



Dear Howard

I've just been looking back at last year and in August you will have been handling the BIGGA Pension Plan for a whole year, during that time, you must have encountered a wide variety of Greenkeeper's pension problems. Is that so?

Neil Thomas,
Executive Director, BIGGA

The letters shown below are typical of enquiries received either by mail or phone. Naturally we have altered locations and names to protect the privacy of greenkeepers.

Dear Neil

With reference to your recent note about the BIGGA Pension Plan, I have spent many hours with greenkeepers all over the UK in the last year and I hope I've been able to solve a few of their problems and give some good financial advice along the way. However, there are certain questions that crop up constantly, and if I may I'd like to give you an idea of what they are.

Howard Evans,
Special Advisor, BIGGA Pensions

Greenkeeper, West Midlands

Q. I was employed elsewhere before I became a greenkeeper, is there anything the Association can do to help me 'unlock' the previous Pension Plan arrangements I've left behind me?

A. Often it can benefit people to arrange for a transfer from an old Pension Scheme. This can all be done via the Association at Aldwark Manor, who simply ask me to ask the original pension provider for a transfer value to BIGGA Personal Pension Plan. When the transfer figure is provided, illustrations of future benefits can be provided to see if it is in an Association members' best interest to transfer out or not. BIGGA members have to do no more than contact BIGGA Headquarters and the rest is done for them. Incidentally, it usually turns out to be a good time to talk about pension and financial planning in general.

Assistant Greenkeeper, Kent

Q. I have just started in Greenkeeping. I am young and I might not even stay in Greenkeeping. So why should I start a BIGGA Pension Plan?

A. Everyone knows starting a Pension Plan early is the right thing to do, even though paying it can sometimes be painful! But remember payment can start from £22.50 per month and full benefits can be taken now from the age of 50. And if necessary the plan can be taken to other employment, if greenkeeping turns out to be not for you. Everyone knows that by starting a Personal Pension Plan early, you don't have the problems that many people have when they reach 40, and this is having to put much more into Pension Plans, to make up for those 'lost' years. And if you don't believe me, ask someone you know who is over 40!

Deputy Head Greenkeeper, Hampshire.

Q. My club is at last thinking about a Pension Scheme through the club. Should I join the club scheme or start my own?

A. The final benefits of all employee pension arrangements largely depend on the amount the employer and employee are prepared to pay. Now, although individual circumstances can differ, I would always advise Greenkeepers to at least consider starting their own BIGGA Personal Pension Plan as an alternative to entering a club scheme, because remember, club schemes, can only last the duration of Greenkeeper's employment at that club.

The most important thing to consider about a club scheme is the percentage of salary the club are prepared to put into a Greenkeeper's Pension Plan. This is often calculated as percentage of current salary - 5%, 7% or even 10%. Now they ke question for BIGGA members is this - Is it better for a Greenkeeper to be a member of a club scheme, or is it better for him to have his own BIGGA Personal Pension Plan which he can take onto other employment in later years, to which the club make a regular contribution. The advantage of the BIGGA Pension Plan here is that a Greenkeeper could well have just the one single Pension Plan arrangement for the whole of his working life taking it from one job to another, without all the problems of previous pension plans to deal with.

With a BIGGA Personal Pension Plan, the greenkeeper negotiates annually with his club, when salaries and other benefits are discussed, to decide just how much the club are going to regularly pay into his BIGGA Personal Pension Plan. And as I've said before, a BIGGA Personal Pension Plan always remains the Greenkeeper's own Personal Pension Plan to do with as he wishes, which is not so with a club scheme.

First Assistant Greenkeeper, Yorkshire

Q. My club does not provide me with a Pension Plan, so why should I bother to start one of my own?

A. In my experience, many clubs are a little slow in coming forward to provide Greenkeepers with a Pension Plan. So really, in this situation Greenkeepers have to look after themselves, but please let me assure you, it does make sense. In fact, it is probably one of the best forms of saving for the future that is around today, and what's more the Government give you 25% off your monthly payment when you pay it! Should your club decide to pay toward your Pension Planning at some time in the future, then BIGGA Pension Plans have a built-in ability for the club to add their contribution at a later date. So what is really happening is that Greenkeepers are taking out a BIGGA Pension Plan, and then when their next wage negotiations begin with their clubs, they are requesting the club to pay a percentage of their wage increase as a payment into the members already established BIGGA Pension Plan. Makes sense, doesn't it?

Course Manager, Surrey

Q. I'm in tied club accommodation and a little concerned for the future. I'm not sure what's the best thing to do. Is there any type of scheme available to BIGGA members like me which might help?

A. Yes, there is! In fact, there are a variety of arrangements available again depending on individual circumstances. The basic idea however, is to provide the member with an ability to assist in the purchase of acceptable property, either now or at some pre-planned time in the future. Tied accommodation can often be a 'double-edged' sword and the problem has to be discussed in some detail, at the right time, before sound advice can be given. Again, lets talk about it.

Head Greenkeeper, Scotland

Q. I am in a club scheme which I want to say in, but I think I should consider boosting more towards my pension. Can the Association help with advice here?

A. When a BIGGA member is in a club scheme he can usually use his club scheme to 'top-up' his pension, but it is well worth all Greenkeepers considering the BIGGA PSAVC or free-standing additional voluntary contribution plan. Yes, what a mouthful! The simple benefit of this for Greenkeepers is to spread his range of pension investment between the Club's fund and the Association's fund. This obviously makes sense on the basis of not keeping all your eggs in one basket! Full tax relief is given on all contributions to the BIGGA FSAVC, and the benefits become payable at the same time as the club scheme.

Dear Neil

Thank you for your best wishes. Naturally I am more than happy to advise on other financial matters. In fact greenkeeper's wives have often been very interested to hear what I have had to say to their husbands. Mortgages for house purchase, short-term savings plans for the creation of lump sums of money in the future and lump sum investment for capital growth - all these subjects have been discussed during the year. People seem to feel quite comfortable talking to me, and I am more than happy to talk to them.

Howard Evans,
Special Advisor, BIGGA Pensions

Dear Howard

Thank you Howard for enlightening me. May I wish you and your team very best wishes for your second year of activity with our members. In conclusion it seems that although greenkeepers' pensions are your main consideration when talking to BIGGA members, you're quite happy to advise on other financial matters as well, is that right?

Neil Thomas,
Executive Director, BIGGA



So for completely free pension and financial advice through BIGGA either call Sam or Debbie on 03743 581/2 at Aldwark Manor, or write to:
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BIGGA Pensions, Aldwark Manor,
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