



PENSIONS

LOST IN
THE MAZE?

Here is your Guide

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WHAT'S THE MAZE?

It's Automatic Enrolment into Pensions

Since late 2012 new legislation dictates that under certain circumstances when you work for a production company you might be auto-enrolled into a Workplace Pension Scheme of THEIR choice.

'How can you change this to YOUR choice and escape The Maze?'

How can I avoid The Maze?

You can't - you are already in it...

UNLESS you are a member of the [Equity Pension Scheme \(EPS\)](#).

It's YOUR choice.

The EPS is the only Industry wide pension arrangement that ALL UK employers will contribute to if you are engaged on a qualifying contract.

These UK employers cover your work in Theatre, Television, Film and Radio.

You do not have to be a member of Equity to join the EPS.

NOTE:

If you are auto-enrolled you can elect to opt out at any time.

WHY JOIN THE EPS?

All qualifying UK employers have committed to continue contributing to the EPS and will do so for you if you are a member.

These include:

- BBC
- West End Managers – SOLT
- ITV
- Commercial Theatre Managers – UK Theatre (was TMA)
- PACT / TAC – UK Independent Television
- Subsidised Repertory Theatre – UK Theatre
- House Agreements – inc RSC, RNT, The Globe, Disney Theatrical

Designed and administered by First Act and with the product and fund management provided by AVIVA, the EPS has been in existence since 1997.

'It is simple to join and there are no joining fees!'

Simply call First Act on 020 8686 5050 to obtain your [EPS Membership Number](#) or follow the 'Join the EPS' link at www.firstact.co.uk.

AND IF I DON'T?

If you choose not to join the EPS there are three likely outcomes.

1. You will be auto enrolled into a Pension Scheme chosen by the employer and enter The Maze and may choose to opt out.
2. You may opt yourself in to the employers scheme.
3. You may not even be offered access to a pension.

Why is it The Maze?

Your occupation creates The Maze as you will potentially work for a large number of employers.

The Maze begins...

These employers have already chosen or are about to choose their preferred Pension Provider for the purpose of Automatic Enrolment. There are three main contenders – NEST, NOW & The People's Pension.

NEST: BBC, Chichester Festival Theatre, Disney, NT, some SOLT & UK Theatre Managers

NOW: ITV, Cam Mac, RSC, some SOLT & UK Theatre Managers

People's: ATG, NT of Scotland, some SOLT & UK Theatre Managers

WHO PAYS WHAT?

Current and typical examples:

	EPS		The Maze from 04.2019	
	You	Employer	You	Employer
BBC	2.5%	5%	5%	3%
SOLT	3.0%	5%	5%	3%
ITV	2.5%	5%	5%	3%
Commercial Theatre	2.5%	5%	5%	3%
PACT/TAC	2.5%	5%	5%	3%
Sub Rep Theatre	3.0%	5.0%	5%	3%
ITC	3.0%	5.0%	5%	3%

The EPS percentages are of your engagement, episode or weekly fee (caps apply) and contributions start from day one of your engagement.

The Maze percentages are based upon the Statutory Minimums imposed by the legislation which is on your annualised salary between £6,136 and £50,000 (2019-20). It is possible that contributions will not be payable for up to three months if you do not opt in.

EPS versus The Maze on a TV Fee of £1,000

You £25.00 - Employer £50.00 / You £33.76 – Employer £25.32

On a Sub Rep Fee of £450

You £13.50 - Employer £22.50 / You £13.28 – Employer £9.96

HOW DO I JOIN THE EPS?

OPTION ONE - ON LINE

Go to www.firstact.co.uk and follow the 'Join the EPS' link
You will receive your EPS Membership Number shortly after submitting your details.

OPTION TWO - BY TELEPHONE

Contact First Act on **020 8686 5050**.

Make sure you have your National Insurance Number with you.
Registration takes about two minutes and you will receive your EPS Membership Number at the end of the call.

OPTION THREE - BY EMAIL

Email: eps@firstact.co.uk
to request a Membership Pack be posted to you.

WHO WE ARE

Hencilla Canworth Ltd (First Act) are the appointed Insurance Intermediary to both Equity and the Musicians' Union.

The earliest of these appointments date back to 1995 and in that time we have established insurance products for members and non-members alike.

Depending on your membership status you too can have access to the following:

- Equity Pension Scheme *
- Public Liability Insurance
- Backstage & Accident Cover
- Tax Investigation Cover *
- Motor, Buildings and Household Insurance *
- Independent Financial Advisory Service *

* Union Membership NOT required

CONTACT US

Hencilla Canworth Ltd (First Act)
Simpson House
6 Cherry Orchard Road
Croydon CR9 6AZ

Phone: 020 8686 5050

Email: eps@firstact.co.uk

Web: www.firstact.co.uk

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