

November 2025

Our ref: LMH

Dear Member

Exeter and Devon Airport Limited 1991 Pension Scheme ('Scheme')

As part of good governance, we, the Trustee of the Scheme, regularly review the Scheme's service providers. This consists of regular monitoring of the services provided and, at times, making comparisons with alternative providers. The Trustee recently undertook such a review and as a result have decided to appoint a new pension administrator.

It is with pleasure therefore that we are writing to advise you that Cartwright Benefit Consultants Ltd ('Cartwright') have been appointed to be responsible for the Scheme's administration going forwards. Cartwright will replace the existing administrators, Aptia, with effect from 1 December 2025.

From that date, Cartwright will be responsible for the administration of the Scheme, including the calculation of benefits; responding to member queries; and the payment of pensions via the monthly payroll system. Cartwright will also provide actuarial and accounting services to the Trustee.

New contact details

The new contact details are as follows:

Cartwright Benefit Consultants Limited
Marlborough House
Victoria Road South
Chelmsford
Essex
CM1 1LN

The lead administrator for the Scheme is Louise Downs.

Telephone No: 01245 293 300

Administration and pension benefit queries

Should you have any questions in relation to your benefits in the Scheme, a dedicated email address has been set up for all members of the Scheme to use from 1 December 2025 as follows:

Email address: EDALpensions@cartwright.co.uk

Please contact Cartwright by email confirming your full name and address, details of your enquiry and your telephone number.

Should you wish to contact Cartwright by telephone, the number is 01245 293 300 and their office opening hours are between 9.00am to 5.00pm Monday to Friday.

Pension Payroll and the payment of your pension

If you are in receipt of a pension, your last pension payment from Aptia will be received on 1 December and your first pension payment from Cartwright is due on 1 January 2026 and, due to the time of year, will be paid on 30 December 2025. Payslips will be sent to your home address when there is an annual increase or net difference in your pension payment of £5.00 or more, per month.

Should you have any questions in relation to the payment of your future pension benefits from the Scheme, please contact Cartwright's pension payroll team on:

Pension payroll telephone number: **01245 293 301** or by email at pension.payroll@cartwright.co.uk

Please quote the Scheme name, your full name, address and postcode, Date of Birth, and National Insurance number in order that you may be correctly identified.

Attached is also a short Q&A which should hopefully answer any questions you may have regarding the change.

A reminder: are your details up to date?

It's important that the details held about members of the Scheme are kept up to date. If you have recently moved home, or experienced a change in circumstances that you think Cartwright should know about, please contact them using the details provided.

Please keep this information in a safe place for future reference.

Yours faithfully

Sasha Jain

For and on behalf of the Trustee of the
Exeter and Devon Airport Limited 1991 Pension Scheme

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Exeter and Devon Airport Limited 1991 Pension Scheme

Change of pension administrator

Questions and Answers

Why has this change been made?

You are entitled to benefits from the above Scheme. As you are aware, the Trustee regularly reviews their service providers, either through monitoring reports and the services provided, or through formal reviews.

A review was undertaken, and it was decided that it would be in the interests of the Scheme and its members to move the administration function to Cartwright Benefit Consultants Ltd ('Cartwright').

The amount and terms of your benefits under the Scheme Rules are not changing.

Who is Cartwright?

Cartwright is a privately-owned company which specialises in providing quality administration services to small to medium sized employer sponsored pension schemes, like your Scheme.

Cartwright pride themselves in providing a highly professional service, on a timely basis.

What services will Cartwright provide? Who should I contact if I have a query?

Cartwright will be providing actuarial, scheme administration, pension payroll and accounting services. Cartwright hold members' data securely on behalf of the Trustee; they will calculate pension benefits and will also pay pensioners their monthly pensions.

From 1 December 2025, all queries/requests should be addressed to Cartwright at the contact details shown on the letter.

I have outstanding queries with the previous administrator. What will happen to those?

The previous administrator Aptia will hand over to Cartwright any outstanding requests/queries you may have had with them. You should therefore contact Cartwright regarding any such matters who will ensure that you receive a response and any information requested.

Do I need to do anything?

No, you do not need to do anything. All the Scheme files and your membership records will be securely transferred from the previous administrator to Cartwright.

I am a pensioner. Will I still get paid on the same date?

Yes, your pension will continue to be paid in accordance with the Scheme rules and past practice, on the 1st of the month.

The new pensioner payroll HMRC PAYE reference number and Accounts Office Reference for the Scheme will be confirmed on the initial payslip you receive.

Pension payroll and pension increases

Your pension will be reviewed annually and any increases payable will continue to be effective from the same date, that is, at each anniversary of its commencement if you are in receipt of a pension; if you are in receipt of a widowers/widowers or civil partner's pension, at each anniversary of the commencement of the Member's pension.

As this is a new payroll, your previous payments and tax information will not show on your payslip. However, the previous payment details since the start of the tax year will be included in your P60 which Cartwright will issue at the end of each tax year.

Should you have any questions, please do not hesitate to either telephone or email Cartwright asking for their Pension Payroll team.

Data Protection

Why your data is held

The Trustee hold your personal data as data controllers and use it in order to administer and manage the Scheme and for the ongoing maintenance of your pension record and for securing and paying benefits to you and your dependents (if any) in the event of your death.

Who your data is shared with

It is necessary for the Trustee to collect and share your data with certain other parties, such as Cartwright, so that they may process the data on our behalf in connection with the Scheme.

The Trustee confirms however that data will only be shared with other parties where the Trustee has a legal obligation or a legitimate interest in doing so and as permitted by the Trustee powers under the rules of the Scheme, and in accordance with legislative, governance and reporting requirements.

This may include reporting/sharing information with the administrator, the payroll provider, the Actuary, auditor, legal adviser, tracing and mortality screening bureaux, the Trustee insurers, AVC providers, the Scheme's banks, suppliers of IT services, document production and distribution services, and the Pensions Dashboard - where the scheme is connected to a dashboard (either as required by legislation or voluntarily) which allows members to view their pension details on-line, via the dashboard ecosystem.

Also, the following government and regulatory bodies: HM Revenue & Customs, National Insurance Contributions Office, Department of Work & Pensions, the Pension Protection Fund, the Pensions Ombudsman, the Pensions Regulator, and the Money and Pensions Service, as appropriate.

The data held in respect of you will not be divulged, transferred to, or shared with any third party other than those parties formally contracted to act on behalf of the Trustee in relation to the governance and administration of the Scheme, the Scheme Rules or as required by pensions law.

Retention of Data

The Trustee must keep all personal data safe and only hold it for as long as necessary. To meet the requirements of both UK tax and pensions law, it is the policy of the Trustee to hold data after all obligations to pay benefits to you and/or your dependants under the Scheme, have been extinguished.

However, the Trustee reviews the personal data held in relation to the Scheme on a regular basis and if it is concluded that certain personal data is no longer needed, that personal data will be destroyed.

Your rights – Access to your information, correction and restriction

Data Access Request

You have a right to request a copy of the information that the Scheme holds about you. If you would like to access the data/information held in respect of you in relation to your Scheme membership please send a **Data Access Request** to Cartwright either in writing or by email to the contact details in the covering letter.

Right to rectification and keeping your information up-to-date

You may ask for any of your personal data to be corrected or removed if you believe it is inaccurate.

Right to restrict the processing of your information or have your personal data deleted

If you wish to restrict or limit the use of some of your personal data, or

If you do not wish any of your personal data to be processed, or

If you wish to have some or all of personal data removed from the Scheme's records, it may be possible in certain exceptional and limited circumstances.

However, doing any of the above could severely affect the ability of the Trustee and Scheme administrators to respond to any questions you may have about your benefits and ultimately could mean it would not be possible to calculate or continue to pay any benefits to you or your beneficiaries from the Scheme.

Handling your personal data

If you are unhappy with the way that your personal data is being handled you may raise a complaint with the Scheme Trustee via the Scheme administrators, using the contact details given in the covering letter. Your complaint will be acknowledged within 30 days of receipt and appropriate steps will be taken to respond and resolve it as soon as possible.

The Information Commission

If you believe that the way your personal data is processed is inconsistent with the law or you are not satisfied with responses to any query you raise, you may contact the Information Commissioner (IC) whose helpline is 0303 123 1113.