

NILGOSC NEWS 2023



Welcome to the 2023 NILGOSC Annual Members' Newsletter

Why me?

You are receiving this newsletter because you are a deferred member, i.e., someone who is no longer contributing to the Scheme but not yet receiving your pension.

Even though you are no longer paying into the Scheme, we are continuing to look after your pension savings until you reach retirement and can enjoy them. It is important that you don't lose touch with us so that we can pay your pension quickly when the time comes.

This newsletter provides some useful information on your NILGOSC pension and how to keep in touch.

We hope you enjoy reading this edition.

Why
me?



We recommend that you take this opportunity to:



Make sure you are
protected from pension
scams

SEE PAGE 8



Register with
My NILGOSC Pension
Online

SEE PAGE 14

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News

My NILGOSC Pension Online

Going forward, we will be telling you by email when important information is available online, such as your annual pension benefit statement. Nearly 8,000 deferred members have registered for My NILGOSC Pension Online so far, which allows them to view and update their personal information, see how much their pension is currently worth, estimate the value of their pension on retirement, and access important updates on the Scheme. If you haven't yet registered, please do so today, otherwise you won't be able to access your annual benefit statement and other important information, unless you have opted to receive your communications by post.

Coping with the Rising Cost of Living

The cost-of-living crisis has been on the news a lot recently. Inflation is at a 40-year high and we have seen an increase in the cost of energy, food and fuel. This means that personal budgets are being increasingly squeezed and most of us will have to find ways of reducing our expenditure and trying to cut back.

The first step towards making a budget is to know what money is coming into your household and then work out your outgoings. Once you've done this you will be able to see where you could make cutbacks, even if just temporarily. If you need help with budgeting, you can speak to MoneyHelper on 0800 011 3797 or visit www.moneyhelper.org.uk.

The Local Government Pension Scheme (NL) is a defined benefit scheme which offers a guaranteed income at retirement. Your pension will be revalued each year in line with cost-of-living increases. This is good news in times of high inflation as your pension will be increased to keep up with the cost-of-living. This year's increase is 10.1%.



Member Seminars

Would you be interested in attending an information seminar specifically for deferred members? It would cover understanding your annual benefit statement, the risks of pension scams and and a demonstration of our online portal My NILGOSC Pension Online. Register your interest on our website

<https://nilgosc.org.uk/deferred-members/training-events/>



McCloud Judgment Update

In 2015 the government made changes to public service pension schemes, including the LGPS (NI). It was later found that some of the protections that were put in place were age discriminatory as they gave protections to older members. As a result, steps are being taken to make protections which will be fair to all members who were in the Scheme both before 1 April 2012 and have membership of the 2015 Scheme. **You do not need to take any action and NILGOSC will advise you of any changes, if applicable.** This does not affect any members who joined the Scheme after 31 March 2012.

Triennial Valuation as at 31 March 2022

Every three years a valuation is carried out to check the funding level of the Scheme and to set employers' contribution rates. The aim is to ensure that we have enough money in the Fund to meet all current and future liabilities.



The headline figures at 31 March 2022 were:

- The overall funding level was 111%
- The surplus was £1,004.4M

The full valuation report can be found on our website -

<https://nilgosc.org.uk/resource-category/investment-and-funding/>

Will I have Enough Pension?

The secret to a successful retirement is to slowly build up your retirement pot. Exactly how you do that will depend on your situation – but there are lots of things you can do.

You are what we call a deferred member, which means that you are no longer contributing to the Scheme but are not yet receiving your pension. You don't lose what you have built up in the Scheme; we will keep your pension safe for you until you decide to retire. Your annual benefit statement will show you how much your pension with us is worth and this will grow each year with inflation.

A lot of people find they have a shortfall when they check their pension savings, and realise that they do not have enough to have the retirement they want. MoneyHelper has developed a pension calculator to help you understand how much you need in retirement and show you how much you have. You can use your most recent annual benefit statement, AVC statement (if applicable), or log into your online portal for your up-to-date pension figures to use in the calculator.

<https://www.moneyhelper.org.uk/en/pensions-and-retirement/pensions-basics/pension-calculator>.

If you have a shortfall, you have several options:

- If you're employed, joining your employer's workplace pension scheme is the best way to help fill your retirement income gap. All employers must now offer eligible employees a workplace pension and make contributions to it.
- If you're already a member of a workplace scheme, boosting your contributions to it might be the most convenient option for you.
- If you're self-employed or don't qualify to join a workplace pension scheme, you can set up your own personal pension plan. You can also use NEST (National Employment Savings Trust) which was created by the government.



Wider Pension News

Increase in normal minimum pension age

The national minimum pension age will be increased from age 55 to age 57 from 6 April 2028. This is the earliest age that you can take your pension benefits (apart from ill-health). At this stage we do not know whether the Department for Communities intends to make legislation to protect members who could take their pension from age 55 before 4 November 2021. Anyone who joined the Scheme after this date will be excluded from any protections.



Changes to Lifetime Allowance

The lifetime allowance is the total value of all pension benefits you can have without paying extra tax. The lifetime allowance tax charge for 2023/24 has been removed and the Chancellor also announced that the lifetime allowance will be abolished completely from 2024/25.

Pensions Dashboards

Most people will change jobs several times during their working life, meaning that they may have more than one pension pot. Pensions dashboards will enable you to access all of your pension information (including your State Pension) online, securely and in one place. NILGOSC is due to provide data to the Pensions Dashboards by September 2024. In March 2023, the Government announced a delay in the delivery of Pensions Dashboards and the timeline will therefore need to be reviewed. While we await this new timetable we are continuing with our preparations for the Dashboards.

State Pension Age review

The Government has published its 2023 review of the state pension age. Currently the state pension age is 66, but it will rise to age 67 between 2026 and 2028 before increasing again to age 68 between 2044 and 2046. After the first review in 2017 it was thought that the Government would bring forward the increase to age 68. However, they have decided not to do this at present. The rise to age 67 between 2026 and 2028 will proceed as planned. There will be another review within two years of the next Parliament to consider whether the increase to age 68 should occur earlier. You can find out your state pension age at <https://www.gov.uk/state-pension-age>.

Protect your Pension from Fraudsters

Your LGPS (NI) pension is one of the most valuable assets you own

Sadly, the last decade has seen an increase in pension companies being formed to defraud the public of their pension savings, by encouraging them to transfer their pension savings to unsuitable or bogus schemes. Unfortunately, the current cost-of-living crisis has led to an increase in these companies, with many using people's possible financial difficulties to further manipulate them into transferring their savings. NILGOSC has pledged to protect scheme members by following the principles of the Pension Scams Industry Group (PSIG) Code of Good Practice.

What should you look out for?

According to the PSIG, victims of pensions scams report receiving cold or unsolicited calls, offers of free pension reviews, offers of upfront cash and promises of high investment returns, as warning signs of a scam. You may even be introduced to these companies by a friend or family member who is also unknowingly being scammed.

You should be very wary of a scheme offering to help you release cash from your pension before you're 55. This is known as pension liberation and is almost certainly a scam which will result in you having to pay a tax bill of 55% plus other charges, and you could lose your entire pension pot.

- Do not click links or open emails from senders you don't already know.
- Do not give out personal details like bank details, address, existing pension or investment details.
- Beware of adverts on social media channels and search engines like Google.

If you suspect you have been the victim of a scam:

Report it to Action Fraud

- Go to www.actionfraud.police.uk
- Call 0300 123 2040

Report it to the FCA

- Go to www.fca.org.uk/contact
- Call 0800 111 6768



How do you protect yourself?

Reject Unexpected Offers – chances are it's high risk or a scam. If you receive a cold call regarding your pension, the safest thing to do is hang up – the call is illegal and probably a scam. If you have been offered a free pension review, please be very cautious. Professional financial advice on pensions is not free. A free offer from a company you have not dealt with before is probably a scam.

Check who you are dealing with - Is the individual or company offering you advice on transferring your pension qualified to do so? You can confirm this by checking the FCA Register (www.register.fca.org.uk) and calling the Consumer Helpline on 0800 111 6768 to check the firm is permitted to give pension advice. There are many different areas of registration and it's important the advice you receive is specifically on pension transfers.

Don't be rushed or pressured into making a decision - This is another red flag of a possible scam. Take your time and make sure you are happy. This will be time well spent. If you make the wrong decision and transfer your pension to a scam scheme your monies are unlikely to be recovered. Better to make sure you are making the right decision at the outset.

Get impartial advice - You have worked hard to build up your pension savings, so a little extra time spent to make sure any transfer is in your best interest is very worthwhile. Consider the following:

- **MoneyHelper provides free independent guidance** (www.moneyhelper.org.uk) or call 0800 011 3797.
- **Use an FCA registered adviser – they will be able to give you the best advice based on your own individual circumstances. Never take financial advice from the company that contacted you or an adviser they suggest, as they could be part of the scam.**

And finally...

Deciding whether to transfer out of the LGPS (NI) is a serious financial decision. Your pension with us is a guaranteed income at retirement. If you transfer your defined benefit pension to another type of scheme you will lose this guarantee, along with other Scheme benefits such as annual inflationary pension increases and guaranteed dependants' benefits.

Your Pension

How your Benefits are Increased

Each year your benefits are increased by Pensions Increase Orders. In April this year, the value of your pension benefit was increased by 10.1%. More information on how your pension is increased each year is available on our website:

www.nilgosc.org.uk/deferred-members/your-options/annual-pension-increase



When can I Claim my Pension?

The date that your deferred pension benefits are due to be paid depends on when you left the Scheme. If you left before 1 April 2015 your normal retirement date is usually age 65. If you left on or after 1 April 2015 your normal pension age is the same as your state pension age. Your annual pension benefit statement will show you the exact date.

If you are due to retire this year, NILGOSC will issue your pension claim forms directly to your home address approximately 3 months before your retirement date.

If you left the LGPS (NI) after 6 April 2006, you can choose to leave your benefits here and claim them when you're ready but these must be paid to you by your 75th birthday. In this case your benefits would be increased to reflect the later payment.

At age 55 or over

Your benefits can be paid out as soon as you reach age 55 and have left your Scheme employer. As NILGOSC will be paying your benefits for a longer period of time, your benefits will be reduced.

If you are interested in seeing how taking your benefits early would affect your benefits, you can log on to My NILGOSC Pension Online and use the benefit projector. Please see the information on the increase to the normal minimum pension age on page 7.



Ill-health

You may be able to have your benefits paid early, without reduction, if because of your health:

- you would be permanently unable to do the job you were working in when you left the LGPS (NI), and
- you are less likely to be capable of doing any other job before normal pension age.

The decision is made by NILGOSC after examination by an independent registered medical practitioner. Ill-health retirement applications should be made to us in writing, accompanied by current medical evidence.



Transferring your benefits to another scheme

It is important to be very careful about transferring your pension to a defined contribution scheme. Your pension with NILGOSC is a defined benefit pension and is a safe, long-term investment for your retirement, so transferring it is a serious decision. Transferring to a defined contribution scheme will mean you build up a pension that depends on your contributions and investment performance. You cannot change your mind once you've transferred out your pension so take your time, get guidance or advice and make all the checks set out in the Scams section on page 8 of this newsletter.



As long as you are not already receiving a pension from us and are more than one year away from your normal pension age, you can ask for a transfer to another scheme. Please ask your new employer or pension provider to request transfer details from NILGOSC as soon as possible after joining a new scheme or plan. If you are transferring to a defined contribution scheme and the value of your NILGOSC pension is greater than £30,000 you must take financial advice. In addition, if NILGOSC is concerned about the transfer it may direct members to take mandatory pension scams guidance from MoneyHelper.

Re-joining the Scheme?

If you start working for one of our Scheme employers and have a contract of employment of three months or more, you will automatically re-join the Scheme.

Re-joining could allow you to link your deferred benefits with the pension built up in your new job. You only have 12 months to decide whether to link your benefits. Extending the 12-month time limit is at the discretion of your employer and not NILGOSC. You should contact your employer and ask what its policy is on extending this time limit. If you have deferred benefits as a result of previously deciding to opt out of the scheme, these cannot be linked together.

If you opted out because of the cost of being in the Scheme, you may wish to consider re-joining and choosing the 50/50 section of the Scheme. In the 50/50 section you build up pension at half the rate and pay half the contributions. You still have full death and ill-health protection.

Let's Stay Connected

We want to make sure that you can access important information about your pension at a time that is convenient to you.

We have now moved to digital communications for most of our members meaning that your annual benefit statement, newsletters and other information about your pension are available online via your **My NILGOSC Pension Online** account. If you haven't already registered please do so today using the details on page 14 or visit our website on

<https://nilgosc.org.uk/deferred-members/keep-us-updated/lets-stay-connected/>

Please also remember to add NILGOSC to the list of people who need to know if you move house, get married or if any of your personal details or circumstances change. This is not only to keep your records up to date, but to make sure personal or sensitive information doesn't go to your old address and put you at risk of identity fraud.



Death Benefits

Death Grant Expression of Wish form

If you die while you are a deferred member of the Scheme, we will normally pay out a lump sum of either three times the value of your deferred annual pension (if you left the Scheme before 1 April 2009) or five times the current value of your deferred annual pension (if you left the Scheme on or after 1 April 2009).

From 1 April 2015 if you are also a contributing member of the Scheme, the death grant payable will be the higher of that from your deferred membership or your active membership. Both death grants will not be paid.

The easiest way to let us know who you would like to receive this lump sum is by logging onto [My NILGOSC Pension Online](#). Alternatively, you can download and complete a Death Grant Expression of Wish form from our website www.nilgosc.org.uk/members/making-changes/ and return it to us.

I live with my partner but we aren't married. Will my partner receive a pension when I die?

If you and your partner live together but are not married or in a civil partnership you are known as co-habiting partners. If you left the Scheme on or after 1 April 2009 your partner may be entitled to a pension if you die if the conditions below are met:

- you must be able to marry or form a civil partnership with your partner
- you and your partner must be living together as if you are a married couple or as if you are civil partners
- neither you nor your cohabiting partner have been living with someone else as if you are a married couple or civil partners
- either your partner is financially dependent on you or you rely on your joint income to support your standard of living – even if you don't contribute equally

The first condition must apply at the date of your death. The other conditions must have applied for a continuous period of at least two years before the date you died. Cohabiting partners will have to provide evidence that they meet these criteria.



My NILGOSC Pension Online

Why not join nearly 8,000 deferred members who have already registered so far? We know that having access to your pension details when needed is important to you, so it's important to us. It's simple and secure and allows you to instantly view and update your information – wherever and whenever.

How do I Register?

It's easy, all you need is an internet connection and computer, tablet or smartphone.

Get online in three simple steps:

1. Visit www.nilgosc.org.uk and click on 'Register' at the top of the page.
2. You will need your National Insurance number and your email address to request an Activation Key.
3. Once you have the Activation Key you can complete the registration by creating your username, password and security response.

If you would like more support when registering you can view a registration video and a detailed registration guide on our website

www.nilgosc.org.uk/members/joining-the-scheme/my-nilgosc-pension-online/#register

What can I do?

As a deferred member, once you are logged into [My NILGOSC Pension Online](#), you can:

- view and update your personal information and contact details.
- make or alter your Expression of Wish – Death Grant Nomination, so your family are taken care of should anything happen to you.
- view details about your pension and check your latest pension value.
- get instant quotations of what your pension might be when you decide to retire or the value of the benefits payable should you die.
- update your communication preferences.
- request your pension claim forms and upload documents directly to NILGOSC.



Annual Benefit Statement Online

Your annual benefit statement and newsletters are now published online, unless you have specifically requested a paper version. The benefit statement is usually published before the end of June. We will notify you by email when they have been uploaded to your secure [My NILGOSC Pension Online](#) account.

If you haven't already, you can register for [My NILGOSC Pension Online](#) and provide us with your email address by following the instructions on page 14.



Communication Preferences

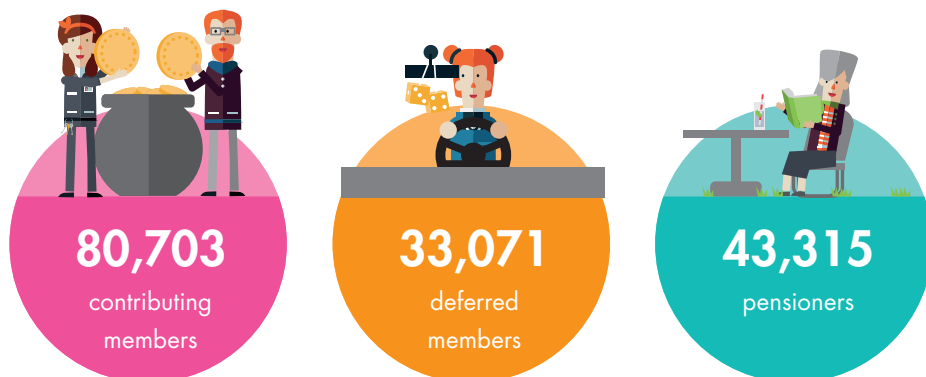
If you would prefer to receive communications by post that's no problem. You can tell us by:

- registering your preference on our website at www.nilgosc.org.uk/contact/communication-preferences.
- via [My NILGOSC Pension Online](#) - you can choose your communication preference under the 'My Details' section by clicking on the Edit button at the bottom of the page.
- email the team at info@nilgosc.org.uk.
- write to us or telephone our office on 0345 3197 325.



Review of The Year 2022/23

The last year has been a busy one for NILGOSC with membership increasing to **160,929** members by 31 March. At that time the Scheme had:



Plus 3,840 members with a miscellaneous classification.

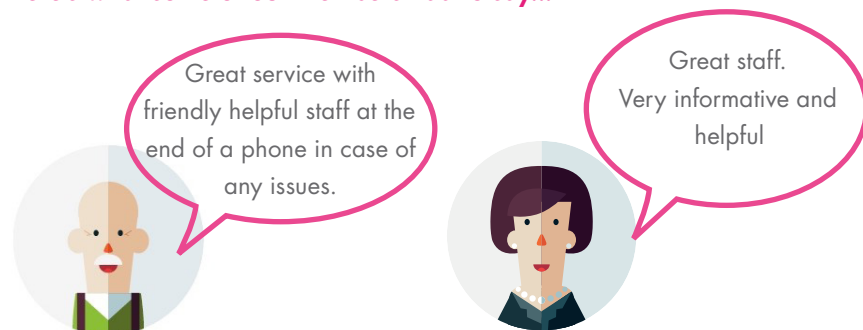
Employers

At 31 March 2023, there were 169 employers contributing to the Scheme including: 11 councils, 1 Education Authority, 1 Library Authority, 47 associated bodies, 89 schools, 9 further and higher education colleges and universities and 11 employers with restricted membership (closed to new members).

Satisfaction Survey

82% of deferred members rate customer satisfaction as good or excellent, and we are working to improve this level.

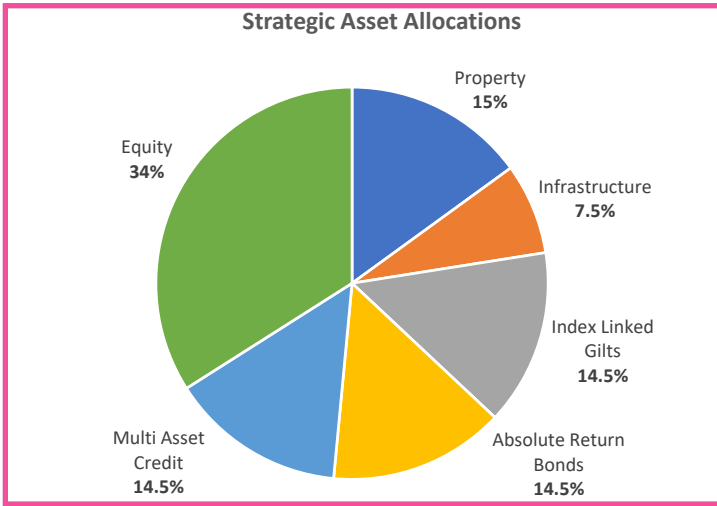
Here's what some of our members had to say...



How we Invest

During the year, Fund performance was below its target. The Fund commenced the year at a new high of over £10 billion and ended on 31 December 2022 at £9.2 billion, which was driven by volatile market conditions and high inflation.

As a pension scheme with benefits payable far into the future, NILGOSC takes a longer-term approach to investment to avoid undue focus on short-term events and volatility. The fund also reduces risk by investing across a variety of different asset classes: including equities, fixed income, property and infrastructure. The pie chart below shows the high-level target allocations for each of the asset classes; although within each asset class, multiple separate strategies are used to diversify further. For example, under the banner of a 15% allocation to property, NILGOSC invests in: UK property; global property; index-linked leases; and the private rental sector:



With the longer-term approach in mind, NILGOSC sets a target for investment returns it expects from the Fund over a three and five year period. With effect from 1 January 2022, the investment return target for the Fund is the Consumer Prices Index (CPI) + 3%.

Investment Performance

As expected, given market volatility and exceptionally high levels of inflation, the Fund underperformed its investment target during 2022. Total investment returns to 31 December 2022 are shown below, alongside the relevant target for that period (CPI + 3%):

	3 Years	5 Years
NILGOSC	2.5%	3.4%
CPI + 3.5%	8.8%	7.4%

For many investors, 2022 proved to be a challenging year globally. Amidst emerging from the pandemic, many economies experienced challenges throughout the year. The commencement of the war in Ukraine in February 2022 has resulted in tragic consequences, not least the loss of life and needless destruction. Seismic geopolitical shifts and market volatility, including worldwide inflation, have translated into higher costs for energy and food. In the context of supply chain challenges, food and energy security concerns and the climate transition – businesses and economies have experienced a year of difficulty and slower growth.

NILGOSC continues to work with its investment consultant and the investment managers to monitor fund performance and assess if steps need to be taken to address specific underperformance. NILGOSC's last triennial review of its investment strategy was undertaken in 2021 to ensure it remains appropriate from both a risk and return perspective. In order to align the Fund with its target asset allocation, work has been done over the last year including an increase in commitment to infrastructure funds. Additional steps will be taken over the next 12-18 months including the appointment of an additional global equity manager and a global property manager.

For further details on how the NILGOSC Fund is invested and its performance, please refer to the NILGOSC website:

www.nilgosc.org.uk/pension-fund

Being a Responsible Investor

NILGOSC takes its responsibilities as a global investor seriously and strongly believes that environmental, social and governance (ESG) issues affect the long-term performance of investments. Such issues should therefore be taken into account when managing investments, subject to the overriding legal duty to maximise the financial return for pension scheme members and beneficiaries.

We do this in a number of ways:

- We instruct our investment managers to include ESG considerations in their decision-making process, provided the primary financial obligation is not compromised;
- We exercise our right to vote at all company meetings in which we can;
- Our managers are instructed to engage, on NILGOSC's behalf, with companies whose ESG policies and disclosures fall short of acceptable standards;
- We work with like-minded investors across the globe to help influence governments, policy makers and corporations; and
- We only appoint investment managers and consultants who can demonstrate that they have the necessary ESG capabilities.



During the year, NILGOSC compiled and submitted its first Stewardship Report to the Financial Reporting Council. We were pleased to have met the expected standard of reporting, successfully becoming a signatory to the UK Stewardship Code, which sets out high standards of stewardship for those investing money on behalf of UK savers and pensioners. NILGOSC's report provides an overarching view of all stewardship activity undertaken by the Fund over the year. To remain signatories, all organisations must continue to improve their reporting as market practice and expectations evolve, and continue to report annually. NILGOSC's next report, covering the period to 30 June 2022, is due in May 2023.

Climate Risk

Although there are many important ESG factors to consider, the changing climate arguably presents the biggest long-term, systematic risk to the value and security of pension scheme investments.

Climate change will have a significant impact on the global economy, corporations and society, whether through direct physical impacts, tighter regulations or reputational damage suffered by those who fail to adequately address the risks posed.

NILGOSC believes that active engagement is the most effective way to bring about change, both at a policy level and in respect of individual investments. NILGOSC does not exclude investment in, nor divest from, particular industries on ESG grounds alone, but instead aims to be an active investor bringing about change from within.

All active investment managers are required to include climate risk considerations in their decision-making process, provided the primary financial obligation is not compromised. Where climate change produces a financial risk for a particular investment, NILGOSC expects this to be a fundamental part of the investment decision-making process and we challenge such decisions accordingly.

NILGOSC also makes investments that are designed to follow an index, without such active decision making. To incorporate the consideration of climate risk into that portion of the Fund, at the beginning of 2022 the £2.8

billion passive equity holding was transferred to the Legal & General Low Carbon Transition Fund, which follows an index aimed to reduce exposure to carbon emissions over time.

Other initiatives undertaken over the year to address climate risk include:

- Supporting a number of initiatives alongside other like-minded global investors, including: the CDP's 2022 Non-Disclosure Campaign; a Statement on Sustainable Corporate Reporting; the 2022 Global Investor Statement to Governments on the Climate Crisis; the CDP's 2022 Science Based Targets Campaign; and the Principles for Responsible Investment's (PRI) Advance initiative;
- Taking part in a Department of Agriculture, Environment and Rural Affairs (DAERA) Cross-Sectoral Advisory Working Group on Climate Change Reporting by Public Bodies in Northern Ireland; and
- Voluntarily publishing our second Taskforce on Climate-related Financial Disclosures (TCFD) aligned report, demonstrating a progression from the first year of disclosures as it was possible to publish more both scenario analysis and forward-looking metrics for the first time.

If you are interested in our responsible investment activities, further details can be found on our website at

www.nilgosc.org.uk/pension-fund/being-a-responsible-investor



Data Sharing and Accessibility



Data Protection

NILGOSC is a data controller under UK data protection law. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duties, we are required to share your information with certain bodies but will only do so in limited and specified circumstances.

For more information about how we hold your data, who we share it with and what rights you have to request information from NILGOSC, please refer to the Privacy Notice for Members and Scheme Beneficiaries, available on our website at:
www.nilgosc.org.uk/data-protection.



If you do not have access to the internet, or if you would like a hard copy of this Privacy Notice, please contact us using the details on the back cover.

Requests in relation to accessing your personal data or exercising any other rights under data protection legislation should be made in writing or via email to the Data Protection Officer at NILGOSC at governance@nilgosc.org.uk.

National Fraud Initiative

In order to prevent and detect fraud, we may share information with other bodies responsible for auditing or administering public funds.

We participate in the National Fraud Initiative (NFI) run by the Northern Ireland Audit Office, which has statutory powers to conduct data matching exercises. As part of this initiative, we provide details of pensioners and deferred members so that the information can be compared to that held by other public bodies. This will ensure, for example, that a pension is not being paid to someone who has died or is no longer entitled.

For further information about our participation in the National Fraud Initiative, please refer to the NFI Privacy Notice available on our website at www.nilgosc.org.uk/about-us/data-protection or contact our Governance Manager at governance@nilgosc.org.uk. If you would like a hard copy, please contact us using the details on the back cover.

Accessibility for our Members

We are always happy to provide documents and Scheme communications in an alternative format (such as audio or large print) or an alternative language for those whose first language is not English.

For more information and an alternative communications form, please refer to the 'Alternative Methods of Communication' booklet which can be downloaded from our website at www.nilgosc.org.uk/about-us/equality-scheme-reports or obtained from NILGOSC.

If you would like to raise an equality issue with NILGOSC, please contact the Equality Officer on **0345 3197 320** or email equality@nilgosc.org.uk.



Contact Details



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Templeton House
411 Holywood Road
Belfast BT4 2LP



www.nilgosc.org.uk



0345 3197 325

**Typetalk (for minicom users):
18001 0345 3197 325**



info@nilgosc.org.uk

NiLGOSC

NORTHERN IRELAND LOCAL GOVERNMENT OFFICERS'
SUPERANNUATION COMMITTEE

