

Since 1996 it has been a legal requirement for employers to check that their employees are legally entitled to work in the UK. Even though Protocol National Visiting Lecturers are not employees, we began carrying out checks in 2004 in response to college requirements.

The new Further Education (Providers of Education) (England) Regulations 2006 now mean that a college cannot permit a Visiting Lecturer to start work on their premises unless Protocol National confirms (amongst other things) that they are legally entitled to work in the UK.

Why am I being asked about my right to work? I have lived and worked in the UK all my life. Surely this only applies to foreign nationals?

The law regarding checks applies equally to everyone. Regardless of whether you were born in the UK or have worked in the UK all your life, you nevertheless have to provide evidence of your right to work.

What evidence is acceptable proof of my right to work in the UK?

Here are two lists of acceptable documentation which support the right to work in the UK. Please note that we can only accept original documents. If a passport is supplied, the photo likeness must be clear and recognisable.

If you are unable to supply any documentation from 'List 1', then 'List 2' covers an alternative combination of documents that will also satisfy right to work requirements.

Right to Work 'List 1' Documents

- 1 A passport showing that the holder is a British citizen, or has a right of abode in the United Kingdom;
OR
- 2 A document showing that the holder is a national of a European Economic Area country or Switzerland. This must be a national passport or national identity card;
OR
- 3 A residence permit issued by the Home Office to a national from a European Economic Area country or Switzerland;
OR
- 4 A passport or other document issued by the Home Office which has an endorsement stating that the holder has a current right of residence in the United Kingdom as the family member of a national from a European Economic Area country or Switzerland who is resident in the United Kingdom;
OR
- 5 A passport or other travel document endorsed to show that the holder can stay indefinitely in the United Kingdom, or has no time limit on their stay;
OR
- 6 A passport or other travel document endorsed to show that the holder can stay in the United Kingdom; and that this endorsement allows the holder to do the type of work you are offering if they do not have a work permit;
OR
- 7 An Application Registration Card issued by the Home Office to an asylum seeker stating that the holder is permitted to take employment.

Right to Work 'List 2' Documents

FIRST COMBINATION

A DOCUMENT SHOWING YOUR PERMANENT NATIONAL INSURANCE NUMBER AND NAME, EG P45, NATIONAL INSURANCE CARD OR A LETTER FROM A GOVERNMENT AGENCY (PLEASE NOTE THIS CANNOT BE A DOCUMENT ISSUED BY PROTOCOL NATIONAL);

AND

ONE OF THE FOLLOWING:

- 1 A full birth certificate issued in the United Kingdom, which includes the names of the holder's parents;
OR
- 2 A birth certificate issued in the Channel Islands, the Isle of Man or Ireland;
OR
- 3 A certificate of registration or naturalisation stating that the holder is a British citizen;
OR
- 4 A letter issued by the Home Office to the holder which indicates that the person named in it can stay indefinitely in the United Kingdom, or has no time limit on their stay;
OR
- 5 An Immigration Status Document issued by the Home Office to the holder with an endorsement indicating that the person named in it can stay indefinitely in the United Kingdom, or has no time limit on their stay;
OR
- 6 A letter issued by the Home Office to the holder which indicates that the person named in it can stay in the United Kingdom, and this allows them to do the type of work you are offering;
OR
- 7 An Immigration Status Document issued by the Home Office to the holder with an endorsement indicating that the person named in it can stay in the United Kingdom, and this allows them to do the type of work being offered.

SECOND COMBINATION

A WORK PERMIT OR OTHER APPROVAL TO TAKE EMPLOYMENT THAT HAS BEEN ISSUED BY WORK PERMITS UK;

AND

ONE OF THE FOLLOWING:

- 1 A passport or other travel document endorsed to show that the holder is able to stay in the United Kingdom and can take the work permit employment in question;
OR
- 2 A letter issued by the Home Office to the holder confirming that the person named in it is able to stay in the United Kingdom and can take the work permit employment in question.

NB: YOU WILL NOT SATISFY YOUR RIGHT TO WORK IN THE UK IF YOU PRODUCE ONE DOCUMENT FROM THE FIRST COMBINATION AND ONE FROM THE SECOND COMBINATION.



Right to work in the UK

My passport has expired

Providing you are a British national, an EEA national, a Swiss national or your passport has been endorsed to show that you have indefinite leave to remain in the UK, an expired passport is acceptable proof of the right to work in the UK.

I have a birth certificate and a National Insurance document, but my name is different on each one. What should I do?

If your birth certificate carries your maiden name or another different surname, you will also need to provide either a marriage certificate or a deed poll document as proof of change of name.

I have previously supplied you with my documentation, why are you asking me for it again?

Protocol National only began doing specific checks on the right to work in the UK in May 2004. If you joined the Protocol National database prior to 1st May 2004, it was unlikely that your documentation was scanned and stored by Protocol National.

If you have submitted documents since 1st May 2004, we may still request evidence of your right to work, for example because:

- Whilst we may have received, checked and recorded that you have documentary evidence supporting your right to work, records may have been deleted in accordance with our data protection policy which means that we do not hold documents longer than strictly necessary. The changes in legislation now mean that we need to hold this information about you for as long as you would like to be considered for assignments and for a period thereafter.
- We may have reviewed our records and found that, whilst we possess witnessed documentation for you, unfortunately the photo ID is not very clear because the technology used at the time was not to the standard it is now. As we have previously seen your original document, it is acceptable for you to send in a photocopy of that document, providing the image is clear.

What if I refuse to supply evidence?

If an individual refuses to supply appropriate right to work documentation when asked, they will be unable to work, will not be offered any contracts by Protocol National and will be removed from the Protocol National database with immediate effect.

I'm not sending these documents to you

As previously stated, if you refuse to show us these documents, we will not be able to contract you. However there are alternatives to sending the documents – we can see them in person instead (see below).

I am not comfortable with the thought of sending my passport in the post

We strongly recommend that any documents posted to us are sent by Royal Mail Recorded Delivery or Royal Mail Special Delivery. These services offer online tracking facilities and insurance.

We do not retain your documents – we return them within 24 hours of receipt and we always return them by Royal Mail Recorded Delivery or Royal Mail Special Delivery.

I would still prefer to provide my documents in person

We have nearly 30 offices around the country where you are very welcome to make a personal visit. Simply telephone one of the Protocol National Staffing Co-ordinators listed on the back cover of this booklet and make an appointment. You can take your documentation and have it copied to file while you wait.



WHAT DO I NEED TO DO NOW?

Gather the appropriate documentary evidence from

'List 1' or 'List 2' and either:

visit one of our offices in person (see the back cover),

or

send the documents by Royal Mail Recorded Delivery or Royal Mail Special Delivery to: Visiting Lecturer Support Team, Protocol National, Castle Marina Road, Nottingham NG7 1TN.

Qualified Teacher Learning and Skills (QTLS) indicates that a teacher working in the lifelong learning sector has had their professional standing confirmed by the Institute for Learning (IfL) and is licensed to practise.

This can be achieved by either:

**GAINING RECOGNITION FOR AN EXISTING TEACHING QUALIFICATION, OR
UNDERTAKING A NEW TEACHING QUALIFICATION AND PROVIDING EVIDENCE OF CONTINUOUS PROFESSIONAL DEVELOPMENT (CPD).**

What is happening from September 2007 onwards?

The White Paper 'Further Education: Raising Skills, Improving Life Chances' sets out the Government's commitment to have a well qualified and professional workforce across all FE institutions. Major reforms come into force on 1st September 2007, including:

- New Initial Teacher Training (ITT) pathways and qualifications leading to:
 - Associate Teacher, Learning and Skills (ATLS) status, and
 - Qualified Teacher, Learning and Skills (QTLS) status (including specialist routes for Skills for Life).
- A requirement for all teachers, tutors, trainers and lecturers to fulfil at least 30 hours of continuing professional development (CPD) each year. This will apply pro rata for part-time workers, with a minimum requirement of 6 hours irrespective of the total number of hours taught during the year.
- A requirement for all teachers, trainers, tutors and lecturers to be registered with the Institute for Learning (IfL).

Changes to the Teacher Training Qualification Framework

Why have there been changes to the qualification framework?

In order to deliver a qualified workforce by 2010 as outlined in the DfES 'Success for All' targets, a series of reforms will begin on 1st September 2007 which will impact on all new teachers, tutors, trainers and lecturers within the FE sector.

What are the reforms which will begin on 1st September 2007? There are two strands to the reforms, defined through two pieces of Regulation:

- Revised teaching qualifications for new teachers, including the introduction of 'Licensed Practitioner' status and a differentiation between Full and Associate teacher roles.
- Remaining in good standing as a teaching professional, including mandatory CPD requirements for all teachers (new and existing).

What are the new teaching qualifications?

The new awards are PTLLS, CTLLS and DTLLS. They are progressive, unitised qualifications, with credits awarded for each unit undertaken.

Preparing to Teach in the Lifelong Learning Sector (PTLLS)

It is a mandatory requirement that all new entrants to teaching in the learning and skills sector (full-time and part-time) will have to complete this level 3 award before they can practise in an unsupported manner. PTLLS is designed to support those embarking on teaching, training, tutoring or lecturing careers within the learning and skills sector and will form the early part of the Initial Teacher Training programme.

It must be completed within two years of initial employment, during which time teachers may only be employed in an Associate Teacher role and must be provided with 'appropriate support' and must not have sole responsibility for a group of learners.

'Appropriate support' could include, for example, working from existing lesson plans, schemes of work, pre-prepared materials, workbooks and so on, in conjunction with other members of the teaching team.



The award can either stand alone or be embedded within a larger module and will comprise:

- A minimum of 30 taught hours
- An additional 30 hours of self directed study
- The identification of skills gaps in literacy, language, numeracy and e-skills and the creation of a professional development plan.

For individuals from industry re-training in order to teach in FE, appropriate vocational-style PTLLS awards are under development and are expected to be available soon.

Following achievement of a PTLLS award, teachers will then progress to either the CTLLS (for those in an Associate Teacher role) or the DTLLS (for those undertaking a Full Teacher role).

Certificate in Teaching in the Lifelong Learning Sector (CTLLS)

The Certificate in Teaching in the Lifelong Learning Sector requires the completion of a minimum of 24 credits offered at levels 3 or 4 and is appropriate for those wishing to undertake an Associate Teacher role.

Diploma in Teaching in the Lifelong Learning Sector (DTLLS)

The Diploma in Teaching in the Lifelong Learning Sector requires the achievement of a minimum of 120 credits offered at a minimum of level 5 and is appropriate for those wishing to fulfil a Full Teacher role.

What is 'Licensed Practitioner' status?

As outlined in 'Success for All', it is intended that by 2010 all existing teachers without a recognised teaching qualification will become qualified by either:

- gaining recognition for an existing qualification, or
- undertaking a new qualification and consequently becoming Licensed Practitioners.

There will be two categories of Licensed Practitioner, corresponding to the two teaching roles:

- Associate Teacher, Learning and Skills (ATLS) - Associate Teacher role
- Qualified Teacher, Learning and Skills (QTLS) - Full Teacher role

Those completing either of these teaching qualifications will be regarded as Qualified Teachers. However they will not be Licensed Practitioners until they have successfully completed the additional requirement of 'Professional Formation' (see information to the right).

It is not a requirement for qualified teachers currently within the sector to become Licensed Practitioners. However, it is the intention of the Government that this should be the benchmark for the learning and skills sector and therefore that existing teachers will opt to become licensed. LLUK is in the process of setting up a national recognition process for existing teachers and a tariff of legacy qualifications is being compiled.

What is the difference between an Associate Teacher and Full Teacher role?

FULL TEACHER ROLE

Someone who teaches fully and unsupported in all areas of teaching including curriculum design and development, assessment and delivery. This applies irrespective of whether the post is full-time or part-time, across one or more subject areas.

ASSOCIATE TEACHER ROLE

Someone who is supported in their teaching role. This applies irrespective of whether the post is full-time or part-time, across one or more subject areas. By the nature of their assignment-based activity, Protocol National Visiting Lecturers will fulfil the role of Associate Teacher.

More detailed definitions of these roles are expected to be released soon.

What is 'Professional Formation'?

The status 'Licensed Practitioner' will be conferred by the IfL (Institute for Learning) upon the successful completion of 'Professional Formation'. This process of workplace assessment is not expected to be time-related, rather it will be based upon evaluation and referral. The process to become a Licensed Practitioner will be confirmed by IfL once the regulations are in place. A practitioner's licence will be renewable annually, will include a CPD obligation, and could be withdrawn or suspended by IfL pending the outcome of an investigation of alleged misconduct.

Qualified Teacher Learning and Skills (QTLS)

How do the changes affect Skills for Life teachers?

The new professional standards for teachers, trainers, tutors and lecturers in the learning and skills sector apply to Skills for Life teachers (those teaching literacy, numeracy and ESOL) too. Skills for Life teaching is seen as a full teaching role and all new entrants to the profession will therefore have to gain a Diploma in Teaching in the Lifelong Learning Sector (DTLLS), in addition to a subject specific qualification at a minimum of level 3. These can be achieved separately or by an integrated approach.

Teachers following this Skills for Life route of teacher training will not just be confined to teaching Skills for Life and could subsequently move into teaching other subjects if they have the appropriate subject expertise.

I am a Learning Support Assistant. Am I affected by these changes?

Learning Support Assistants are not affected by these changes and you do not have to register with the IfL. However you may wish to note that during 2007/08, LLUK will be looking at a new framework of qualifications for Learning Support Assistants and specialist Learning Support Assistants (those supporting literacy, numeracy and ESOL). Dissemination events will start in February 2008 - we will keep you informed of developments.



WHAT DO I NEED TO

DO NOW? If you are a qualified teacher already working in FE, you need to register with the Institute for Learning: Visit www.ifl.ac.uk and download an application form, or Tel: 0207 190 1690, or Email: enquiries@ifl.ac.uk

If you are already teaching in FE, without a recognised teaching qualification however you are working towards one, you will need to complete the qualification you are enrolled on and register with the Institute for Learning.

If you are already teaching in FE, but without a recognised teaching qualification and you are NOT yet working towards one, you must embark on a teaching qualification. In the first instance, contact local providers to check out the availability of the PTLTS award. You will also need to register with the Institute for Learning.

If you are new to the sector, want to start teaching in FE and don't have a recognised teaching qualification, you must enrol on a teacher training programme, for example you could contact local providers to find out about the PTLTS award and then you will need to register with the Institute for Learning.

From September 2007, following direction from the Government, changes are being introduced to the ways that colleges and teachers manage, record and monitor Continuous Professional Development (CPD). These can be summarised as follows:

Teachers must maintain their own CPD

AND

Teachers must be registered with the Institute for Learning by 31st March 2008

These changes affect Visiting Lecturers because FE institutions are under an obligation to ensure that all teaching delivered in their establishment meets the required quality standards.

What is Continuous Professional Development (CPD)?

CPD is a process used across a number of professions, from dentists to accountants, from lawyers to financial advisers. It is a continuous process of personal growth, to improve the capability and realise the full potential of professional people at work. This can be achieved by obtaining and developing a wide range of knowledge, skills and experience, which may not be acquired during initial training or routine work and which together develop and maintain competence to practise. It is owned by the individual, but should take account of organisational (college) needs.

What is a 'teacher'?

In the context of CPD we have used the term 'teacher' to encompass the roles of lecturer, teacher, tutor and trainer. It is these roles to which the new requirements for CPD apply. Learning support assistants are not affected by the new requirements, nor are assessors.

Who has the responsibility to provide evidence for CPD?

As with any other profession, you are ultimately responsible for planning and evaluating your own CPD.

Why should I undertake CPD?

There are a number of reasons to consider:

- 1 It is a Government requirement for all new and existing teachers to demonstrate evidence of post qualification continuous professional development.
- 2 By developing your professional knowledge and skills you will enhance your credibility with learners.
- 3 If you demonstrate your professional standing in the sector you will be increasing your chances of work.
- 4 You will be able to add value to the learning experience you are providing to your students.
- 5 It is possible to create a more satisfying lifestyle by growing and developing your expertise.
- 6 FE institutions will require evidence that Visiting Lecturers are fulfilling their CPD obligations and increasingly will not accept them to work in their establishments if they do not.

What types of activities can be considered as being CPD?

The range of activities and experiences which contributes to a teacher's development is very wide and includes those which have progressed existing skills or those enhancing professionalism. The types of activities will also be shaped by your status as a Visiting Lecturer, however there are still numerous ways to obtain CPD, for example:

- Obtaining additional relevant qualifications
- Attending update courses
- Self evaluation and reflection

You should refer to the Institute for Learning (www.ifl.ac.uk) for full information and advice.

For Protocol National's new professional development seminars for teachers, please see page 16

How much CPD do I need to undertake annually?

From September 2007, all teachers will be required to:

- undertake 30 hours of CPD in each academic year, **pro rata for part-time workers**, with a minimum requirement of 6 hours irrespective of the total number of hours taught during the year.
- maintain a record of the CPD they have undertaken in each academic year and make it available to the Institute for Learning and to each of the colleges where they are contracted to work, for inspection.



Continuous Professional Development (CPD)

What is the Institute for Learning (IfL)?

The Institute for Learning (IfL) (www.ifl.ac.uk) is the professional body for teachers, trainers and student teachers in the learning and skills sector. By supporting the professional needs of its members, it strives to raise the status of teachers working across the whole sector, including Further Education, adult and community education and work-based learning.

The Institute for Learning has been named by the Government as a key partner to help deliver change in the sector. The DfES reform proposal document entitled 'Equipping our Teachers for the Future' names the IfL as the body which will award the 'Licence to Practise' as Qualified Teacher Learning and Skills to all new teachers entering the sector from 2007.

Raising the status of post-16 education and training is linked with meeting recognised standards of practice. The Government has laid out plans for reforming the learning and skills sector, but individual teachers have the power to shape change for themselves by joining the IfL. As a body run by and for teaching professionals, it consults with its members on how to influence key sector developments; teachers can therefore take control of how their professional needs are met and evidence their professionalism.

How much will it cost me to join the Institute for Learning?

The Institute for Learning has several grades of membership:

| IfL Membership Grades | COST |
|--------------------------------|------|
| FELLOW | £25 |
| MEMBER | £20 |
| ASSOCIATE | £15 |
| ASSOCIATE (FULL-TIME STUDENT) | £10 |
| NON REFUNDABLE APPLICATION FEE | £5 |

The annual membership year runs from 1st April to 31st March.

Do I have to meet this membership cost myself?

In response to the support received from FE for the Government to introduce the CPD requirements, the Minister of State for Lifelong Learning Further and Higher Education responded as follows:

".....there has been widespread support in FE for us to introduce requirements for teachers to undertake continuing professional development and become professionally registered with the Institute for Learning. I am, therefore, pleased to announce today that this Government will meet the full costs of the professional registration with the IfL. Such an investment supports our aim of professionalising the FE workforce, while registration will ensure that teachers are qualified and complete at least 30 hours of continuing professional development per year."

Bill Rammell MP
1st June 2007

The IfL is working to develop a methodology to support this initiative. In advance of that, the IfL has announced that it will suspend membership subscription fees for applications received on or after 12th June 2007 until the situation becomes clear. The initial £5 non refundable application fee will still be required in order to process an application. For existing members with fees due on or after 12th June 2007, renewals will also be suspended. Once the outcome of these ongoing discussions is clear, the IfL will contact all members detailing the effect upon their subscriptions and any monies owing.



SO WHAT DOES THIS MEAN TO ME?

It will be compulsory for all new and existing teachers to register with the Institute for Learning (IfL) for the purposes of recording, evaluation and monitoring their CPD:

- For existing teachers this must happen by 31st March 2008.
- For teachers appointed after 1st September 2007, registration must take place within 6 months of appointment.
- All teachers must maintain their registration continuously thereafter in order to remain within the workforce of the learning and skills sector.

WHAT DO I NEED TO DO NOW?

If you are not already registered with the Institute for Learning, visit www.ifl.ac.uk and download an application form. If you have a membership query, tel: 0207 190 1690 or email: enquiries@ifl.ac.uk

The Institute for Learning, Suite 1.5, Bracton House,
34-36 High Holborn, London WC1V 6AE

New professional development seminars **for teachers**

Want to become a grade one teacher?

From October, Protocol National's Observe service will be running a series of professional development seminars for teachers. These will be held at our conference suite at Castle Marina in Nottingham.

There will be lots of tips on how to become a grade one teacher. Each seminar will focus on helping teachers to raise standards and offer learners an outstanding learning experience.

There are specific subject days where you can share ideas with other specialist teachers; valuable seminars providing guidance and support on behavioural management; suggestions on how to successfully incorporate Skills for Life into lessons; and advice on how to make a real difference to learners.



This includes support with differentiation by Jackie Rossa, whose college recently achieved grade ones in all areas.

Whatever your interest, we are confident you will leave Nottingham brimming with excitement and buzzing with ideas!

Delegates will receive an attendance certificate as evidence of CPD.

WHAT DO I NEED TO DO NOW?

For full details of Protocol National's seminars and to make a booking: visit www.protocol-national.co.uk/observe or phone Lauren Gage on tel: 0115 911 1227

The **VL Zone**

As a Protocol National Visiting Lecturer you have access to your very own zone on the Protocol National website. Every day, Protocol National generates hundreds of new opportunities for Visiting Lecturers. When a college asks us to fill a new assignment, they want it filled ... FAST!

Use the VL Zone to ensure we have your correct details so that we can contact you quickly with relevant assignment opportunities.

On the VL Zone, you can:

- ACCESS AND CHANGE YOUR PERSONAL INFORMATION
- UPDATE YOUR AVAILABILITY
- LOOK AT YOUR ASSIGNMENT AND PAY DETAILS
- ASK QUESTIONS AND PROVIDE FEEDBACK ON OUR SERVICE VIA ONLINE REQUEST FORMS

WHAT DO I NEED TO DO NOW?

If you haven't already done so, go to: www.protocol-national.co.uk/vlzone and follow the few simple steps to register for online access.

**EXCLUSIVE
OFFER**

for Visiting Lecturers from Specsavers Opticians

A new benefit from Protocol National

One of the advantages of being a Protocol National Visiting Lecturer is our ability to negotiate and make available to you supplier discounts and other favourable terms with national companies.

We have recently negotiated a special offer with Specsavers Opticians for Visiting Lecturers registered on our database. As a Protocol National Visiting Lecturer, you get automatic membership of the Specsavers Premium Club.

This means that you can claim a voucher entitling you to £20 off a pair of glasses from Specsavers £99 range or above!

Exclusive offers on glasses

The Specsavers Premium Club is an eyecare package from Specsavers Opticians which gives you and your family exclusive deals on glasses. It's very easy - all you have to do is claim a voucher from Protocol National and then redeem it at any Specsavers Opticians store. Use of the vouchers is limited to one per transaction.

You could save more than £20!

You can use this saving with many of Specsavers' in-store offers, including two-for-one, improved two-for-one, free reactions, 25% off varifocal glasses and free prescription sunglasses. Visit www.specsavers.co.uk to see the great styles available!



Your family benefits too

It's not only you who benefits from the Specsavers Premium Club. You can also claim up to two additional vouchers for use by members of your family. All you and your family members have to do is present your vouchers in any Specsaver store to be eligible for the same great discount.

Is there a catch?

Absolutely no catches, the terms of the offer are simple and completely free – you can claim up to three £20 Specsavers Premium Club vouchers to be used by you and your family. The vouchers show the full terms and conditions of the offer.



WHAT DO I NEED TO DO NOW?

To claim your Specsavers Premium Club £20 voucher(s), we need to know your Visiting Lecturer reference number together with the number of vouchers required by you and your family (up to a maximum of 3). You can either:

email:
specsavers@protocol-national.co.uk

or write to:
Specsavers Offer,
Protocol National, Castle Marina Road,
Nottingham NG7 1TN.



A new benefit from Protocol National

One of the advantages of being a Protocol National Visiting Lecturer is our ability to negotiate and make available to you supplier discounts and other favourable terms with national companies.

We have recently negotiated special terms with Origen (independent financial advisers) and AEGON Scottish Equitable for Visiting Lecturers registered on our database who wish to take out a personal stakeholder pension plan.

The terms of the arrangement allow you to take out an AEGON Scottish Equitable Stakeholder Pension Plan, after advice from Origen, **and to benefit from a reduction in the Annual Management Charge from 1% to 0.8%. This level of discount will apply for the term of the contract, even when you are no longer a Protocol National Visiting Lecturer.**

In case you were wondering, please be assured that Protocol National receives no financial or other benefit from either Origen or AEGON Scottish Equitable in relation to this arrangement. Any stakeholder pension arrangement would be a personal contract between you and AEGON Scottish Equitable and Protocol National will not make any contributions to the plan or have any involvement in setting up or administering the plan.

The following information has been prepared by Origen to help you decide if you wish to take things further.

Stakeholder Pension Plans

THE PRIMARY REASON FOR CONTRIBUTING TO A PENSION PLAN IS TO PROVIDE FOR AN INCOME (WITH THE OPTION TO TAKE A TAX-FREE LUMP SUM OF UP TO 25% OF THE FUND) IN RETIREMENT.

Stakeholder pension plans were introduced in April 2001 to improve personal pension plans and make them less restrictive and more cost-effective. Government regulations mean that charges to a stakeholder plan should not exceed 1.5% of the total fund value for the first 10 years, and no more than 1.0% after that. There are no penalties for reducing or ceasing contributions, early retirement or

transfer (other than the possibility of a Market Value Reduction if you have elected to invest in a with-profits fund).

A stakeholder pension is a very flexible way of saving - you can make regular monthly or yearly payments, as well as one-off contributions, subject to a minimum contribution of £20.00 per month.

Founded in 1831, Scottish Equitable has grown steadily in size and expertise to become one of the most experienced and dependable companies in the financial sector. In 1994, it became part of the AEGON Group, one of the largest listed insurance companies in the world with assets under management of around £200 billion. Scottish Equitable plc is rated as 'AA' (very strong) by Standard and Poors - a leading ratings agency.

What should I do next?

If you are interested in starting a stakeholder pension plan with AEGON Scottish Equitable, you can request a full application pack by completing the reply slip opposite and returning it to Origen. Origen will then contact you to discuss your requirements. They will be able to advise you on whether a stakeholder pension plan with AEGON Scottish Equitable will be suitable for your circumstances and they will take into account other pension arrangements that you might have.

At that stage you will receive:

- **Origen's terms of business and key facts about their services**
- **Information explaining the exact details of the plan**
- **A personal illustration which helps to show you how a stakeholder pension plan can work for you, and provide you with an estimate of the income you might receive when you retire**
- **An application form to fill in**



Stakeholder Pension Plan for Visiting Lecturers

How much should I contribute?

The decision on how much you pay into your pension is up to you, although you would need to give consideration to HM Revenue and Customs tax-efficient allowances.

The value of tax relief depends on your financial circumstances. Contributions will be paid net of basic rate tax. For example, if you wished to contribute £100.00 gross, you would pay net of basic rate tax i.e. £78.00. Any higher rate tax relief would be claimed through your self assessment tax return. Please note that tax rates, bases and reliefs may change in the future.

How do I choose where to invest contributions?

AEGON Scottish Equitable offers a wide range of investment funds to choose from. Its funds have varying levels of risk to suit your individual attitude and requirements. You select your own investment fund(s) from the comprehensive range available – you can find details of these in the joining pack.

And where can I obtain financial advice?

Neither Protocol National nor Origen is recommending this plan to you, or implying that a stakeholder pension plan is better than other retirement solutions for your personal circumstances. However, Origen will be able to provide you with advice in this respect.

Contact Name: John Evening

Address: Origen, Pyramid House, Solartron Road, Farnborough, Hampshire GU14 7QL

Telephone: 01252 557009

Email: johnevening@origenfs.co.uk



WHAT DO I NEED TO DO NOW?

If you are interested in starting a stakeholder pension plan with AEGON Scottish Equitable, you can request a full application pack by completing the reply slip below and returning it to Origen.

Protocol National Stakeholder Pension Reply slip

PLEASE SEND ME FURTHER INFORMATION ABOUT THE AEGON SCOTTISH EQUITABLE STAKEHOLDER PENSION PLAN.

I WOULD BE INTERESTED IN CONTRIBUTING:

£ PER MONTH

NAME

ADDRESS

POST CODE

TELEPHONE NUMBER

EMAIL ADDRESS

VL NUMBER

PLEASE RETURN TO:

**JOHN EVENING
ORIGEN, PYRAMID HOUSE, SOLARTRON ROAD
FARNBOROUGH, HAMPSHIRE, GU14 7QL.**

By completing this form you are agreeing for Origen to share information with Protocol National and to contact you with information about products and services that may be of interest to you.

If you do not wish to be contacted by any specific media, please indicate by ticking the appropriate box(es) below:

POST

EMAIL

TELEPHONE

Origen is a trading name of Origen Financial Services Limited which is authorised and regulated by the Financial Services Authority no. 192666. Tel: 0207 405 8535.

Locations where you can have your documents processed in person

The following list shows the contact telephone numbers for Protocol National Staffing Co-ordinators based in colleges around the country.

If you wish to have your documents processed in person rather than posting them to our Nottingham office, please contact a Staffing Co-ordinator close to you and arrange a suitable time to visit.

City College Birmingham

June Jewell
or Vina Patel
Tel: 0115 938 8338
or: 0115 911 1271

City of Sunderland College

Marie Graham or Emma Lee
Tel: 0115 938 8324

Enfield College

Natanya Jeffrey
Tel: 0115 911 1272

Cambridge Regional College

Kerry Smith
Tel: 0115 911 1287

Harrow College

Liz Bula
Tel: 0208 909 6567

Bournemouth and Poole College

Lisa Goodwin
Tel: 0115 938 8337

Lewisham College

Aktarun Khatun
Tel: 0115 911 1274

Lincoln College

Barbara Booth
Tel: 0115 938 8325

Liverpool Community College

Jacqueline Jones
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**New laws,
important
changes!**