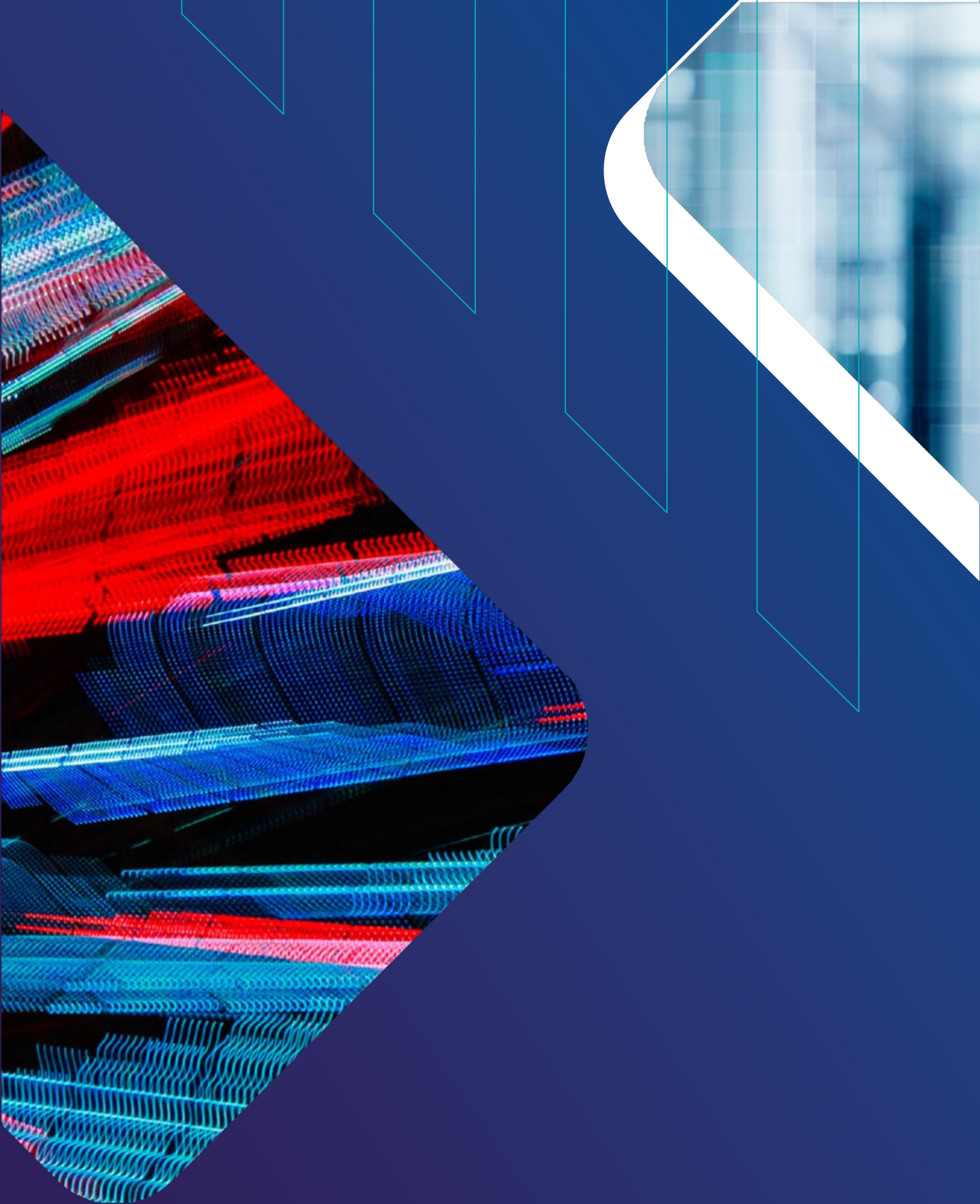
[www.gov.uk/state-pension](http://www.gov.uk/state-pension)

## For help in tracing old pensions

If you have pension savings from previous employers and have lost track of the details you can contact the pension administrators/provider and give all relevant details that you may have, e.g. name of your former employer, dates of employment, date of birth, NI number, name of the pension scheme and copies of any paperwork. If you're unable to trace pensions this way, then you should use the Pension Tracing Service, and can contact them at:

Pension Tracing Service  
0800 731 0193  
[www.gov.uk/find-pension-contact-details](http://www.gov.uk/find-pension-contact-details)





Health and Care Professions Council Partner Pension Scheme