BT Pensions

The CWU is committed to protecting and where possible improving the BT occupational pensions and negotiates with BT on a range of pension issues. The latest BT pension news is available in the members’ only section of this site.

The CWU National Officer responsible for BT pensions is Nigel Cotgrove who can be contacted via nigelcotgrovesoffice@cwu.org or 020 8971 7289.

BT has two main pension schemes as outlined below.

**BT PENSION SCHEME**

The BT Pensions Scheme is a final salary or defined benefit pension. It is the biggest private sector scheme in the UK with assets of £37 billion and a membership of around 330,000 in 2010.

The Scheme was closed to new members in March 2001 and is divided up into different sections depending on individual joining dates.

Details of the Scheme benefits and other documentation are available on [http://www.btpensions.net/](http://www.btpensions.net/)

**BT RETIREMENT SAVING SCHEME**

The BT Retirement Saving Scheme (BTRSS) is a money purchase or defined contribution pension and is open to new joiners. Under the terms of the BTRSS BT will contribute between 5% and 9% of salary depending on the level of member contributions.

Further details of the BTRSS can be found via the following link: [http://www.btretirementsavingscheme.com/](http://www.btretirementsavingscheme.com/)

**PENSION ENQUIRIES**

If you have any enquiries about your individual BT pension in the first instance you should contact the relevant pension administrator.

**BTPS:** The BTPS administrator is Accenture HR Services and can be contacted one of the following numbers:

**Within the UK 0800 731 1919**

**Outside the UK +44 203 0233420**

**Email btpensions@accenture.com**
Alternatively Accenture can be contacted on the following e-mail address: Peopleline.pensions@accenture.com

**BTRSS:** The BTRSS provider is Standard Life who can be contacted on 0800 066 5432 or by post to: Standard Life Assurance Limited, Standard Life House, 30 Lothian Road, Edinburgh. EH1 2DH

If subsequently you have any problems regarding your pension, then you should then contact your local CWU Branch