

## Important Announcement to members and potential members of the following pension schemes (“the Schemes”)

The SCCL Pension Scheme

The Milton Associates Pension Scheme

The Visolaris Pension Scheme

The Emissiono Pension Scheme

The Birkdale Partnership Pension Scheme

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### Background

We are writing to you as we believe that you may have joined one of the above named pension schemes and transferred in pension benefits from a previous arrangement.

Dalriada Trustees Limited ("Dalriada") has been appointed as Independent Trustee with exclusive powers to the Schemes, by Order of The Pensions Regulator, effective from 26 March 2019.

The Pensions Regulator (TPR) is a statutory body which is responsible for the regulation of work based pension schemes (occupational pension schemes) in the UK. Its aims include protecting the benefits of scheme members, together with promoting good administration and understanding of occupational pension arrangements.

TPR made a request provided for by section 97 of the Pensions Act 2004 to the Determinations Panel to consider a Special Procedure Request for the appointment of an independent trustee, Dalriada Trustees Ltd, under sections 7 and 8 of the Pensions Act 1995 and for a vesting Order under section 9 of the Pensions Act 1995.

The Determinations Panel (DP) is a committee of TPR. It operates separately from other parts of the organisation, including TPR's case teams. The DP has a separately appointed membership and legal support. This enables it to make independent and impartial decisions.

More information can be found on TPR's website [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

All trustee powers and rights are now held by Dalriada.

### Why have we been appointed as Independent Trustee to the Schemes?

TPR has the power to appoint a trustee under section 7 of the Pensions Act 1995 where it is reasonable to do so:

- to secure that the trustees as a whole have, or exercise, the necessary knowledge and skill for the proper administration of schemes
- to secure that the number of trustees is sufficient for the proper administration of schemes
- to secure the proper use or application of the assets of schemes
- to otherwise to protect the interests of the generality of the members of schemes.

Dalriada is a company that operates solely to provide trusteeship services to UK occupational pension schemes. We currently act as independent trustee to a number of schemes where we have been appointed by TPR. Dalriada has considerable knowledge and experience in all aspects of pension scheme management.

Our role as independent trustee is as follows:

- To administer the Schemes
- To manage the assets of the Schemes and understand the nature of all assets held
- To act in the best interests of all members and beneficiaries
- To assist The Pensions Regulator with any enquiries in relation to the management of the Schemes

It is not appropriate for Dalriada to comment in any detail at this stage in relation to TPR's decision to look to appoint an independent trustee.

#### **What does this mean for you?**

Until further notice:

- No further contributions or transfers in will be accepted into the Schemes
- No payments will be made to, or in respect of, any members of the Schemes.

These steps are necessary whilst Dalriada looks to obtain all relevant information on the assets and liabilities of the Schemes and to clarify the basis on which the Schemes should be administered and managed.

**If you are in the process of transferring to one of the Schemes we recommend that you contact your existing pension administrator or provider and inform them that transfers into the Scheme should not be made, and instruct them to take no further action in relation to your proposed transfer. You should note that it is possible that some transfers in course of payment may proceed and we will be unable to reverse the transaction if the money is credited to Scheme bank accounts.**

If you are expecting to receive a payment, this will **not** come from the Schemes and Dalriada will not be making any payments.

#### **What can I do to help?**

We have received member information in respect of the Schemes from the previous trustees and their administrators, and are now in a position to contact members by way of this Announcement.

Dalriada is undertaking a detailed analysis of all the information it has obtained and will update members further once we are in a position to do so.

In addition, and so that we can ensure that your personal information is accurate, we would be grateful if you could complete and return the enclosed Self Certification Form.

Finally, we would be grateful if you could supply copies of all correspondence or other communications which you may have received in relation to your membership of the Scheme.

#### **General Data Protection Regulations (GDPR)**

Previously, organisations were required to comply with the Data Protection Act 1998. This Act governed the collection, storage and use of personal data held electronically or in paper records. It provided guidelines on

how companies should create, store, handle or view personal data. From 25 May 2018, this Act was replaced by the General Data Protection Regulations which come into direct effect across the EU. The UK will continue to comply with these regulations following Brexit.

Dalriada Trustees Limited, as trustees of the Schemes, has a policy for meeting our obligations under GDPR and we are pleased to enclose a Privacy Notice that sets out this policy for your information. In particular, we would like to draw your attention to the following key points:

- Individuals have increased rights under the GDPR in relation to their personal data which include, in certain circumstances, the right of access to data and rectification and erasure. We hope you understand that we need to hold your data in order to be able to determine any benefits and to answer any questions about your entitlement.
- Under the GDPR, members have the right to obtain access to their personal data by way of a Subject Access Request (SAR). Members will not be directly charged for making this request and a response should be received within one month of the request.
- The general management and administration of the Schemes, including responding to Subject Access Requests, incur costs against the Scheme and therefore, should you wish to make a Subject Access Request, we would ask you to call Dalriada in the first instance on the number provided below.
- Where a Subject Access Request is received from a third party on behalf of a particular member, Dalriada's obligations are to provide the necessary information to the data subject directly i.e. to the member. Therefore we would like to note that where a member is pursuing a claim through a third party that they contact Dalriada in the first instance.
- This GDPR notification does not affect your benefits entitlement in any way.

#### **What should I do if I have any further questions?**

Should you have any queries in relation to this Announcement or your membership of one of the Schemes, please contact us. As above, please also supply copies of all correspondence or other communications which you may have received in relation to your membership of the Schemes.

You can contact us as follows:

By Telephone: 028 9041 2757

By Post: Dalriada Trustees Limited  
Linen Loft  
27-37 Adelaide Street  
Belfast, BT2 8FE

Via email: [administration@dalriadatrustees.co.uk](mailto:administration@dalriadatrustees.co.uk)

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