

What is the BPET?

Your pension is a way of saving for later in life. The BPET Stakeholder Pension, invested by Scottish Widows, is a unique and affordable pension scheme available to staff who aren't members of the TPS or CPS.

In line with the Government requirements for staff to be automatically enrolled into a pension scheme, you are eligible to join if:

You are aged between 22 and state pension age

Your salary is over £10,000 per year

You are not a member of the TPS or CPS



Staff choose how much they wish to contribute, from 0% upwards. Support staff contribute 3%.



BPET will top up your pension pot with a contribution of 8%.

Members of the scheme receive:

Employer contributions from your

Make personal contributions that are in line with your budget.

Life insurance of three times the value of your pension payable to your beneficiary in the event of your death.

For more information about the BPET Stakeholder Pension Scheme, please contact enquiries@hwastrust.co.uk

This leaflet is not a financial promotion nor should it be deemed to be financial advice. All staff are strongly advised to seek independent financial advice on all options that they might be entitled to.



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