pension scheme trustee

First Bus Retirement Savings Plan

Plans 3, 4 and 5

Welcome

Dear Member,

First Bus Retirement Savings Plan

I am delighted to introduce the First Bus Retirement Savings Plan, a pension scheme provided for you by First Bus.

This scheme gives you a wide choice of ways to build pension savings, plus other benefits, including a tax-free payment for your dependents if you die. This is a very valuable benefit when you consider that, whilst you are employed, First Bus is prepared to contribute a sizeable amount on top of the pay you receive today to help build up savings for your future.

This booklet gives details of Plans 3, 4 and 5, which are sections of the First Bus Retirement Savings Plan. These sections equate to plans which were previously provided by your former employer in Rochdale.

We trust that you will make the most of the value for money it offers.

You can find out more about the Scheme by visiting the Trustee's website at www.firstbuspensionschemetrustee.co.uk, and you can obtain personalised illustrations of your benefits by following the links to TargetPlan on the website.

Yours sincerely

Richard Soper and Martin Carroll
Co Chairs
First Bus Retirement Savings Plan Trustee

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Using this booklet

This booklet is your guide to the main features of Plans 3, 4 and 5 of the First Bus Retirement Savings Plan (the 'Scheme'). Full details are in the Rules, which is the legal document governing your rights. The Rules will always override this booklet if any question of law or interpretation should arise. This booklet is based on the Rules and the Trustee's understanding of tax and other legislation in force as of April 2024.. If you would like to inspect the Rules, please contact The Secretary to The First Bus Retirement Savings Plan Trustee (see page 18).

When making important decisions about your benefits, you should seek independent financial advice if necessary (see page 15).

Although it is not possible to avoid all technical terms when describing the Scheme, they are kept to a minimum. Terms with special meanings are shown with initial capitals throughout the booklet and are explained below.

Terms with special meanings

Active Member

You are an Active Member if you are employed by the Company and build savings in Plans 3, 4 and 5.

Company

Any employer participating in the First Bus Retirement Savings Plan.

Normal Pension Date

Your State Pension Age (or 65th birthday if later) - This is the age from which State pension benefits are payable and is set out in legislation.

Pensionable Pay

Your earnings, including overtime.

Salary Adjustment

The amount by which your pay is reduced to meet your share of the cost of Plan 3, 4 or 5. The Company will pay this amount into Plan 3, 4 or 5 on your behalf.

If you do not wish to meet your share of the cost of the Scheme through a Salary Adjustment, you can have contributions deducted by payroll. This will reduce your take-home pay by more than paying your share of the cost through the Salary Adjustment.

Trustee

The First Bus Retirement Savings Plan Trustee Limited.

Plan Outline

Whilst you are an Active Member

You decide

- How much to put aside to build your Plan 3, 4 or 5 savings
- Where to invest your Plan 3, 4 or 5 savings
- When to receive your benefits, at any age after age 55 (please note the minimum pension age will increase from age 55 to age 57 in 2028)

Your benefits

Currently, you may take your Plan 3, 4 or 5 savings as

- A pension for life or
- Cash or
- A combination of cash and pension

Alternatively, you may

- Transfer your Plan 3, 4 or 5 savings to a personal pension and withdraw these savings as required to fund your lifestyle.

And there are options to provide

- Increases to any pension and
- Benefits payable for your dependents when you die

If you die, the Scheme will provide

- The value of your Plan 3, 4 or 5 savings

If you leave the Scheme before taking your benefits

You will have the option to

- Leave your savings invested in the Scheme or
- Transfer your Plan 3, 4 or 5 savings to another registered pension scheme

Remember, you also get

- Income tax relief on the pay you put aside to build your Plan 3, 4 or 5 savings. If you meet your share of the cost through a Salary Adjustment, you will also pay less National Insurance
- Company contributions, which boost the value of your Plan 3, 4 or 5 savings

Plan 3 Introduction

Plan 3 is for those colleagues who are former Transdev/Rosso People's Pension scheme members. Plan 3 enables you to build pension savings linked to contributions and investment returns. It is a partnership between you and First Bus, with the Company contributing in order to help secure your future.

The amount of benefit you will receive from your Plan 3 savings will depend on your age, when you start to receive your benefit, how much is paid in, and the return achieved by your investments. If you decide to buy a pension with your savings, the cost of buying the pension will also have an impact on the amount you will receive after charges have been deducted.

This type of pension scheme is often referred to as a 'Defined Contribution' scheme. This is because you and the Company decide how much is paid in, and this influences the amount of benefit you will ultimately receive.

Joining and contributions

Contributions to Plan 3 are based on total earnings as determined by First Bus per pay period.

As long as you save the minimum amount required, the Company will contribute to Plan 3 for you. This table shows the minimum savings you and the Company will put towards Plan 3.

Tax year	Your saving	Company contribution
2024/25 onwards	5%	3% of Pensionable Pay

To have more paid into Plan 3, you can increase the amount you save through contacting Aegon on 01733 353496.

By meeting your share of the cost through your Salary Adjustment, you save on both income tax and National Insurance on the pay you put aside to build your Plan 3 savings.

The saving in income tax and National Insurance will be at least 28% of the pay you put aside to build your Plan 3 savings if you pay income tax at the basic rate of 20%. If you pay tax at the higher rate, the total saving will be at least 42% of the pay you put aside to build your Plan 3 savings.

If, on joining Plan 3, you choose to meet your share of the cost through payroll deductions instead of a Salary Adjustment, you will not make any National Insurance savings, as the example on page 9 shows.

If you die

The scheme will provide a tax-free payment of the value of your Plan 3 pot on the date you die.

Plan 4 Introduction

Plan 4 is for those colleagues who are former Transdev/Rosso Friend's Life Pension scheme members. Plan 4 enables you to build pension savings linked to contributions and investment returns. It is a partnership between you and First Bus, with the Company contributing in order to help secure your future.

The amount of benefit you will receive from your Plan 4 savings will depend on your age, when you start to receive your benefit, how much is paid in, and the return achieved by your investments. If you decide to buy a pension with your savings, the cost of buying the pension will also have an impact on the amount you will receive after charges have been deducted.

This type of pension scheme is often referred to as a 'Defined Contribution' scheme. This is because you and the Company decide how much is paid in, and this influences the amount of benefit you will ultimately receive.

Joining and contributions

Contributions to Plan 4 are based on total earnings as determined by First Bus per pay period.

As long as you save the minimum amount required, the Company will contribute to Plan 4 for you. This table shows the minimum savings you and the Company will put towards Plan 4.

Tax year	Your saving	Company contribution
2024/25 onwards	4%	4% of Pensionable Pay

To have more paid into Plan 4, you can increase the amount you save through contacting Aegon on 01733 353496.

By meeting your share of the cost through your Salary Adjustment, you save on both income tax and National Insurance on the pay you put aside to build your Plan 4 savings.

The saving in income tax and National Insurance will be at least 28% of the pay you put aside to build your Plan 4 savings if you pay income tax at the basic rate of 20%. If you pay tax at the higher rate, the total saving will be at least 42% of the pay you put aside to build your Plan 4 savings.

If, on joining Plan 4, you choose to meet your share of the cost through payroll deductions instead of a Salary Adjustment, you will not make any National Insurance savings, as the example on page 9 shows.

If you die

The scheme will provide a tax-free payment of the value of your Plan 4 pot on the date you die.

Plan 5 Introduction

Plan 5 is for those colleagues who are former Transdev Master Trust (TMT) Pension scheme members. Plan 5 enables you to build pension savings linked to contributions and investment returns. It is a partnership between you and First Bus, with the Company contributing in order to help secure your future.

The amount of benefit you will receive from your Plan 5 savings will depend on your age, when you start to receive your benefit, how much is paid in, and the return achieved by your investments. If you decide to buy a pension with your savings, the cost of buying the pension will also have an impact on the amount you will receive after charges have been deducted.

This type of pension scheme is often referred to as a 'Defined Contribution' scheme. This is because you and the Company decide how much is paid in, and this influences the amount of benefit you will ultimately receive.

Joining and contributions

Contributions to Plan 5 are based on total earnings as determined by First Bus per pay period.

As long as you save the minimum amount required, the Company will contribute to Plan 5 for you. This table shows the minimum savings you and the Company will put towards Plan 5.

Age on previous 1 April	Your saving	Company contribution
18 - 35 years	4%	3% of Pensionable Pay
36 - 50 years	4%	4.5% of Pensionable Pay
51 - 65 years	4.5%	6% of Pensionable Pay

To have more paid into Plan 5, you can increase the amount you save through contacting Aegon on 01733 353496.

By meeting your share of the cost through your Salary Adjustment, you save on both income tax and National Insurance on the pay you put aside to build your Plan 5 savings.

The saving in income tax and National Insurance will be at least 28% of the pay you put aside to build your Plan 5 savings if you pay income tax at the basic rate of 20%. If you pay tax at the higher rate, the total saving will be at least 42% of the pay you put aside to build your Plan 5 savings.

If, on joining Plan 5, you choose to meet your share of the cost through payroll deductions instead of a Salary Adjustment, you will not make any National Insurance savings, as the example on page 9 shows.

If you die

The scheme will provide a tax-free payment of the value of your Plan 5 pot on the date you die.

	Meeting your share of the cost through	
	Salary Adjustment	Payroll deductions
Gross earnings	£26,240	£26,240
Less annual offset (in the 2024/25 tax year)	£6,240	£6,240
Pensionable Pay	£20,000	£20,000
Less Salary Adjustment / Payroll deduction (5% of Pensionable Pay)	£1,000	£1,000
Plus: - Income Tax Saved (20%) - National Insurance saved (8%)	 £200 £80	 £200 -
Annual reduction in take home pay	£720	£800
Weekly reduction in take-home pay	£13.85	£15.38

It will cost this member an extra £79.56 per year to meet their share of the cost by Payroll deductions.

Benefits from other pensions schemes

If you have pension savings in another registered pension scheme, you may be able to transfer these into the First Bus Retirement Savings Plan if the Company and the Trustee agrees. Please contact the Scheme administrator (see page 18) if you would like more details.

Your investment choices

YOUR CHOICE OF INVESTMENT FUNDS

You can choose from a range of tax-efficient investment funds selected by The First Bus Retirement Savings Plan Trustee, advised by investment specialists. Your choice is between:

LifePath funds

Your investment is guided by an experienced fund manager. The fund manager actively adjusts the investment mix to take advantage of market opportunities. As you draw closer to the age your benefits are due to start, the fund manager moves your fund into safer assets that reflect the way you wish to take your benefits.

OR

Self select investment funds

If you would like to take a more hands-on approach, you can:

- Create your own investment portfolio by investing in a mix of Asset Class funds.

If you don't select an investment option, your Plan 3, 4 or 5 savings will be invested in the LifePath Flexi fund for the year you will reach your Normal Pension Date.

The First Bus Retirement Savings Plan Trustee will monitor the performance of all the investment funds, and may replace any of them in future and switch your investment to a replacement fund without your consent. However, you will be notified if there are any changes in the funds available and you will have the option to update your choice of funds.

Find out more about investing

The Scheme website gives you access to a range of planning tools and investment information, including a detailed guide to your investment choices and investment fund factsheets. You can access this by heading to **www.firstbuspensionschemetrustee.co.uk** and clicking on the Aegon website link.

If you are in any doubt about which investment funds to choose, you should seek Independent Financial Advice (see page 15). You may also wish to review your investment choices as your circumstances change.

Protection whilst you are an active member

Ill-health

If you have to give up work due to permanent illness or disability, you may receive your Scheme benefits. If you are aged less than 55, you will have to apply to the Trustee to receive your benefits and you may be required to provide medical evidence. If you are 55 or over, you can arrange to take your benefits by contacting the Scheme administrator (see page 18).

Temporary absence

If you are temporarily absent from work for any reason, other than family leave (see below), you may remain an Active Member of the Scheme if the Company and Trustee agree. While you are an Active Member, your savings, and the Company's contributions, will continue based on the actual pay you receive during your absence. During any unpaid absence, no contributions will be paid to your Plan 3, 4 or 5 savings.

Family leave

During paid maternity, paternity, adoption or parental leave your savings adjustment will continue, based on your normal pay and the Company will continue to contribute to your Plan 3, 4 or 5 savings. You will remain covered by the tax-free payment (see below) whilst you are on such leave.

If you remain on leave beyond the paid period, contributions to your Plan 3, 4 or 5 savings will cease. If you then return to work, your savings and the Company's contributions will resume. If you do not return to work, your options will be as described on page 13.

Life assurance and accidental death at work

The life assurance and accidental death at work cover are based on the number of years you had been with First Bus on 1 April before your death.

You have the option to top up your life assurance cover, up to a maximum of 4 times your basic pay. You can buy this extra cover for one month each year by emailing pensions@firstbus.co.uk. The Company will announce when this will be each year. This option is available to colleagues aged up to 70.

The life assurance cover is provided through the FirstGroup Life Assurance scheme. To ensure the life assurance cover can be paid promptly, the Trustee has discretion to decide who should receive it. Please use an Expression of Wish form to tell the Trustee who you would like it paid to. Although the Trustee will take your wishes into account, it doesn't have to follow them.

You can complete an Expression of Wish form at any time. An electronic form is available for download from **www.firstgrouppensions.co.uk**

Your benefit choices

You can currently take your Plan 3, 4 or 5 benefits at any time between age 55 and 75. Please note the minimum pension age will increase from age 55 to 57 in 2028.

You may receive your benefits while continuing to work for the Company. If you wish to do this, you will need to leave the Scheme. After you start to receive your benefits, you will be free to re-join the scheme at any time before age 75 and have contributions paid again. However, you will only be able to join Plan 2 of the Scheme in this case. The Company may also be forced by law to re-enrol you in our pension scheme in future.

Cash

You may take up to 25% of your Plan 3, 4 or 5 savings as tax-free cash, although there are maximum allowances which cap this - generally £268,275 for people who do have protected allowance amounts. This is the maximum tax-free cash sum permitted by HM Revenue & Customs. If you choose not to use the money left in your Plan 3, 4 or 5 savings to buy a pension (see below), you will also be able to take this as cash, which will be taxed as income.

Pension

You will be able to use your Plan 3, 4 or 5 savings to buy an annuity (a pension for life) from an insurance company.

How much pension you receive will depend on:

- The value of your Plan 3, 4 or 5 savings when you decide to buy your pension; and
- The cost of buying a pension at that time.

Buying a pension is currently a one-off opportunity to make the most of your Plan 3, 4 or 5 savings. It pays to shop around for the best deal.

You will have a number of decisions to make when buying an annuity, including:

- Do you want your pension to increase each year?
- Do you want to provide a pension for your dependents when you die?
- Do you want your pension to continue for a guaranteed length of time, even if it continues to be paid after your death?
- Are you in ill-health? (If so, you may be able to obtain a higher pension.)

As there are so many different annuity options, the Trustee has appointed a specialist service, which you may use to obtain details of the range of choices available.

Income drawdown

Some personal pension providers offer flexibility to invest any savings you do not take as tax-free cash and withdraw these as required to provide an income to fund your lifestyle. If you wish to do this, you will need to transfer your savings to your own drawdown policy. If you are considering this option, you may wish to consult an Independent Financial Adviser.

If you are aged 50 or over, the Government Pension Wise service is available to give you free and impartial guidance on your benefit choices from 'Defined Contribution' schemes like the Plan 3,4,5. For information, and to arrange a face to face or telephone consultation about your options, visit Pension Wise at **www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise**

Lifetime Allowance

Up until 6 April 2024, there was a specified maximum amount of pension accrual that you could make into your pension savings without incurring a tax charge. This was known as the 'Lifetime Allowance'. The standard cap was £1,073,100.

From 6 April 2024, the Lifetime Allowance has been abolished. However, it is worth noting that new tax allowances have been created which still limit the tax free element of certain lump sums and death benefit lump sums. You should therefore be aware of these when planning how to take your benefits and take financial advice if necessary. Furthermore, for people with fixed or enhanced protections, especially where they were registered after 15 March 2023, you should take legal advice when deciding which benefit options to choose and before transferring your benefits to another scheme, to ensure that these protections are not lost.

The Labour government elected in July 2024 may seek to re-introduce the Lifetime Allowance cap. Please do check if this would affect you.

Leaving the Scheme

You can leave at any time by visiting **https://lwp.aegon.co.uk/targetplan/AEOptOut** or calling 0345 600 1376.

The life assurance cover provided for Active Members will cease, although you will have the option to buy cover each March (see page 10) if you continue to work for First Bus.

Your options will depend on how long you have been an Active Member:

- **If you have been an Active Member for less than one month**
  You will be treated as if you never joined, and any money you have set aside to be paid into Plan 3, 4 or 5 will be returned to you in full.

- **If you have been an Active Member for one month or more**
  You will have the option to:
  - Leave your savings invested in Plan 3, 4 or 5; or
  - Transfer your Plan 3, 4 or 5 savings to another registered pension scheme, such as that of a new employer or a personal pension scheme.

The Scheme administrator will send you details of your options after you leave the Scheme. Please note, to allow time for all outstanding contributions to your account to be processed, it may take up to three months from the date you leave to issue these details to you.

If you choose to leave your savings invested in Plan 3, 4 or 5

No more contributions will be paid in for you, but the value of your Plan 3, 4 or 5 savings will continue to change in line with investment returns.

Your benefit options will be the same as those described on page 7.

If you die before you start to receive your benefits, the value of your Plan 3, 4 or 5 savings will be paid to your dependents.

The Trustee has discretion to decide who should receive this. Please use an Expression of Wish form to show who you would like it paid to using the online form at **www.firstgrouppensions.co.uk/eow**. Although the Trustee will take your wishes into account, it doesn't have to follow them.

If you choose to transfer your Plan 3, 4 or 5 savings to another registered pension scheme

If you wish to transfer your Plan 3, 4 or 5 savings, please contact the Scheme administrator (see page 18).

Re-joining the Scheme

If you leave Plan 3, 4 or 5 and continue to work for First Bus, the Company may be forced by law to re-enrol you in our pension scheme in future. You are free to re-join (in Plan 2 of the Scheme) at any time by submitting an Opt-in notice by calling 0345 600 1376.

Keeping you fully informed

Your annual statement
Every year, you will be sent a personal statement to show how your Plan 3, 4 or 5 savings are building up.

Scheme newsletter
Newsletters will be issued to bring you news about the Scheme.

Trustee report and accounts
Each year the Trustee will produce an independently audited Report and Accounts. You can ask The Secretary to The First Bus Retirement Savings Plan Trustee (see page 18) for a copy. The most recent Report and Accounts will be provided free of charge, but copies of previous Reports and Accounts will be subject to a reasonable charge to cover the cost of copying, postage and packing.

Rules
You can arrange to inspect a copy of the Scheme Rules from September 2023 by contacting The Secretary to The First Bus Retirement Savings Plan Trustee (see page 18). You may have a copy to keep, subject to a reasonable charge to cover the cost of copying, postage and packing.

Guidance at retirement
If you are aged 50 or over, the Government Pension Wise service is available to give you free and impartial guidance on your benefit choices from 'Defined Contribution' schemes like Plan 3, 4, or 5. For information, and to arrange a face to face or telephone consultation about your options, visit **www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise**. If you're not sure what choices to make, you may wish to consult an Independent Financial Advisor.

Useful services

The Pensions Regulator
The Pensions Regulator is responsible for regulating company pension schemes. It has the power to investigate and intervene in the running of pension schemes it believes are not being managed properly. The Pensions Regulator maintains a register of all UK company pension schemes.

The Pensions Regulator can be contacted at:

Address:	Customer Support, The Pensions Regulator, Telecom House, 125-135 Preston Road, Brighton, BN1 6AF
Telephone:	0345 600 0707
Email:	customersupport@tpr.gov.uk

Tracing lost pension
The Government Pension Service offers a free pension tracing service. If you have lost track of any company or personal pension entitlement, the Pension Tracing Service can search for it on your behalf, free of charge.

You can contact the Pension Tracing Service at:

Address:	Pension Tracing Service, The Pension Service, Tyneview Park, Whitley Road, Newcastle upon Tyne, NE98 1BA.
Telephone:	0845 600 2537

MoneyHelper
MoneyHelper provides free information, advice and guidance on State, company, personal and stakeholder pension schemes. It is also available to assist members and beneficiaries of any scheme in connection with difficulties they have failed to resolve with the Trustee. You can contact MoneyHelper at:

Address:	Money and Pensions Service, Bedford Borough Hall, 138 Cauldwell Street, Bedford, MK42 9AP
Telephone:	0800 011 3797
Email:	contact.pensionwise@moneyhelper.org.uk

The Pensions Ombudsman
If TPAS is unable to resolve the complaint, you may contact the Pensions Ombudsman, who can investigate and determine any complaint or dispute of fact or law in relation to a company pension scheme.

Please note that the Pensions Ombudsman will normally expect you to have approached TPAS before contacting his office. He can be contacted at:

Address:	The Pensions Ombudsman, 11 Belgrave Road, London, SW1V 1RB.
Telephone:	020 7834 9144
Email:	enquiries@pensions-ombudsman.org.uk

Financial advice
How much you set aside for investment in your Plan 3, 4 or 5 savings, and where you invest the contributions, could have a major impact on your financial future.

You could benefit from some financial guidance, and you may wish to consult an Independent Financial Adviser. You can search for an Independent Financial Adviser in your area by visiting **unbiased.co.uk**

Neither the Trustee nor the Company can provide financial advice and nothing in this booklet should be treated as financial advice.

Other information

Changing or winding up the Scheme

First Bus may amend the Scheme at any time, provided the Trustee agrees. First Bus may also close or terminate the Scheme, or any part of it, at any time.

In the event of the Scheme being wound up, the value of your Plan 3, 4 or 5 savings would be transferred to a personal pension policy in your name with an insurance company or, if you prefer, to a personal pension of your choice, or to another registered pension scheme. Subject to any legal requirements, your Plan 3, 4 or 5 savings would not be affected by any deficit or surplus in the Scheme on winding-up.

Data protection

In order to run the Scheme properly the Trustee holds certain personal information about you. This information is needed to calculate Scheme benefits for you and your dependents and may include sensitive personal information, particularly information about your health. This is held by First Pensions and is only available to the Trustee, the Company and the Scheme's professional advisers. It can only be used by them to calculate and provide benefits and for the proper running of the Scheme.

Divorce

If you divorce, the Court must take into account the value of your pension benefits when considering a fair financial settlement for both parties.

How the Scheme is run

The Scheme is run according to its Rules and pensions legislation. Nothing contained in this booklet can override the Rules. The Scheme's assets are held entirely separate from those of the Company. The Scheme is managed by a Trustee called The First Bus Retirement Savings Plan Trustee Limited. The Trustee board is made up of an equal number of Company and Member Nominated Directors. The Trustee has a duty to manage the Scheme in the best interests of you and your dependents and in accordance with the Rules.

You can contact the Trustee by writing to The Secretary to The First Bus Retirement Savings Plan Trustee (see page 18).

If your personal details change

If any relevant information about you changes, such as your address, name, or marital status, please contact the Scheme administrator (see page 18) to let the Trustee know.

Pension savings limits

The Government sets limits on the value of the pension savings you can build tax efficiently from all sources other than the State:

- Annual allowance – In any tax year, contributions in excess of the Annual allowance (£60,000 in the 2024/25 tax year) will not qualify for tax relief.

Other information

Resolving any pension problems

Any complaints relating to the Scheme should, in the first instance, be referred to: The Secretary to The First Bus Retirement Savings Plan Trustee (see page 18). The Secretary to the Trustee will always try to provide a prompt and accurate response. If the matter cannot be resolved informally, you should follow the procedure described below.

In accordance with the Pensions Act 1995 (as amended by the Pensions Act 2004), the Trustee has in place a formal Internal Dispute Resolution Procedure.

There are two stages:

- Stage one

If you have a complaint, please put this in writing to The Secretary to The First Bus Retirement Savings Plan Trustee (see page 18). This will be acknowledged and then conveyed to a sub-committee of the Trustee, who will investigate and report back to you in writing as soon as possible, but in any event, within two months of the complaint being received. If this is not possible, you will receive an interim response explaining the reason for the delay and giving you an indication of when you can expect a full reply.

- Stage two

If you wish to appeal against the response, you must do so by writing to The Secretary to The First Bus Retirement Savings Plan Trustee (see page 18), within six months of receiving the full response. The Trustee will consider the appeal and will respond to it as soon as possible, but in any event, within two months.

At any time during the disputes procedure you may refer the complaint to MoneyHelper, and then to the Pensions Ombudsman (see page 15) if it remains unresolved.

Please note that you cannot use this procedure if your dispute is with the Company and not the Trustee.

Tax and Social Security

The First Bus Retirement Savings Plan is registered with HM Revenue & Customs under the Finance Act 2004.

This gives members and the Company certain tax exemptions within limits set by HM Revenue & Customs.

Your membership of the Scheme will not alter your entitlement to the State Basic Pension and the State Second Pension.

Your Plan 3, 4 or 5 savings are not assignable

Your Plan 3, 4 or 5 savings are strictly personal and cannot be assigned to any other person or used as security for a loan.

Contact information

Plan 3, 4 and 5 Administrator

Address: Aegon Workplace Investing, Sunderland, SR43 4DH
(Please include your National Insurance number and quote 'The First Bus Retirement Savings Plan'.)

Telephone: 01733 353496

Email: my.pension@aegon.co.uk

The Scheme gives you access to a range of planning tools and investment information, including a detailed guide to your investment choices and investment fund factsheets. You can access this by logging in to **www.firstbuspensionschemetrustee.co.uk**

The Secretary to The First Bus Retirement Savings Plan Trustee

You can write to The Secretary to The First Bus Retirement Savings Plan Trustee c/o ZEDRA Third Floor, Trident House, 42-48 Victoria Street, St Albans, Hertfordshire, AL1 3HZ

pension scheme trustee