

NILGOSC

Pensioner Update

This Update is to let you know about some recent Scheme rule changes that may affect you. You do not need to contact us as we will write directly to you if you are affected and will make any payments that are due.

These changes came into effect on 18 April 2022 and some of the rule changes apply from earlier dates.

Equality in survivors' pensions

A survivor's pension may be paid to your spouse, civil partner, eligible cohabiting partner or eligible children when you die. Due to recent Court judgments the way that some survivor benefits are calculated has changed for deaths dating back to 5 December 2005. This mainly affects survivors' pensions of members who were married or entered into a civil partnership after they stopped paying contributions to the Scheme (e.g. on retirement or leaving a job). This is referred to as the date you left the Scheme.

- The calculation of a male survivor's pension from an opposite sex marriage or civil partnership (where the marriage or civil partnership took place after the member left the Scheme) was previously based on membership from 6 April 1988. This has now been improved to include membership from 6 April 1978. However, there are different provisions for all widower benefits of female members who left the Scheme between 6 April 1988 and 31 July 2000.
- In very few cases there may be a slight enhancement to the widow's pension of a male member where the marriage took place after the member left the Scheme and the member's date of leaving was after he reached age 65. Previously any membership after age 65 would have been excluded from the calculation of the widow's pension as this was not treated as contracted-out membership.
- Eligible cohabiting partner pensions continue to be based on membership after 5 April 1988.

NILGOSC will contact those few affected members or survivors of deceased members and will, where relevant, make additional payments.

Complaints Process

The timescales for dealing with stage 1 and stage 2 disputes have been increased from two months to four months for each stage.

Death grants can now be paid when a member dies who is aged 75 or over

The rules have been amended back to 1 April 2015 to allow death grants to be paid when a member dies who is aged 75 or over. The death grant for pensioners is a reducing amount as it takes account of the pension that has already been paid.

If you left the Scheme before 1 April 2009 it is only payable if you have been on pension for less than 5 years.

If you left after 31 March 2009 then it is usually payable if you have been on pension for less than 10 years.

NILGOSC will identify where additional payments are due and will make any additional payments to the personal representatives, nominated beneficiaries or estates.



My NILGOSC Pension Online

Why not join over **5,300** pensioners who are already using this service? 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.

What can I do?

As a pensioner member you can:

- View and update your personal information, contact details and bank 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
- Update your communication preferences
- View and print payslips and P60s
- Upload documents directly to NILGOSC



How do I Register?

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

How to get online in 3 easy 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 responses.

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

Need Help?

We hope you found this Update informative, but if you have any questions on any of the issues raised, please get in touch.

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