

April 2024 member announcement

Important information about our change of administrator

As you may know, we're moving the administration of EDFG from Mercer (who were recently bought by Aptia) to Trafalgar House Pensions Administration. **Our current plan is to do this on 1 July this year.**



In this announcement, we'll tell you about what this change will involve and what it'll mean for you, including **some important deadlines.**

In the lead up to 1 July

I need to get something done, who should I ask?

Right up to 30 June, please continue to send any requests to Mercer using the online portal <https://contact.mercer.com/blue>

Shortly after 1 July, Mercer will pass anything they don't finish over to Trafalgar House, who'll then complete the remaining work.

Will there be any disruption to transactions?

We need a short period of time to make sure all members' records are in order before we move them over to Trafalgar House. For most things, we'll be putting a hold on making changes from **5pm on 7 June.**

The exception to this is for members asking us to make changes their defined contribution or AVC pot. For example, moving your pot between the different investment options or selling units in the funds you hold. We'll be putting a hold on these things from **5pm on 31 May.**

Please make sure you make any requests **before** these dates. Although we won't be able to make changes to your data during these periods, **you can still contact Mercer during these times.** They'll still be able to help you with general enquiries and quotations (including pension and transfer values).

We'll be lifting all restrictions at 9am on 1 July 2024.

I'm due to retire in the lead up to 1 July, what does that mean for me?

For defined benefit pensions, we'll pay any tax-free cash sum into your chosen bank account on the agreed date. However, there may be a slight delay in setting up your regular pension payments. When they take over, Trafalgar House will get this done as soon as possible and you'll get all payments backdated to your retirement date.

If you have defined contribution and/or AVC funds, if you're planning to take a tax-free cash sum, please contact Mercer by **10 May 2024**. This is to give them enough time to sell the necessary investments before the 31 May deadline in preparation for paying your tax-free cash. Otherwise, when they take over, Trafalgar House will make arrangements to sell your investments and payment of your tax-free cash will be made once these monies have been received.

I'm already being paid my pension, what does the change mean for me?

Mercer will continue to pay pensions up to and including 1 July 2024. However, the deadline for making any changes to what you get paid and how we pay it (for example, changing your chosen bank account) is much earlier than usual – **23 May 2024**. Any changes made after this date won't be reflected until after 1 July 2024, when Trafalgar House take over making pension payments. Trafalgar House will send you a paper payslip in the post the first time they run the payroll. This will include a new tax reference for you to use if you need to get in touch with HMRC.

Are there any other deadlines I should know about?

We won't be able to carry personal documents over to the new Trafalgar House portal. This includes, for example, historic benefit statements and pensioner payslips and P60s. If you want to download these from OneView, you'll need to do so **before 5pm on 28 June 2024**. The address for OneView is: www.merceroneview.co.uk/EDFG



From 1 July

When will I hear something from Trafalgar House?



Trafalgar House will send you a **welcome pack** to the latest email address we have for you. If we don't have an email address for you, they'll send it to the latest postal address we hold. If they email you your welcome pack, you'll also get link to a personalised video. Just so you know, your email will come from noreply@thpa.co.uk

Please make sure we have your up-to-date contact details, and you make any changes to these by 5pm on 7 June.

Your welcome pack will include:

- A new **membership reference** (you'll need this to hand every time you contact Trafalgar House or log in online)
- Full instructions on how to register for and sign into Trafalgar House's online service (called 'My Work Pension')
- All Trafalgar House's contact information



When will I get my welcome pack?

Because of the number of members in EDFG, Trafalgar House will be sending out welcome packs in batches, over a three-week period. So please be patient as you may not get yours until the week beginning 22 July.

Can I get in touch with Trafalgar House straight away?

This is an exciting move to a new administrator. However, we ask you not to rush to contact Trafalgar House immediately following the transition. By holding back, you'll be helping to make sure the administration goes live in a careful and controlled way. Of course, for anything urgent, please don't hesitate to get in touch as soon as you need to.

What about benefit statements?

If you are still an active member of EDFG, Trafalgar House will prepare and send you your benefit statement each year. For 2024, it's likely you'll get your statement slightly later than usual – the aim is to issue them online by the end of September.



Beyond July

Working in partnership with Trafalgar House, we're looking forward to giving you an enhanced member experience. In particular, we're excited by what you'll be able to access online.

Please be aware not everything will be available from Day 1 for all members. We'll



be working closely with Trafalgar House over the coming year to further improve the online offering. In particular, we'll be working to increase the number of members who'll be able to run personal calculations online. Of course, there will always be a small number of members for whom online calculations will not be possible. If

you're one of those members, we'll be introducing a facility where you'll be able to request these seamlessly.

Warm regards,

EDFG Trustee Limited

Contact: pensionsmanagement@edfenergy.com