VAILLANT GROUP PENSION SCHEME

October 2014

Message from the Chairman of Trustees

I am pleased to introduce the Annual Newsletter of the Vaillant Group Pension Scheme (the Scheme), which keeps you up to date on matters affecting the Scheme and which is sent to all Scheme members.

I would also like to introduce myself, as I have recently been appointed as a new independent trustee and Chairman of the Scheme following Norman Braithwaite's retirement earlier this year. Norman became a Trustee in 2004 and Chairman in 2012, and on behalf of the Trustees I would like to thank him for his valuable contribution to the management of the Scheme during that time.

To give you an insight into my background, I am a professional independent trustee to a number of pension schemes. My current appointments include:

- Chairman of the Friends Provident Pension Scheme, Chairman of the Operations Committee and a member of the Investment and Funding Committee;
- Chairman of the Southern Water Pension Scheme and Chairman of the Investment and Funding Committee; and
- Trustee of the Lloyds Superannuation Fund, Chairman of the Operations Committee and a member of the Investment and Funding Committee.

As a newcomer to the Scheme and Vaillant Group, I have already seen that the Trustees and Company are working very hard together to improve the Scheme's funding position. It is clear to me that the Company is continuing to demonstrate its commitment to the Scheme through its cash contributions (as detailed in the Summary Funding Statement – see page 8) and it is pleasing to note the Company's ongoing support.

Turning now to the newsletter, as in previous years, it presents some of the information contained in the Trustees' Annual Report for the Scheme year ended 5 April 2014 in an illustrated and less formal way. If you would like a copy of the full report, which includes the Scheme's accounts, please write to the Pensions Department at the address on the back page.

In the special newsletter issued in April 2014, we updated you on the results of the latest three-yearly valuation, which showed that as at 5 April 2013 the Scheme deficit was £199 million. Since then, the Scheme Actuary has provided an updated valuation as at 5 April 2014, when the deficit had fallen to £132 million. This was mainly due to the additional contributions paid by the Company and the effect of higher gilt yields, which reduced the value of the Scheme's liabilities. Further details are given in the Summary Funding Statement.

The newsletter also updates you on other matters which I hope will be of interest to you. In the following pages you can find:

I hope that you find the newsletter helpful and informative. I am looking forward to working with my fellow Trustees and Vaillant over the coming years.

Mike Hampton
Chairman of Trustees
October 2014

Scheme updates

Future of the Scheme

Active members are reminded that the Scheme will close on 5 April 2015 and from that date no further benefits will build up. On 6 April 2015, such members will automatically join the Company's defined contribution scheme and the Company will provide further details regarding members' options closer to the time.

This change only affects current active members of the Scheme. It does not affect members who are already receiving a pension from the Scheme or those who have left the Company and are entitled to a pension from the Scheme at their normal retirement age.

Changes to the Scheme

There have been two changes to the Scheme rules that may affect a small number of Scheme members. The changes are:

Same sex marriage

The Government has introduced new legislation that made same sex marriages legal with effect from 29 March 2014. From that date, the spouse of a member in a same sex marriage has the right to certain death benefits under a company pension scheme. The Scheme rules have now been amended so that a spouse in a same sex marriage has equality with a spouse in an opposite sex marriage and will receive a pension calculated in the same way.

Small pensions

The Scheme rules have been amended to reflect the new limits noted in the 'Small pensions' section on page 3.

Keep us up to date

Address and bank detail changes

It is important that deferred members notify the Pensions Department of any changes in address. If you move and have not updated your contact details, we may not be able to trace you and there will be a lengthy delay when it is time to pay your benefits at normal retirement age.

It is also important that pensioners notify changes to their address and bank details. Your pension will not be paid if correspondence is returned because you are no longer at that address or your bank account has been closed.

Changes to your address and bank details can only be accepted if they are sent in writing and signed by you. We will not accept such changes by telephone or email.

Is your Death Benefits Beneficiary Form up to date?

The recipients of any lump sum that may be payable should you die whilst a member of the Scheme are decided at the discretion of the Trustees. Although the Trustees will take your wishes into account as to who should receive the lump sum they are not bound by them. You can help the Trustees decide who should receive the lump sum by completing a Death Benefits Beneficiary Form, which you can obtain from the address on the back or, if you are an active member, from your Human Resources Department. You should complete a form if you have not already done so and you should complete a new one if your circumstances have changed since you last completed one. Completed forms should be returned to the Pensions Department.

Please note this only applies to active and deferred members and those pensioners who have been receiving their pension for less than five years. If you have been receiving your pension for more than five years or if you are receiving a spouse's/dependant's pension then this does not apply to you as there is no lump sum payable on your death.

Budget 2014: Pension changes

In the March 2014 Budget, a number of changes were announced that have an effect on both defined benefit schemes (such as the Scheme) and defined contribution schemes (also known as money purchase schemes). Not all of the changes directly affect the Scheme and those that do are noted below.

Small pensions

From April 2015, if you are aged 60 or over you may be able to take your entire pension as a cash sum and not have to receive a pension at all. This will apply if:

- your pension pot in any one scheme is worth less than £10,000 (increased from £2,000). This is roughly equal to a pension of £400 a year payable from the Scheme, although this will vary depending on your age; or
- your total pension savings from all sources (excluding State Pensions) are worth less than £30,000 (increased from £18,000).

The first 25% of such a cash sum is currently tax free, but Income Tax is normally paid on the balance. Details will be provided to you at retirement should either of these apply. Please note that this change only applies if you are not yet receiving a pension from the Scheme.

From April 2015, this option is also expected to be made available to members aged 55 or over, who meet one of the conditions detailed above.

Please note that if you are receiving a small dependant's pension in respect of pension savings built up by someone else, for example your deceased spouse or partner, these pensions do not count towards the above limits.

Minimum pension age

The minimum age at which you can apply to receive your pension is set by the Government and is currently 55 (unless you are retiring through ill health). The Government has announced that this will increase to age 57 from 2028, when the State Pension Age goes up to 67. It will then be set at 10 years below the State Pension Age, so the minimum pension age is likely to go up again after 2028.

Transfers from the Scheme

From April 2015 it will be a legal requirement to take advice from a professional adviser who is both independent from the Scheme and authorised by the Financial Conduct Authority (FCA) if you choose to transfer your benefits out of the Scheme and the value of the transfer is more than £30,000. The Scheme administrators will need to be provided with evidence that such advice has been received. Although it is not a legal requirement to take such advice if you are looking to transfer before April 2015, it is recommended that you do so.

Increased flexibilty for defined contribution (DC) schemes

Currently, if you have pension savings in a DC scheme, at retirement you can take 25% of your fund as a tax-free cash sum and the remainder has to be used to purchase a pension (known as an annuity).

From April 2015 this will change and you will have greater flexibility as to how you use your fund. The main change is that you will no longer be required to buy a pension. You will still be able to do this should you wish, but you will also have the option to take the whole of your fund as a cash sum with the first 25% being tax free and the remainder subject to Income Tax at your marginal tax rate.

For example, you may transfer your benefits out of the Scheme to a DC scheme (such as a personal pension) to take advantage of this new flexibility. However, if you do you should remember that you and your spouse will no longer be entitled to any pension benefits from the Scheme. You should also seek independent financial advice before agreeing to a transfer and be aware of pension scams as highlighted on page 4 of this newsletter.

Neither the Trustees nor the Scheme administrators are able to give you advice regarding whether you should transfer your pension from the Scheme. In addition, once a transfer has been made it is not possible to transfer it back to the Scheme.

Please also note that if you are already in receipt of your pension from the Scheme, the option to transfer no longer applies.

You can also find more information about the changes online at **www.pensionsadvisoryservice.org.uk/pension-reform/budget-2014**

Pension scams

In the last two newsletters, the Trustees have included articles on pension liberation or pension scams as they are also known. As there have been a number of recent instances of potential scams that have been identified by the Scheme administrators, the Trustees wish to highlight again the potential dangers and raise awareness of the consequences of pension scams.

The Pensions Regulator has issued guidance on pension scams and much of the following detail is taken from its website.

What is a pension scam?

Pension scams can be given a number of labels including:

- pension loans
- early pension release
- pension selling
- cashing in your pension
- pension liberation.

A pension scam is when you agree to transfer your pension savings to an arrangement that will allow you to access your funds before the age of 55 or to cash in larger amounts than are currently allowed under the law.

Only in certain cases – such as incapacity or terminal illness – is it possible to access your pension savings before the age of 55. However, for most people, promises of early cash are false and you will probably lose most, if not all, of your savings. In addition, you may also receive tax charges from HM Revenue and Customs of over half the value of your pension for taking an 'unauthorised payment' from your fund.

In the future, you may be able to take more than 25% of your pension savings as a cash lump sum after age 55, but this will not come into effect until at least April 2015 and even then you would only be able to do this by transferring your pension benefits out of the Scheme to a different type of pension scheme, for example a personal pension.

Only in certain cases – such as incapacity or terminal illness – is it possible to access your pension savings before the age of 55.

How might pension scammers target me?

The scammers have a variety of tricks to catch you out. They may:

- claim that you can access your pension before age 55
- approach you out of the blue over the phone, via text message or in person door-to-door
- entice you with upfront cash
- offer a free 'pension review' or try to tempt you with so-called 'one-off' investment opportunities.

You should never be rushed into making a decision and you should seek independent financial advice if you are considering transferring your benefits out of the Scheme.

Is 'pension unlocking' a scam?

No. Pension unlocking is not a scam. With pension unlocking, a person aged 55 or over can release up to 25% of their total pension as a tax-free lump sum. However, unlocking your pension will almost certainly mean you will have less income in retirement and, as a result, unlocking is only suitable for a very limited number of people and circumstances.

What to do if you think you're being targeted by a pension scam

- If you think you're being targeted by a pension scam contact Action Fraud on **0300 123 2040**.
- Before you agree to anything, make sure the adviser is approved by the Financial Conduct Authority (FCA).
- Never be rushed into a decision.
- Don't proceed unless you are absolutely certain your money will be safe, as once you transfer it's too late.

Further information regarding pension scams is available on the Pension Regulator's website at **www.thepensionsregulator.gov.uk/individuals/dangers-of-pension-scams.aspx** and also on the Pensions Advisory Service website at **www.pensionsadvisoryservice.org.uk**.

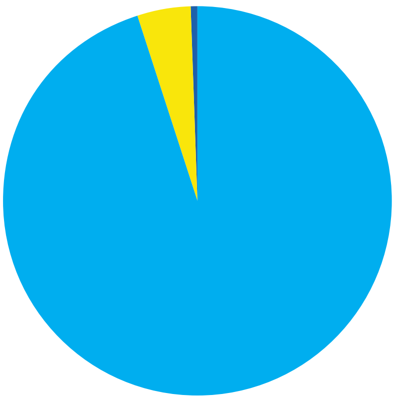
If you think you may have been targeted, please contact the Pensions Advisory Service in the first instance on **0300 123 1047**.

Review of the Accounts

At 5 April 2014 the net assets of the Scheme were £493.3 million compared with £466.3 million as at 5 April 2013. The increase in the value of the Scheme's assets is a result of investment returns during the year and the Company paying deficit reduction contributions.

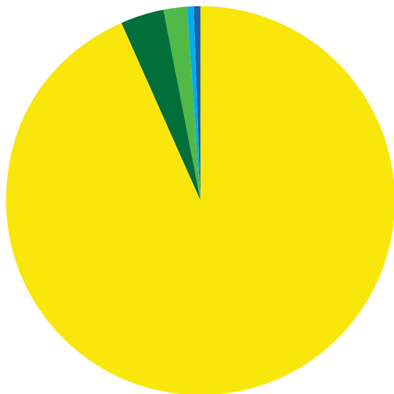
Details of the Scheme's receipts and payments and a breakdown of its assets are summarised below. The figures have been taken from the Scheme's audited accounts, which are contained in the Trustees' Report and Accounts. As in previous years, the independent auditors, PricewaterhouseCoopers LLP, have given an unqualified opinion on the accounts. They have also confirmed that the contributions paid to the Scheme are in accordance with the Schedule of Contributions previously agreed between the Trustees and the Company. Copies of the Trustees' Report and Accounts can be obtained on written request from the Pensions Department.

Receipts and Payments 2013/2014



Cash received

Contributions	£32.3m
Investment income received	£1.5m
Other	£0.1m
Total	**£33.9m**



Cash paid

Benefits paid	£26.3m
Administration expenses	£1.0m
Leavers	£0.5m
Life assurance premium	£0.2m
Investment management fees	£0.1m
Total	**£28.1m**

Fund Movement

Payments less receipts	£5.8m
Change in market value of investments	£21.2m
Net increase in fund	**£27.0m**

Scheme Membership

	2014	2013	2012
Active members	311	347	376
Deferred members	3,663	3,884	4,060
Pensioners	5,058	5,006	4,958
Total members	**9,032**	**9,237**	**9,394**

Investment Review

Types of asset held

The Scheme's assets are invested for capital growth and income. Income from direct holdings (where the Trustees own the title to the investment) is received in cash by the Scheme. Income from the holdings in pooled funds (where the individual investments are owned by a "pooled" fund and the Trustees own units in this fund) is either reinvested within the fund, and reflected as an increase in value of each fund held, or received as cash by the Scheme. During the Scheme year the total amount of income received as cash was £1.5 million.

Details of the Trustees' overall policy, investment objectives and current strategy are included in the Statement of Investment Principles, which was updated in April 2012 following completion of the investment strategy review. A copy can be obtained on written request from the Pensions Department (address on back page).

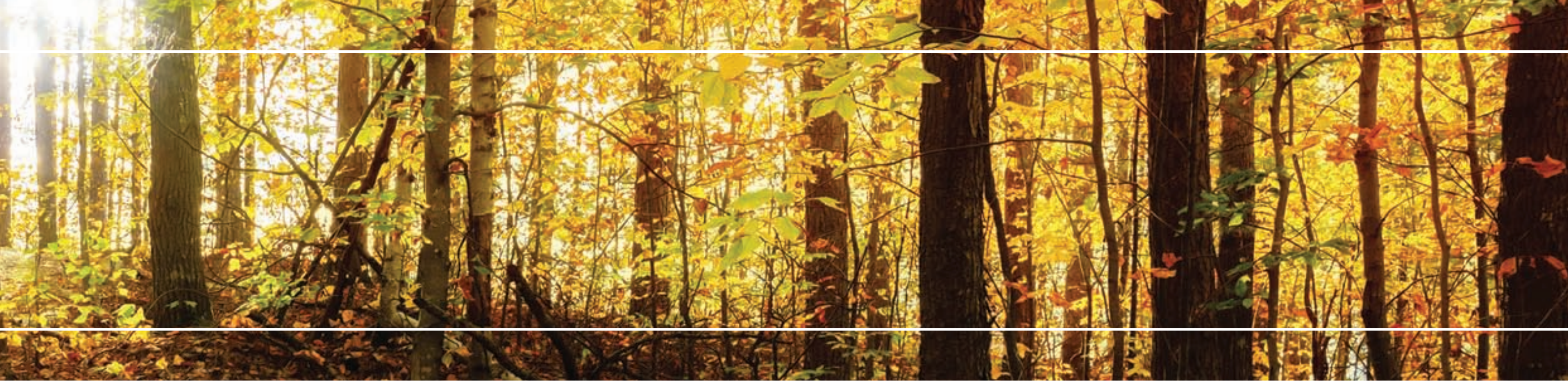
Assets held by the investment managers

During the Scheme year to 5 April 2014, the Trustees delegated the day-to-day management of the assets to six specialist investment management companies. The details are:

- BlackRock Investment Management (UK) Ltd managed a global equity portfolio.
- M&G Investment Management Ltd managed a fixed income bond portfolio and a fund investing in secured loans issued by European companies.
- Standard Life Investment Ltd managed a Global Absolute Return Strategies (GARS) fund.
- Veritas Asset Management (UK) Ltd managed a global equity portfolio.
- Vontobel Asset Management managed an emerging market equity portfolio.
- UBS Global Asset Management Ltd (UBS) managed a UK equity portfolio on a passive basis.

The assets held by the individual managers as at 5 April 2014 and their shares of the portfolio are:

	£m	%
M&G bonds	185.1	37.5
UBS passive UK equities	102.0	20.7
Standard Life GARS	44.3	8.9
Veritas global equities	44.1	8.9
BlackRock global equities	42.3	8.6
M&G loan fund	33.9	6.9
Vontobel emerging markets	31.9	6.5
Other		
Cash & other balances	8.8	1.8
AVCs	0.9	0.2
Total	**493.3**	**100.0**

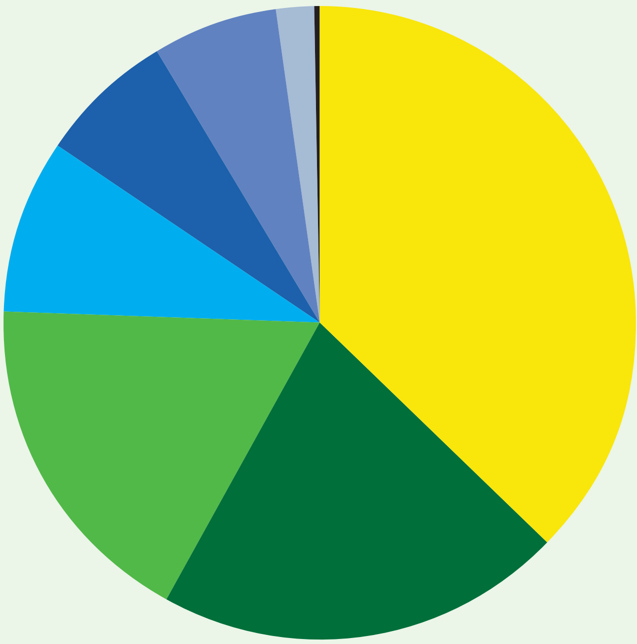


Investment returns

The Trustees receive reports on investment performance from the investment managers and their investment consultant each quarter, and hold regular meetings with the investment managers to review their performance. Investment managers will be replaced if the Trustees, having taken advice, judge this is in the best interests of the Scheme.

As part of their overall investment strategy, the Trustees have invested the Scheme's assets for long-term returns. The Trustees have set each manager individual 'benchmarks' to measure their investment performance against; the managers' performances and benchmarks can be combined to give an overall picture of the Scheme's investment returns over different periods.

Over the 12 months to 31 March 2014, the combined return (gross of fees) for the managers was 3.8% compared with the benchmark return of 2.7%. For the three years to 31 March 2014, the combined assets returned 6.2% a year compared with the benchmark return of 5.7% a year.



5 April 2014	**(%)**
Corporate bonds	37.5
UK equities	20.7
Global equities	17.5
Diversified growth fund	8.9
European loan fund	6.9
Emerging market equities	6.5
Cash	1.8
AVCs	0.2
Total	**100**

Summary Funding Statement

Why have you sent me this Summary Funding Statement?

The Trustees are legally required to issue an annual Summary Funding Statement to update all members on the financial security of the Scheme. This statement gives details of the latest three-yearly valuation of the Scheme undertaken as at 5 April 2013. Similar statements have been included in previous newsletters and the Trustees intend to continue to include these statements in future newsletters to keep you updated on changes to the Scheme's financial position.

How is the Scheme's financial security measured?

The estimated cost of providing the benefits you and other members have earned to date is known as the Scheme's 'liabilities'. These include the benefits of members who are contributing to the Scheme, pensioners and those who have left and are not yet receiving their pension.

The Trustees receive contributions from active members and the Company and invest these to help provide your benefits. The contributions and investments of the Scheme are known as 'assets' and are held in a communal fund for the benefit of all members.

To check the Scheme's financial security, the Trustees look at its financial position and compare the value of its liabilities to its assets. If the Scheme's assets are less than its liabilities, there is a shortfall or deficit. If the assets are more than the liabilities then the Scheme is in surplus.

Every three years the Trustees carry out an in-depth look at the Scheme's finances, which is known as an actuarial valuation. This is undertaken by an actuary, who is a qualified, independent professional and who will produce a formal actuarial valuation report for the Trustees. The actuary also checks the financial security of the Scheme annually and produces an annual actuarial report for the Trustees summarising his findings.

What is the Scheme's financial position?

The latest actuarial valuation of the Scheme showed that on 5 April 2013:

The value of the liabilities was	£664.7 million
The Scheme's assets were valued at	£465.3 million
This means there was a shortfall of	£199.4 million
This is equivalent to a funding level of	70%

Although there was a shortfall at 5 April 2013, all members who have retired have still received the full amount of their pension and will continue to do so.

Is the shortfall at 5 April 2013 going to be paid off and, if so, how will this be done?

The Company and the Trustees have agreed a new recovery plan to deal with the 2013 shortfall, which replaced the one previously agreed following the completion of the 2010 valuation. The Company agreed to pay deficit contributions between 2014 and 2024 as follows:

- a one-off payment of £12m by 5 April 2014
- £10 million between January 2014 and April 2014
- £20 million a year from May 2014 to April 2017
- £17 million a year from May 2017 to April 2024
- £8.5 million for the six-month period between May 2024 and October 2024.

In December 2013, the Company paid to the Scheme £28 million of the above contributions due in 2014 as an advance payment.

These contributions are in addition to the regular Company contributions of 20% of pensionable salaries in respect of the active Scheme members and any administration and other expenses incurred by the Trustees above 1% of pensionable salaries. Active members pay contributions in accordance with the Scheme rules. These amounts, together with an anticipated rate of growth in the Scheme's assets, means the new recovery plan aims to pay off the shortfall by October 2024.

To calculate the amount of the shortfall, assumptions have to be made about what will happen in the future, for example, improvements in life expectancy, changes to the future rate of inflation and the rate at which the Scheme's assets will grow. These assumptions need to be exactly right for the shortfall to be paid off by October 2024.

How do the Trustees know the level of contributions to be paid to the Scheme?

Following each actuarial valuation, the actuary advises the Trustees on the contributions that should be paid into the Scheme so that they can expect to be able to continue to pay members' pensions. The Trustees then agree a level of contribution for the Scheme with the Company and record this in a document called the Schedule of Contributions. The Trustees have reviewed and updated the Schedule of Contributions following completion of the 2013 valuation.

The valuation and Schedule of Contributions follow standards the Trustees have set out in a Statement of Funding Principles. This document describes how the Trustees will manage the Scheme with the aim of being able to continue to pay members' benefits.

Is there anything else the Company has agreed to?

The Trustees, the Company and Vaillant GmbH have entered into a binding agreement to ensure that the value of the Company and its subsidiaries can be monitored by the Trustees and cannot be materially reduced by the actions of the Company or its subsidiaries unless the prior approval of the Trustees has been sought. This agreement, referred to as the negative pledge, includes a mechanism that provides for additional cash contributions to the Scheme should its terms be breached.

The Trustees have also previously made an agreement with the companies that participate in the Scheme that should any of them not be able to meet their financial obligation to the Scheme then the remaining participating companies will each be liable for that company's debt. This agreement is referred to as the guarantee.

What has happened to the Scheme's financial position since 5 April 2013?

The actuary is required by law to provide the Trustees with an update of the Scheme's financial position each year when a full valuation is not being undertaken.

At 5 April 2014 the deficit had fallen to £131.8 million equivalent to a funding level of 79%. The improvement in the Scheme's funding position is mainly due to the effect of higher gilt yields, which decreases the value of the Scheme's liabilities, and the contributions the Company has paid to the Scheme.

You may recall that in the April 2014 special newsletter the estimated deficit at the end of February 2014 was £100 million giving a funding level of about 80%. The reason for the difference in the deficit between the end of February 2014 and 5 April 2014 was mainly due to poor investment returns relative to the liabilities and a fall in gilt yields which had the effect of increasing the liabilities.

As you can see from the above, the value of the Scheme's assets and liabilities, and the corresponding financial position, changes from year to year and even from day to day and is affected by fluctuations in the world's financial markets. This volatility affects all pension schemes and is monitored by the Trustees and the Company.

The actuary will provide the next annual update to the Trustees on the financial position as at 5 April 2015 and details will be included in a future newsletter. The next three-yearly valuation will be carried out as at 5 April 2016 with the results expected to be known sometime during 2017.

What assets does the Scheme invest in?

The Trustees invest contributions in a range of assets and the amounts invested in a particular class of assets are as follows:

Assets	Range	Target
Company shares	40% to 50%	45%
Corporate bonds	40% to 50%	45%
Absolute return fund	5% to 15%	10%

Summary Funding Statement continued overleaf...

Summary Funding Statement (continued)

How safe is my pension?

The Trustees' objective is to ensure that there is enough money in the Scheme to pay pensions now and in the future, but this depends on the Company carrying on in business and continuing to pay for the Scheme. This cannot be guaranteed.

If the Company goes out of business or decides to stop paying for the Scheme, the Trustees would expect the Company to pay the Scheme enough money to secure from an insurance company all the benefits built up by members. This is known as the Scheme being 'wound-up'.

What happens if the Scheme is wound up and there is not enough money to pay for all my benefits?

If the Scheme winds up without enough money to buy all the benefits with an insurer then, unless the Company can afford to pay the difference, you are unlikely to receive the full benefits you were expecting. To help members in this situation, the Government set up the Pension Protection Fund (PPF). The PPF pays a legally defined level of benefits to members of eligible UK pension schemes which are wound up when the scheme does not have enough money to cover the cost of buying this level of benefits for members with an insurer, and the company is insolvent so cannot provide extra finance.

If the Scheme were to be wound up and go into the PPF, the pension you would receive from the PPF may be less than the full benefit you have earned in the Scheme, depending on your age, when your benefits were earned and the rules of the PPF at that time.

Further information and guidance is available on the PPF website at **www.pensionprotectionfund.org.uk** or you can write to the Pension Protection Fund at:

Renaissance
12 Dingwall Road
Croydon
Surrey CR0 2NA

Is there enough money in the Scheme to provide my full benefits if the Scheme was wound up?

The actuarial valuation at 5 April 2013 showed that the Scheme's assets could not have paid for the full benefits of all members to be provided by an insurance company if the Scheme had wound up at that date.

The liabilities if the Scheme were to be wound-up were:	£947.0 million
The Scheme's assets were:	£465.3 million
This means there was a shortfall of:	£481.7 million
Ratio of assets to liabilities:	49%

The fact that we have shown the wind-up position does not mean that the Company is thinking of winding up the Scheme. It is just another piece of information we are required to show.

If you have any questions, or would like more information, please write to the Pensions Department at the address on the back page.

Running the Scheme

The Trustees

The Trustees are responsible for administering the Scheme, paying members' benefits and ensuring the Scheme meets the requirements of pension legislation. The Trustees meet four times a year to discuss matters relating to the Scheme. In addition there are a number of sub-committees that meet as and when required to discuss matters such as investment strategy, the performance of the investment managers and the funding of the Scheme.

As at October 2014 the Trustees were:

Trustees appointed by the Company:

Mike Hampton	(Chairman) Independent Trustee appointed on 31 July 2014 to replace Norman Braithwaite who retired on that date
Carolan Dobson	Independent Trustee
Neil Partridge	Human Resources Director, Vaillant Group UK Ltd. Active Member
Steve Wakely	Finance Director, Vaillant Group UK Ltd. Active member

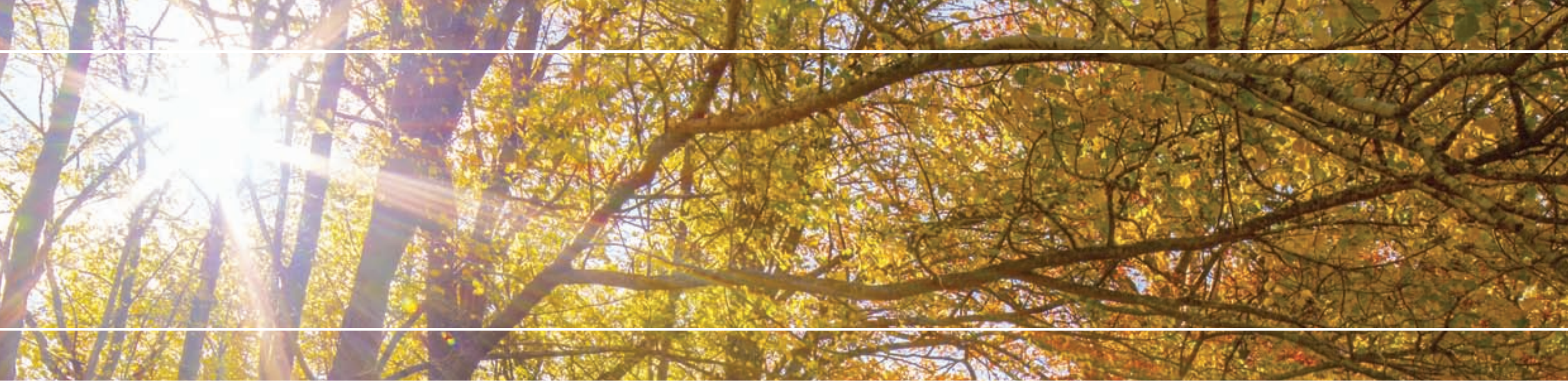
Trustees nominated by Scheme Members:

Andy Gregory	Toolmaker, Wavin Ltd. Deferred Member
Brian Powell	Retired, previously employed by Hepworth Heating Ltd. Pensioner

Advisers to the Trustees:

The Trustees have delegated certain tasks to specialised professional advisers whose performance they monitor. At the Scheme year end the advisers were:

Actuary	H Sime, Mercer
Auditors	PricewaterhouseCoopers LLP
Solicitors	Pinsent Masons LLP
Investment Consultant	Mercer Ltd represented by J Benfield



More information

The following documents provide further information and copies can be obtained by putting your request in writing to the Pensions Department:

- Statement of Funding Principles. This explains how the Trustees plan to manage the Scheme with the aim of being able to continue to provide the benefits that members have built up.
- Statement of Investment Principles. This explains how the Trustees invest the money paid into the Scheme.
- Schedule of Contributions. This shows how much money is being paid into the Scheme by the Company and the contributing members, and includes a certificate from the actuary showing that the contributions are sufficient to meet the requirements set out by law.
- Annual Report and Accounts. This shows the Scheme's income and expenditure during the year ended 5 April 2014.
- The formal Actuarial Valuation Report as at 5 April 2013 and the Actuarial Report as at 5 April 2014. These contain the details of the actuary's check of the Scheme's situation as at those dates.

Requests for pension information

Any requests for estimates of retirement benefits, transfer values or other information regarding your benefits will only be accepted in writing to the Pensions Department. In addition, we will provide such information to you in writing only. We will acknowledge all such correspondence, so if you do not hear from us you will know that we have not received your letter. This is for your own security to help prevent any other person or third party obtaining personal details about you.

Pensions Department

The Company's Pensions Department carries out the administration of members' benefits and you should contact them if you need more information about the Scheme or if you have a specific query about your own benefits. The contact details are:

Vaillant Group Pension Scheme
Nottingham Road
Belper
Derbyshire DE56 1JT

Telephone: 01773 596048

Alternatively, active members can contact their Human Resources department.