



PENSION PARTNERS

Curriculum Vitae

Nita Champaneri

Legal Consultant

Nita specialises in all aspects of pension law and has worked in the industry for 20 years. Prior to joining Pension Partners she worked at Squire Patton Boggs (formerly Hammonds), progressing to Senior Associate. Before joining Squire Patton Boggs, Nita worked at Mercer (formerly Sedgwick Noble Lowndes). Nita is committed to providing clients with clear, pragmatic advice.

Experience

General Pensions Advice

- Advice to pension scheme trustees and sponsoring employers on issues ranging from the equalisation of benefits, scheme design including the implications of tax simplification, interpretation of scheme documentation, member communication, compliance, scheme funding, pensions on divorce.
- Advice on the issues that trustees need to address in pension schemes that are winding up

Scheme Restructuring

- Advice to trustees and employers on the closure of schemes to future defined benefit accrual, introduction of new categories of benefits such as CARE, introduction of defined contribution categories to existing schemes, implementing new pension arrangements for employers.
- Nita advises trustees and employers on all aspects of pension scheme mergers, including preparation and advice on the merger documentation to member communication.



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Scheme Documentation

- Drafting deeds of amendment recording scheme changes, deeds to deal with scheme mergers, deeds to deal with trustee changes.
- Nita specialises in drafting trust deed and rules for existing pension arrangements, particularly complex benefit structures which are the result of several pension scheme amalgamations.
- Drafting member communication, including scheme booklets.

Pension legislation

- Advice to trustees and employers in relation to changes in legislation such as discrimination legislation, auto-enrolment requirements and the impact of case law.

Scheme Administration

- Assisting trustees with the administration of their pension schemes, including contracting out requirements, HMRC requirements, data protection and member communications.
- Nita also liaises with the Pensions Regulator on the trustees' behalf.

Investment

- Reviewing and advising on investment documentation.

Independent Trusteeships

- Nita has experience of working with trustees as an independent trustee.

Pension Protection Fund

- Nita advises trustees and employers on the use of guarantees to reduce the PPF levy and drafting the requisite documentation.



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Public Sector Schemes

- Advice to individuals in relation to rights and benefits in the Teachers' Pension Scheme.

Career

2013 – Legal Consultant to Pension Partners LLP

2010 – 2013 – Co founder of The Natural Works Company

2008 – 2010 Senior Associate at Hammonds (now Squire Patton Boggs)

1997 – 2008 Legal Assistant at Hammonds (now Squire Patton Boggs)

1990 – 1997 Sedgwick Noble Lowndes (now Mercer) Technical/Legal Department