

NILGOSC

PENSIONER UPDATE

There have recently been some improvements to the Scheme which may affect the pension your spouse or partner will receive when you die.

IMPROVEMENTS TO PARTNER'S PENSIONS

COHABITING PARTNERS

If you and your partner live together but are not married or in a civil partnership you are known as co-habiting partners. When you die, your co-habiting partner may be eligible for a pension, but only if the conditions noted below are met and you retired after 31 March 2009. **If you have been receiving your pension since before 1 April 2009 then a co-habiting partners pension does not apply in your case.**

Cohabiting partners are eligible for a pension if the following conditions are all met:

1. You must be able to marry or form a civil partnership with your partner
2. You and your partner must be living together as if you are a married couple or as if you are civil partners
3. Neither you or your partner is living with a third person as if you are a married couple or civil partners
4. 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.

There is no longer any requirement to nominate a cohabiting partner for a pension – the right to a cohabiting pension is automatic, if the conditions are met.

SAME-SEX MARRIAGES AND OPPOSITE-SEX CIVIL PARTNERSHIPS

The law changed in Northern Ireland on 13 January 2020 to allow same-sex marriages and opposite-sex civil partnerships. From that date, there are changes to the calculation of the pension your spouse or partner may receive when you die if you get married or form a civil partnership after you retire.

- For same-sex couples who get married or enter into a civil partnership after retirement, the pension will be based on service after 5 April 1978.
- For opposite-sex couples who get married or enter into a civil partnership after retirement, the pension will be based on:
 - service after 5 April 1978 for a female survivor; and
 - service after 5 April 1988 for a male survivor.



MY NILGOSC PENSION ONLINE

Have you signed up to My NILGOSC Pension *Online*? We know that having access to your pension details when needed is important to you, so it's important to us. That's why we have introduced a new self-service facility that allows you to access your pension details securely and update your information – wherever and whenever. **We are delighted that over 17,000 members have signed up so far!**

WHAT CAN I DO?

That depends on whether you are an **active contributing member**, **deferred member (left the Scheme but not yet receiving your pension)** or **pensioner member**.

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	● ● ●
See how much your pension is currently worth	● ●
Estimate your pension's value upon retirement	● ●
Check your membership history	● ●
View payslips and P60's	●
Check and update your bank details	●



● **ACTIVE**



● **DEFERRED**



● **PENSIONER**

Visit www.nilgosc.org.uk to get started.

HOW TO GET ONLINE IN 3 EASY STEPS

- 1 Visit www.nilgosc.org.uk and click on 'My NILGOSC Pension *Online*'
- 2 You will need your **National Insurance number** plus, either the **Activation Key** that was sent to you, or your **email address** (if you need 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





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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