

## PENSIONS INCREASE 2009

The pension increase for all schemes is 5% except for the Retirement Balance Plan, which is 2.5%

For all queries relating to Pensions Increase please call: - 024 76 472 890

**Q. How has my pension been increased?**

**A.** If you are under State Pension Age (SPA) (male = 65, female = 60) then your pension has been increased by 5% **UNLESS** you have retired from active membership during the year, when a pro rata increase applies.

If you are a deferred member as at 1st April 2008 and your pension came into payment since that date, and you are under SPA, then you get the full 5%.

For spouse's pensions, if your late spouse died in service since 1st April 2007, then you get a pro rata increase. If your late spouse was a pensioner or deferred pensioner, you get the full increase (but see the GMP split below).

If you are over SPA or a spouse with a widow's GMP, then the increase on your Scheme pension is calculated on the separate elements as follows: -

Pre 1988 GMP – no increase from the Scheme. The increase on this amount will be paid by the Pensions Service and added to the State Pension.

Post 1988 GMP – the scheme will pay an increase of 3%, with the resulting figure divisible by 52. An increase of a further 2% will be paid by the Pensions Service and added to the State Pension.

The excess pension over the GMP plus any other element, will receive the full 5% **UNLESS** you have retired from active membership during the year, when a pro rata increase applies.

**Q. I reached SPA this year, how do I know if I am getting the correct increase?**

**A.** Send in a copy of your letter from the Pensions Service that shows the breakdown of your State pension. We will check our records and let you know whether it is right or not.

**Q. I have deferred taking my State Pension. Do I get the full increase on my Scheme pension?**

**A.** No, the scheme assumes you are in receipt of the State pension. The lump sum and pension payable from the State when you take the pension, takes into account any increase on the GMP elements that has been paid by the scheme.

- Q. I have recently been widowed and do not receive any State benefits. Am I entitled to any extra increase?**
- A.** Possibly. Write to Andy Rogers at EPAL with your late spouses details giving him permission to contact the Department Of Works and Pension (DWP) to confirm that no State benefits are in payment. Once we get that confirmation, we will recalculate the pension increases back dated to the date of your spouse's death or the date you stopped receiving State benefits, whichever is the later.
- Q. I don't receive any State benefits at all, except the money I get from the Post Office each week. Am I entitled to the extra increase?**
- A.** Probably not. The money you get at the Post Office is probably the State Pension. Old Age Pension is the same as the State Pension.
- Q. The Additional Pension is lower than the Contracted out deduction on my letter from the DWP. Am I entitled to an extra increase?**
- A.** Possibly. Please send in a copy of your letter from the Pensions Service that shows the breakdown of your State pension. We will check our records and let you know whether it is right or not.
- Q. The Pensions Increase letter shows a contingent spouse's pension. My spouse is dead. Why do you show this figure and as I have no spouse, am I entitled to any more pension?**
- A.** This figure will continue to be shown, because it is a liability on the scheme. There is no extra pension due to you.
- Q. The spouse's pension is not 50%/2/3rds'60% of my pension? Why not?**
- A.** Please write to Andy Rogers he will check your record and reply in writing.
- Q. I have recently re-married having lost my spouse some time ago. Will they receive the spouse's pension if I die first?**
- A.** Yes. Your spouses pension will become payable to your legal spouse at the date of your death.