

## **SCHEME BENEFITS – FOR ALL PARTNERS?**

### **Does our Scheme provide the benefits you expect for your partner? Probably yes, but why not check to make sure?**

Our scheme provides lump sum and pension benefits to your spouse or registered civil partner and/or dependants in the event of your death. The benefits payable will depend on the circumstances at the time, such as, have you already retired or are you still working.

However, if you are a female member of the scheme or have a registered civil partner **and** joined the scheme before 6 April 1988, it is worth noting that no additional spouse's pension will be payable for your early service (unless you took advantage of the option to pay additional spouses contributions before our scheme closed in 2013).

### **What about 2018 Court Rulings?**

Our scheme does **not** exclude civil partners and spouses from benefits accruing from benefit contributions made before 2005, when the Civil Partnership Act came into force. So, we already meet the 2018 Supreme Court ruling on the equal treatment of civil partners.

### **So what are the benefits for partners and/or dependents?**

Full details of the pension that will be payable to your partner and any dependents, in your given circumstances, are laid out in pages 19-22 of the Member Guide on our homepage.

In short, for a deferred member, these could be:

- A tax-free cash lump sum of 3 x the current amount of your preserved pension (unlike your pension this can be paid to anyone you nominate).
- A pension for your partner based on 50% of any GMP\* earned before 6 April 1997
- A pension for your partner equal to 50% of the minimum statutory pension which must be provided to meet our contracted-out requirements.

### **Just one more consideration, beware of the common-law myth.**

Contrary to widely held opinion, the UK's legal system does not recognise "common-law" partners. Couples who live together outside of marriage or a civil partnership do not automatically benefit from inheritance rights. This may matter to you as our scheme **does not** pass on a pension to your common-law partner, nominated or otherwise.

\*For more information on GMP have a look at our "What is a GMP" article