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The Communications Union



BT Hybrid Pension - One Month to Decide

Dear Member,

I am writing to you to let you know that there is now one month left to decide whether to join the new BT Hybrid Pension Scheme.

The deadline for joining is 30th September.

If you have already made a decision about whether or not to join the Hybrid Pension or you are a Section A member, then please ignore this email.

The CWU negotiated the new Hybrid Scheme to ensure that those in scope had a pension option that included guaranteed defined benefit pension benefits and which reduces investment risk for members.

The Hybrid combines both a defined benefit pension – like the BT Pension Scheme - and defined contribution benefits like the BT Retirement Savings Scheme.

If you are eligible to join you will have already received details from BT and you only have until the 30th September to make a decision.

This is an important decision that could have wide ranging implications for your future plans. You are strongly advised to:

- **Join or view a Webinar provided by Wealth at Work, in work time.**
- **Take part in a 1-2-1 session provided by Wealth at Work in work time.**

- **Listen to the new CWU Podcast - [HERE](#)**

If you decide to join, this can be done via Your Rewards. If you decide not to join then you do not need to do anything, and your current pension arrangements will continue.

If you have questions about the Hybrid you should contact Wealth at Work in the first instance. Wealth at Work can be contacted via **0800 083 5056**, or www.bt-hybridpension.com/bt or bt-hybridpension@wealthatwork.co.uk

The CWU is legally prohibited from giving financial advice. However, as a CWU member you are entitled to a no obligation initial financial consultation with Lighthouse Financial Advice.

Further information on this option is available on the CWU web site at www.cwu.org/my-union/member-benefits/ - sign in to the CWU site is required to access the page.

You are receiving this email as you have previously advised the CWU that you are employed by BT or Openreach and member of the BT Pension Scheme. To opt out of further pension briefings click on the Unsubscribe link below.

Please consider this issue carefully, and remember you must decide by 30th September.

Yours sincerely

Nigel Cotgrove
CWU National Officer



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