



RESPONSE SERVICE
Licence No HQ5

Customer Account Manager
CPF Team
Department for Work and Pensions
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Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of June 2008. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law. We recommend that you get independent advice before making any financial decisions based on the information in this leaflet.

This leaflet is available in other languages and formats.

Call **0845 7 31 32 33** to find out more.

If you find it difficult to hear or to speak clearly, there is a textphone service available on **0845 60 40 210** which you can use to order these leaflets.

www.thepensionservice.gov.uk

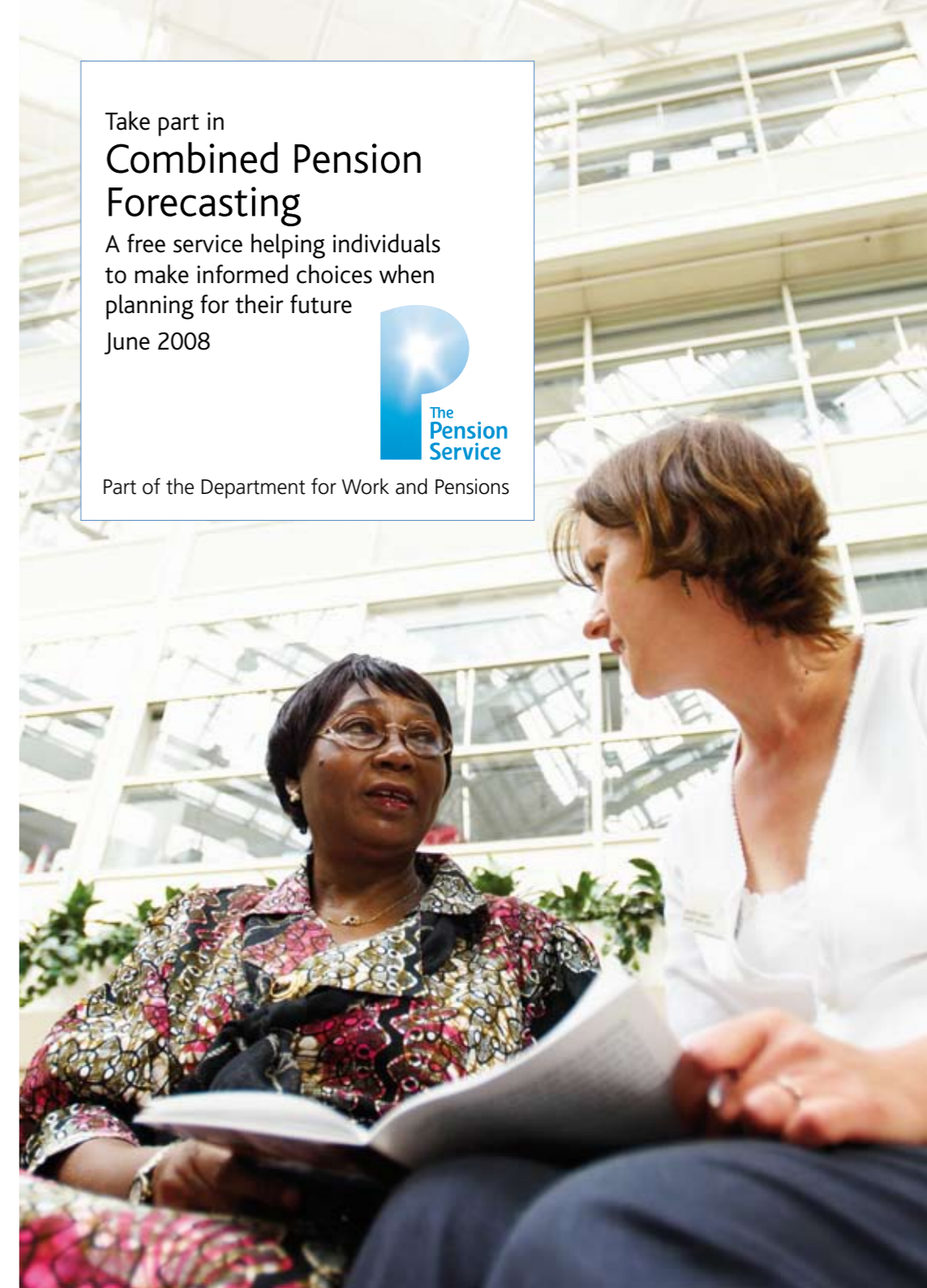
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Take part in Combined Pension Forecasting

A free service helping individuals
to make informed choices when
planning for their future
June 2008



Part of the Department for Work and Pensions



What is Combined Pension Forecasting?

Combined Pension Forecasting (CPF) is a FREE service. We give you estimates of the State Pension that each of your scheme members or employees may get when they reach State Pension Age. The first of these estimates is based on their National Insurance record so far; the second is based on assumptions about their future National Insurance contributions. You include this information in the stakeholder, personal or occupational pension statements that you send to your scheme members or employees.

How do I register?

Just fill in and send us either the Employers and Pension Provider application form or the Third Party Administrators application. You can request a visit from a Customer Account Manager who will discuss the service with you in more detail. To arrange a visit call 0870 010 1684.

I have sent you the application form. What happens next?

We will send you a detailed activity plan, which will show key dates and activities based on the information you have given us. A member of our Support Team will guide you through each step of the process.

The data test

This is the first step on the activity plan. It is a test run of the data exchange process, using a sample of mock data. It will provide assurance that we can read your file and convert the data.

Obtaining consent from your members

Before we can exchange an individual's personal data with you, you will need to get their agreement. We can provide you with a draft letter that gives individuals the chance to opt-out or opt-in. These letters can be issued with pay statements or other official correspondence.

Exchanging live data and issuing CPFs

In the next step, you send us the details of individuals who have given their consent to exchange data and receive a CPF. We will then calculate each individual's State Pension estimate, based on their National Insurance (NI) contribution record, and send this information back to you. You then include this information in the annual statement you send to your scheme members or employees, using the draft statement we have provided.

More information

For a more detailed explanation of the service, please ask for a copy of our DVD/CD ROM. This is available by calling 0870 010 1684. Alternatively you can complete and return the tear off slip or visit our website:

<http://www.thepensionservice.gov.uk/pensionforecast/home.asp>

Please fill in your contact details

Name	<input type="text"/>
Organisation	<input type="text"/>
Address	<input type="text"/>
Postcode	<input type="text"/>
Telephone	<input type="text"/>
Email	<input type="text"/>

Your organisation

Please tick all relevant descriptions:

Independent Financial Advisor	<input type="checkbox"/>
Public Sector Employer	<input type="checkbox"/>
Private Sector Employer	<input type="checkbox"/>
Industry / Union Body	<input type="checkbox"/>
Third Party Administrator	<input type="checkbox"/>
Trustee of Pension Scheme	<input type="checkbox"/>
Private Pension Provider	<input type="checkbox"/>

Your role

Your job title	<input type="text"/>
Does this include responsibility for pensions?	<input type="checkbox"/> Y <input type="checkbox"/> N
Would you be the decision maker for CPF provision?	<input type="checkbox"/> Y <input type="checkbox"/> N

Questions for employers

Do you have/provide an occupational pension for your staff?	<input type="checkbox"/> Y <input type="checkbox"/> N
Who administers the scheme?	<input type="text"/>
Estimated number of active members	<input type="text"/>

Please complete and return this tear-off portion.