

# PERFORMING ARTS PENSION SCHEME

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## YOUR QUESTIONS ANSWERED



Presented by



Administered by



## WHAT & WHO

### **The Performing Arts Pension Scheme in its current form has been in place since 2012.**

Replacing an older, out of date product, the Scheme is designed to meet the requirements of employers, jobholders and workers in the Performing Arts Sector.

Offering a low charge, flexible and penalty free pension product with access to multiple investment funds able to accommodate the majority of attitudes to investment and risk.

Administered by First Act; an Independent Insurance Intermediary with a proven track record in the Sector. Their appointments include ITC (2011), Equity (1994) and the Musicians' Union (1999) to name but a few.

AVIVA is the Product Provider. One of the UK's largest pension providers; highly respected in the field and financially secure. AVIVA have supported the Performing Arts Sector with First Act since 1997.

### **Q1. What type of pension is the Performing Arts Pension Scheme?**

It is a Personal Pension Plan which is a Qualifying Workplace Pension Scheme.

### **Q2. What is a Personal Pension Plan?**

It is an investment vehicle, with the primary purpose of building a capital sum to provide retirement benefits.

### **Q3. How can the Scheme work for me?**

Depending on your employer there will be a selection of the following options:

1. You can contribute to the Scheme
2. Your employer can contribute to the Scheme
3. Both you and your employer can contribute to the Scheme

Which options are applicable to you are available from your employer.

### **Q4. Where is my money invested?**

Initially you will be investing on the default fund of the Scheme. However, the range of investments funds available exceeds 280 and these can be viewed at [www.aviva.co.uk/pension-essentials](http://www.aviva.co.uk/pension-essentials).

### **Q5. If I join, when can I benefit from the Scheme?**

Currently at any age between 55 – 75.

### **Q6. If I die before I retire?**

100% of your fund is paid tax free to your estate or nominated beneficiaries.

### **Q7. I've heard of auto-enrolment – could it affect me?**

It could. Your employer will be able to advise you on this.

### **Q8. I have another pension plan.**

That is fine as you can have as many pension plans as you like. You could also consider consolidating these plans. First Act can offer a review at £75.00 per plan.

# CONTACT US

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